



# Live Well. Work Well.

Stress is the leading contributor to heart disease, according to the U.S. Department of Health and Human Services.

## Financial and Physical Wellness

We all know that financial stress can be a burden, but it can also have a negative effect on your health. Understanding the relationship between financial and physical wellness can help you improve both areas of your life.

### Health Concerns

Financial stress often causes anxiety, depression and hopelessness, and that stress can also contribute to heart disease, high blood pressure, insomnia, more frequent colds and minor illnesses and more. Plus, many cope with financial stress in unhealthy ways, such as smoking, drinking and overeating, which can decrease overall health.

### Impact on Medical Care

Often, people with financial burdens neglect important preventive care or medication regimens. While this saves money in the short term, it often leads to worsened health problems down the road—and more medical bills.

### Making Smarter Decisions

Health care is expensive, but it should not be neglected due to financial trouble. Instead, there are ways to spend your money more wisely, which will improve your overall health and ease your financial strain.

- **Utilize preventive care services.** Screenings and check-ups can help prevent bigger medical problems (and expenses) down the road.
- **Manage chronic conditions.** By not adhering to treatment and medication regimens, your condition could worsen

significantly. Consider mail-order pharmacies to save money on your prescriptions.

- **Learn more about your employer's benefit plans.** There may be cost-saving options of which you are not taking full advantage.

### Coping With Financial Stress

Although the strategies above will help your medical costs and overall health, you likely still face financial worries. Here are healthy ways to cope with that stress and make it more manageable:

- **Recognize your unhealthy coping methods** and find alternatives such as meditation, exercising or talking with a friend.
- **Take care of yourself.** Get enough sleep, eat right, drink plenty of water and exercise regularly. Make time for yourself to just relax and unwind.
- **Talk to an advisor regarding your financial troubles.** You won't be able to fix them overnight, but having a plan of action can help you feel in control and minimize feelings of hopelessness.





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Avoid full-fat dairy and lots of red meat. These foods can cause premature wrinkling and inflammation connected to the slowing of brain functions.

## Super Foods For Super Health

From retaining strength to reducing wrinkles, the foods you eat can positively impact your long-term health. Consider incorporating the following super foods into your diet to support super health.

**Almonds** contain agility-promoting vitamin E.

**Apples** are high in fiber and rich in antioxidants.

**Avocados** offer heart-healthy monounsaturated fat.

**Blueberries** contain the most antioxidants of all common fruits and are high in fiber.

**Buckwheat pasta** is high in fiber and contains protein, unlike most carbohydrates.

**Chiles** contain calorie-burning capsaicin.

**Chocolate** is rich in flavonols, which are antioxidants that reduce cell damage and lower blood pressure—even in just a quarter of an ounce per day.

**Curry powder** is packed with turmeric, which promotes mental alertness.

**Eggs** offer stick-with-you protein to help avoid overeating.

**Goji berries** contain more beta carotene than carrots.

**Lentils** pack both a protein and soluble fiber punch.

**Oats** are a high-fiber, complex carbohydrate that won't spike blood sugar.

**Olive oil** is a monounsaturated fat, and offers antioxidants and antiinflammatory properties.

**Pomegranates** are a low-calorie, high fiber fruit also high in folate.

**Quinoa** is a protein- and fiber-rich grain that's very filling.

**Sardines** contain omega-3s to help maintain muscle, and they are also high in calcium.

**Spinach** and **kale** provide vitamin K, which improves bone density and supports eye health.

**Strawberries** are rich in polyphenols, which help maintain brain function and memory.

**Tarragon** contains antioxidants and other vitamins and minerals.

**Tomatoes** are rich in lycopene, which helps to protect the skin from sun damage.

**Wild salmon** is rich in omega-3 fatty acids, proven to keep the heart healthy, improve insulin sensitivity and build muscle.

**Yogurt** contains carbohydrates, protein and good fat to keep blood sugar steady; it also promotes good digestion.





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“Good humor” is beneficial to your health but laughing at the expense of others, known as “aggressive humor,” can actually increase stress levels.

## Help Your Health With Humor

Who doesn't love a good belly laugh? You know the kind that makes your stomach ache, your cheeks hurt and your eyes water? Well, not only is laughing fun, it is also good for your health.

### Health Benefits of Laughter

Laughter makes you feel better in the moment, and also has long-term benefits:

- It reduces stress hormones in the body by releasing endorphins in the brain.
- It can lower blood pressure.
- It improves alertness, creativity and memory.
- Laughter increases the intake of oxygen while also stimulating the heart, lungs and blood vessels.
- It improves the immune system.
- It helps the body produce natural painkillers.
- Laughing helps you get through tough situations and enables the body and mind to relax.

### Give Yourself a Dose of Laughter

It's easy to incorporate some healthy laughter into your day. Consider these ideas:

- Hang up silly pictures of your family and friends, comic strips or jokes around your home and office.
- Look for the silver lining or comical aspects of everyday struggles. Associate yourself with others who try to do the same, rather than those who tend to focus on the negative.
- Whenever you feel overwhelmed or negative, watch a funny movie or television show, or play with your children or pet.
- Buy a joke book or find an author whose writing you find humorous.
- Host a game night with family and friends.
- Listen to a comedy CD on your commute to and from work.
- Do not take yourself too seriously; know when you need to relax.

You know what they say — **laughter is contagious**. So, spread some around to benefit your health and the health of those around you!







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## Did You Know...?

Many Americans report getting little to no leisure time due to long work hours and household responsibilities. As a result, obesity is becoming more of a trigger for health problems and increased health spending than smoking or drinking.

## Fitness First: Exercise Programs

### *The benefits of physical activity*

Research shows that those who are physically active are likely to live longer, healthier lives. The benefits of physical activity include:

- Weight maintenance
- Reduced blood pressure
- Improved glucose regulation
- Stronger bone density

Also, a person who has hypertension, diabetes or a history of smoking can greatly benefit from including regular physical activity into their daily routine.

### **The First Step**

If you are more than 40 years of age, inactive or have health issues, consult a physician before you begin an exercise program.

### **A Complete Program**

There are three main components to a well-balanced program of physical activity: aerobic exercise, strength training and flexibility training.

Commitment to a regular physical activity program is more important than the intensity of your workouts. Choose exercises you are likely to pursue and enjoy, such as:

- Walking
- Stair climbing
- Rowing
- Cross-country skiing
- Running
- Biking
- Swimming

**Healthy aerobic training** should be performed three to five days per week with a minimum of 20 minutes per day. Remember, if your schedule is tight, it is better to exercise for a shorter period of time than not at all.

**Strength training** is another option. Strength training should be done two to three times per week, and is performed with free weights or weight machines.

For the purposes of general training, two to three upper body and lower body exercises should be done. Abdominal exercises are an important part of strength training as well.

**Flexibility training** is important too, but is frequently neglected, resulting in increased tightness as you age and become less active. Stretching is most safely done with sustained gradual movements lasting a minimum of 15 seconds per stretch. At a minimum, strive to stretch every day.

