

LIVE WELL WORK WELL



Health and wellness tips for your work and life—
presented by National Insurance Services

The New Year and How It May Affect Your Benefits

The beginning of 2017 signals a new plan year for some insurance plans. For individuals with these plans, this means that any changes made to health plans and new deductibles will take effect **Jan. 1, 2017**.

It will be important to keep these changes in mind when you or your family seek out health care. You should also be on the lookout for things like changing prescription drug coverage limits and changing copay amounts.

In addition to reviewing your policy, be sure to follow these quick tips to be a wise health care consumer next year.

- Consider using generic prescription drugs instead of brand-name drugs, when possible.
- Shop around for the lowest rates before visiting a doctor, when possible.
- Visit the emergency room for emergencies only.
- Opt for outpatient care instead of inpatient care when given the choice.

New Year's Resolutions: Lifestyle Changes vs. Quick Changes

Historically, one of the top New Year's resolutions is to lose weight. Unfortunately, many people look to fad diets and weight-loss products to achieve their goals quickly. While fad diets may prove effective initially, research shows that many people don't find long-term success with these types of diets.

Instead of setting a goal to lose weight fast this New Year's, set a goal to lead a healthier lifestyle. Common lifestyle New Year's resolutions include the following:

- **Exercise regularly**—Aim to get at least 150 minutes of moderate or 75 minutes of vigorous aerobic activity a week and to do strength training exercises of major muscle groups at least twice a week.
- **Maintain a well-balanced, healthy diet**—Try to eat a variety of fruits, vegetables, whole grains, protein-rich foods and healthy fats. Make it a goal to incorporate more fruits and veggies into your diet.
- **Increase the amount of sleep you get**—One of the best ways to become healthier is to get enough sleep. Try to get at least seven hours of sleep, the expert-recommended amount, per night.

Regardless of what you choose to make your New Year's resolution, make sure it is a "SMART" goal—one that is specific, measurable, attainable, realistic and timely—to increase the odds that you will stick to it.

This article is intended for informational purposes only and is not intended to be exhaustive, nor should any discussion or opinions be construed as professional advice. Readers should contact a health professional for appropriate advice.

SIMPLE GREEN SMOOTHIE

- 1 cup kale or spinach
- 1 medium banana
- 1 cup low-fat coconut or almond milk
- 1 cup plain Greek yogurt
- 1 medium apple, cored and sliced
- 1 cup frozen fruit of your choice
- 1 Tbsp. chia seeds (optional)
- 1 Tbsp. flax seeds (optional)

PREPARATIONS

1. In a blender, blend the kale or spinach and the milk.
2. Add in the rest of the ingredients one at a time, blending after each item.
3. Serve cold.
4. Reserve the leftover smoothie in the refrigerator for later in the day or the next day. The smoothie should be consumed within 24 hours.

Makes: 2 servings

Nutritional Information (per serving)

Total Calories	278
Total Fat	6 g
Protein	11 g
Carbohydrates	50 g
Dietary Fiber	7 g
Saturated Fat	3 g
Total Sugars	36 g
Sodium	120 mg

Source: USDA

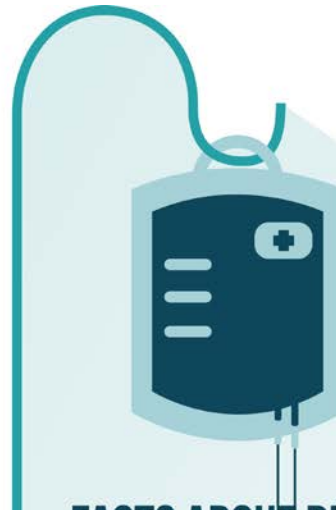
National Blood Donor Month

Since 1970, National Blood Donor Month has been celebrated in January. Historically, the winter season is one of the most difficult times of the year to collect enough blood products and donations to meet patient needs. While “whole blood” donations are the most common, individuals can also make platelet, power red and plasma donations.

Donated blood is used for blood transfusions. Common scenarios in which blood transfusions are needed include the following:

- Patients suffering from severe trauma following disasters and accidents
- Patients receiving surgical treatments and some medical treatments, including cancer patients and patients with sickle cell disease
- Female patients suffering from pregnancy complications before, during and after childbirth

Making the decision to donate blood can help save a life, but not everyone is eligible to donate blood. Please visit www.redcrossblood.org/donating-blood/eligibility-requirements to see if you meet the requirements to donate blood to ensure both your safety and the safety of recipients.



FACTS ABOUT BLOOD DONATION NEEDS IN THE UNITED STATES

- **Every 2 seconds** someone needs blood
- **Approximately 36,000** units of red blood cells are needed every day
- **Approximately 7,000** units of platelets are needed every day
- **Approximately 10,000** units of plasma are needed every day

