



APRIL 2021

# Wellness Matters

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## Stay Healthy

# Finances & Physical Well-Being

We all know that financial stress can be a burden, but it can also have a negative effect on your health. Financial stress during a pandemic can be even more harmful. Understanding the relationship between financial and physical wellness can help you improve both areas of 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 damage 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 more serious health problems down the road—and more medical bills.

### Making Smarter Decisions

Health care should not be neglected due to financial trouble. There are ways to spend money more wisely, which can



improve overall health and ease financial strain:

- ✓ Preventive screenings and check-ups can help you avoid bigger medical issues (and expenses).
- ✓ Manage chronic conditions by adhering to treatment and medication regimens. Limit pharmacy copay costs by using mail-order services to get your prescriptions.

- ✓ Learn more about your benefit plans and cost-saving options like Flexible Spending Accounts (FSAs).

### Coping with Financial Stress

Although these strategies address your medical costs and overall health, you likely still face financial worries. Here are some healthy ways to manage that stress:

- ✓ Recognize 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 to relax and unwind.
- ✓ Talk to an advisor about your financial issues. 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.

## Just 11 Minutes Per Day

There's no denying that the pandemic has hampered activity levels. On top of exercising less, you are likely sitting more than normal too. However, a sedentary lifestyle can be hazardous to your health. Although this type of lifestyle may be a pandemic reality, there's good news about the benefits of small move goals.

According to new research from the Norwegian School of Sports Medicine, just 11 minutes of daily, moderate exercise can provide long-term health benefits and increase your life span. Additionally, people who worked out at least 35 minutes per day saw the biggest results in terms of health, especially joint health.

Avoid beginning your exercise too ambitiously. The key to success is to start slowly and increase activity as you become more fit. Those who overdo it often experience muscle soreness, become discouraged, or quit altogether.

Most importantly, remember that feeling dizzy or ill is your body's way of saying you are working too hard. If this happens, take a break or stop for the day.

Any movement, no matter the duration, is beneficial, as long as you accumulate enough of it. And, if you take your movement outside, you can improve your mental health in addition to your physical health. Start moving today, and talk to your doctor if you have questions about any lifestyle changes.

### Move Every Day

Breaking a light sweat may be easier to commit to than doing a high-intensity workout. Incorporate moderate exercises, such as the following, into your daily routine:



Walking briskly



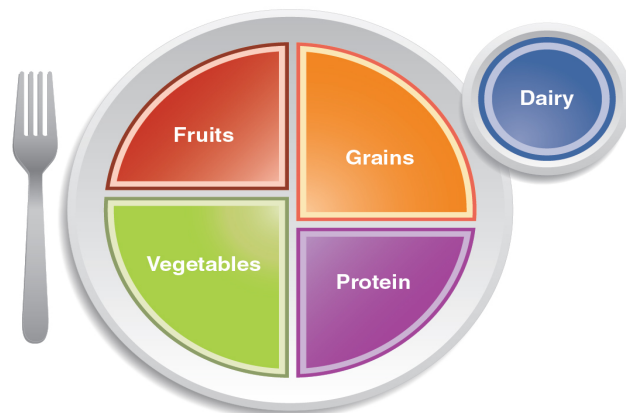
Riding a bike



Dancing



Cleaning



## Healthy & Nutritious Making Every Bite Count

The foods and beverages you consume have a significant impact on your health. In fact, 60% of adults have one or more diet-related chronic diseases. Make every bite count and consider the following:

1. *Follow a healthy dietary pattern at every life stage.* Dietary recommendations vary based on your age, sex, and stage of life. Review the guidelines to ensure that you and your loved ones—whether they're infants, children, teens, adults, or elderly—follow a healthy diet.
2. *Customize your foods and beverages to reflect personal preferences, cultural traditions, and budgets.* A healthy dietary pattern can benefit all people regardless of age, race, ethnicity, or current health status.
3. *Focus on meeting food group needs with nutrient-dense foods and beverages, while staying within calorie limits.* Nutrient-dense foods are rich in vitamins and minerals, without too much added sugars, saturated fats, and sodium.
4. *Limit foods and beverages high in added sugars, saturated fats, and sodium.* Be mindful of the foods and beverages you consume—including alcohol.