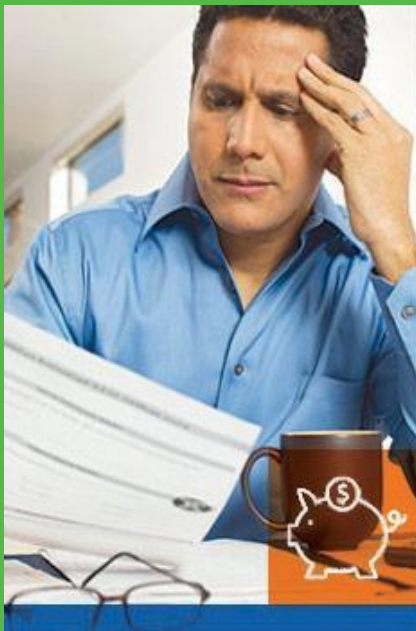


# Healthy Habits

Tips and resources for living well



## Preventing Costly Medical Mistakes



In today's healthcare market, it's important to be a smart consumer. Knowing what can drive up medical expenses can help you prevent them from happening in the first place. Here are some common medical mistakes to look out for:

**Avoid medication mix-ups.** Before taking any new medication, be sure to ask what it's for, why you need it and how it may interact with any current medications you may already be taking.

**Using out-of-network providers.** Providers outside of your network have not agreed to any set rate with your insurer, and may charge more. You should confirm that your providers are in-network with your insurance company before receiving treatment.

**Unexpected charges on your bill.** If you have a medical bill with a balance that seems high there could be a chance you were billed incorrectly. Common reasons for an unexpected bill for service or hospitalization include incorrect treatment coding, typo of your insurance ID number, and double billing for the wrong number of hospital days.

## Turn Everyday Activities into Exercise

Opportunities for exercise are not limited to the gym or conventional routines. These tips will help you maximize your daily activities, burn some extra calories and benefit your body!

- **Park further away from buildings** to work out your legs.
- **Get off public transportation a few stops earlier** and walk the rest of the way.
- **Do a few reps with your unopened water bottle** before you drink it.
- **Walk the inside perimeter of the store** before you start shopping.
- **Deliver a message to a coworker in person** rather than calling or emailing.
- **Make multiple trips to carry things to the house** when unloading the car.
- **Put some music on** and dance while you cook.





# Smoothing Life Transitions

Moving from one life phase to another, whether going from being a college student to a full-time worker, an employee to a retiree, or even from being part of a couple to going solo, there's always a period of adjustment. These tips can help smooth the transition.

- **Get a roadmap for what's ahead.** Tap friends, books, or support groups to see how others successfully navigated retirement, empty nesting, or other life phases.
- **Allow time to adjust to your new routine.** Going from being a student to a full-time employee? Not only will you need to get into good eating and sleep habits, you also must figure out how to handle your finances, and manage your workday efficiently. Take cues from coworkers to see how they balance work and life.
- **Newly single? Let positive people and experiences in your life.** Don't label yourself a failure if your relationship didn't work out. Renew your old interests and develop new ones.

## July is...UV Safety Month



The skin is the body's largest organ. It protects against heat, sunlight, injury, and infection. Yet, some of us don't consider the necessity of protecting our skin.

**It's just smart to take good care of your skin.** The need to protect your skin from the sun has become very clear over the years, supported by several studies linking overexposure to the sun with skin cancer. The harmful ultraviolet rays from both the sun and indoor tanning "sunlamps" can cause many other complications besides skin cancer - such as eye problems, a weakened immune system, age spots, wrinkles, and leathery skin.

**How to protect your skin.** There are simple, everyday steps you can take to safeguard your skin from the harmful effects of UV radiation from the sun.

- **Wear proper clothing.** Wearing clothing that will protect your skin from the harmful ultraviolet (UV) rays is very important. Protective clothing are long-sleeved shirts and pants are good examples. Also, remember to protect your head and eyes with a hat and UV-resistant sunglasses. You can fall victim to sun damage on a cloudy day as well as in the winter, so dress accordingly all year round.
- **Avoid the burn.** Sunburns significantly increase one's lifetime risk of developing skin cancer. It is especially important that children be kept from sunburns as well.
- **Go for the shade.** Stay out of the sun, if possible, between the peak burning hours, which, according to the Centers for Disease Control and Prevention (CDC) and the World Health Organization (WHO), are between 10 a.m. and 4 p.m. You can head for the shade, or make your own shade with protective clothing - including a broad-brimmed hat, for example.
- **Use extra caution when near reflective surfaces, like water, snow, and sand.** Water, snow, sand, even the windows of a building can reflect the damaging rays of the sun. That can increase your chance of sunburn, even if you're in what you consider a shady spot.
- **Use extra caution when at higher altitudes.** You can experience more UV exposure at higher altitudes, because there is less atmosphere to absorb UV radiation.
- **Apply broad-spectrum sunscreen.** Generously apply broad-spectrum sunscreen to cover all exposed skin. The "broad spectrum" variety protects against overexposure to ultraviolet A (UVA) and ultraviolet B (UVB) rays. The FDA recommends using sunscreens that are not only broad spectrum, but that also have a sun protection factor (SPF) value of at least 15 for protection against sun-induced skin problems.
- **Re-apply broad-spectrum sunscreen throughout the day** Even if a sunscreen is labeled as "water-resistant," it must be reapplied throughout the day, especially after sweating or swimming. To be safe, apply sunscreen at a rate of one ounce every two hours. Depending on how much of the body needs coverage, a full-day (six-hour) outing could require one whole tube of sunscreen.

**When to protect your skin.** UV rays are their strongest from 10 am to 4 pm Seek shade during those times to ensure the least amount of harmful UV radiation exposure. When applying sunscreen be sure to reapply to all exposed skin at least 20 minutes before going outside. Reapply sunscreen every two hours, even on cloudy days, and after swimming or sweating.

**Protecting your eyes.** UV rays can also penetrate the structures of your eyes and cause cell damage. According to the CDC, some of the more common sun-related vision problems include cataracts, macular degeneration, and pterygium (non-cancerous growth of the conjunctiva that can obstruct vision).

- **Wear a wide-brimmed hat.** To protect your vision, wear a wide-brimmed hat that keeps your face and eyes shaded from the sun at most angles.
- **Wear wrap-around style sunglass with 99 or higher UV block.** Effective sunglasses should block glare, block 99 to 100% of UV rays, and have a wraparound shape to protect eyes from most angles.

**Using the UV index.** When planning your outdoor activities, you can decide how much sun protection you need by checking the Environmental Protection Agency's (EPA) UV index at: <https://www.epa.gov/sunsafety>. This index measures the daily intensity of UV rays from the sun on a scale of 1 to 11. A low UV index requires minimal protection, whereas a high UV index requires maximum protection.