



Healthy Habits

Tips and resources for living well



Dealing with a difficult diagnosis

Receiving a serious diagnosis can trigger a range of intense emotions from utter disbelief or anger to sheer terror. And, when your mind is flooded with shocking news, it's difficult to fully absorb and comprehend the initial conversation with your doctor about the disease and treatment options. Feeling numb is normal. But whatever your reaction, it's important to know ways to cope with this personal crisis and the actions that can help you move forward. Here are some suggestions:

Be patient with yourself. A serious diagnosis represents a dramatic life change. Give yourself time to let your thinking clear and for the information to sink in, so you can truly understand what's happening. Consider putting off immediate actions or doing anything that overwhelms you. Right now, just stick to only the basic routines, including making your doctor appointments. Above all, know that the initial, intense shock and numbness can—and usually does—lessen.

Seek information, taking care not to overwhelm yourself. By all means, talk to your healthcare team, search reliable sources on the internet, and read books to learn more about your disease and understand your diagnosis. Take notes, formulate questions to ask your doctor, and schedule a follow-up meeting. Just don't flood yourself with too much information all at once.

Realize that it may take time to find answers. The right course of treatment may only become clear after further testing, for example. You may want to have a second opinion to confirm a diagnosis or a treatment options. Remember, not all treatments are one-size-fits-all. Be sure to find out about clinical trials as part of your information gathering.

Get organized about the practicalities. Keep a file of your medical records, tests, procedures, statements and bills, as well as correspondence with insurance companies and health care providers. Talk to your health plan about insurance coverage for treatments, including finding out about the estimated out-of-pocket costs.

Prepare yourself for pre-, post-, and during treatments and procedures. This may include arranging for travel to and from treatments and for in-home care post-treatment, and for making your home physically accommodating to your care needs.

Make other practical arrangements. Depending on your situation, you may want to talk to your employer to discuss leave options and to get your legal issues in order by creating a will or living will.

Remember to ask for support from a variety of sources. Serious illnesses affect people physically, mentally, and emotionally. Asking for support from a variety of sources—from family and friends to mental health counselors to support groups—can help reduce your fear and anxiety as well as play a role in your successful recovery or management of your condition.

Reach out for hands-on help. Help can come in many forms such as accompanying you to appointments, cooking or bringing you dinner, helping to clean your house or wash your laundry, or engaging you in activities to keep your spirits up. A movie night in or a board game night are two of many low-key, inexpensive, and fun ways to be social even when you're house-bound or not feeling your best.

Be open to positivity. No matter what your diagnosis, focus on the quality of your life and the possibilities that remain.



Get fit, stay fit!

Whether you're looking to start a new exercise routine or trying to keep your current one consistent, it can be hard to stay motivated when working around your day-to-day schedule. Read on to better understand the benefits of getting regular exercise and get helpful tips on how to keep moving no matter how busy your schedule is.

Build your routine

An effective workout will consist of the following components:

1. Warm-up
2. Light stretching
3. Cardio exercises
4. Resistance exercises
5. Light stretching
6. Cool-down

Benefits of exercise

Regular exercise such as walking for a half hour on most days, for example, may offer you these benefits:

- **Wards off major disease.** May reduce risk of heart disease, high blood pressure, type 2 diabetes, stroke, and certain types of cancers.
- **Controls chronic conditions.** Can help to lower blood pressure, control blood sugar, and lower bad—and raise good—cholesterol.
- **Builds immune system,** potentially resulting in fewer colds, flu and other minor viral illnesses
- **Brightens your mood.** Can help reduce tension and anxiety and promote relaxation.

5 ways to get on track

Here are ways to keep you moving, no matter how busy your schedule.

1. **Wear a fitness device or pedometer.** It's a great way to track your progress.
2. **Trade your dessert for an after-dinner walk.** That can lead to better digestion and deeper sleep!
3. **Stay in motion.** Pace, march in place, or sit down/stand up when you're folding clothes or watching TV.
4. **Do it in chunks.** 30-60 minutes of activity broken into smaller segments of 10 or 15 minutes throughout the day adds up to significant health benefits.
5. **Stash sneakers in your desk and car.** Be ready to exercise wherever you are.

Money management

Shaping up your finances—whether for that dream vacation, a new home or to pay off debt—is much like getting in physical shape: You need to stick with a plan. Start by following the basic rules of budgeting to help you create balance between your obligations, goals and splurges. Follow these tried-and-true rules and smart tips for financial fitness!

Pay yourself first on payday, even before you pay your bills! See if your bank has automatic recurring transfers from your paycheck to your savings.

Use cash whenever possible. Using credit cards, especially those with high interest rates, means you're spending your future money and it will take you twice as long to pay it back.

Consider putting up visual reminders of what you're saving for. It's not exactly a rule, but having to look at that gorgeous beach getaway, hiking trails or a new house from a picture in your wallet may help keep you from mindless spending.

Start cutting expenses little by little

There are dozens of ways to trim your expenses and start growing your savings. Once you get in the mindset of taking care of your money, saving and being thrifty becomes a way of life! Try these tips:

Pack your lunch – Bringing your lunch to work each day doesn't have to be boring. By planning ahead and prepping on the weekends, you can create delicious, healthy meals and save yourself hundreds of dollars over the course of a year.

Cut the cord – With more and more alternative options to watch your favorite shows and movies, you may be able to cut or downgrade your cable plan to save additional money.

Round up – At the end of the day, put any spare change from your wallet, purse or pocket into a jar.

Buy in bulk – It may seem counterintuitive, but buying more can mean spending less. Instead of buying two rolls of paper towels each month, look at the cost per roll of buying 10 rolls at a time.

Try generic – When buying crackers or dish detergent in bulk, take a look at its store-brand counterpart. Oftentimes, the ingredients list is the same, but the price is much lower.

Visit the library – Check out your local library! In addition to books, many libraries offer movies, passes for local attractions and even e-books, all at no cost.

Stick to once-a-week grocery shopping. And take a list! Shopping more often to pick up a few items can prompt you to pick up extra things not on your list and throw you off track from buying only what fits your habits.

Reevaluate commercial cleaning and laundry products. These products are among the many items that may not always be necessary to purchase. For example, you can find recipes to easily make cleaning solutions using vinegar, baking soda and other cheap household ingredients. You might also consider trading laundry sheets for reusable dryer balls.