

# Live Well, Work Well

November 2019

Health and Wellness Tips for Your Work and Life  
Provided by Insurance Office of America (IOA)



## It's That Time of the Year Again: Flu Season Is Here

The arrival of the fall and winter months signals many things, including the beginning of flu season. According to the Centers for Disease Control and Prevention (CDC), flu activity peaks between December and February.

### Flu Symptoms

Seasonal influenza can cause serious complications for people of any age, but children and the elderly are more vulnerable. The flu is most often associated with the sudden onset of fever, headache, fatigue, muscle aches, congestion, cough and sore throat. Most people recover within a few days to less than two weeks. Occasionally, complications such as pneumonia, bronchitis or other infections can occur.

### Flu Prevention

The flu vaccine is your best chance of preventing the illness. Currently, the CDC recommends that anyone over 6 months of age receive an annual flu vaccine.

While there are many different types of flu viruses, the vaccine protects you against the viruses that experts believe will be most common that year.

In addition to getting your annual vaccine, here are some other tips to stay healthy this season:

- Avoid close contact with people who are sick, and stay away from others when you feel under the weather.
- Wash your hands often using soap and warm water to protect against germs.
- Get plenty of sleep, stay physically active and drink plenty of water to keep your immune system strong.
- Manage your stress and eat a nutritious diet rich in healthy grains, fruits, vegetables and fiber.



## Autumn Vegetable Succotash

¼ cup olive oil  
1 cup onion (diced)  
2 garlic cloves (finely chopped)  
2 cups red bell pepper (chopped)  
2 cups zucchini (diced)  
2 cups yellow summer squash (diced)  
3 cups lima beans (frozen)  
3 cups corn (frozen)  
2 tsp. dried sage

### Preparations

1. In a skillet over medium-high heat, add oil.
2. Add onion and cook until translucent.
3. Add garlic, bell peppers, zucchini, squash, lima beans and corn. Season as desired.
4. Cook, stirring, until vegetables are tender (about 10 minutes). Stir in sage and serve.

Makes: 8 servings

### Nutritional Information (per serving)

Total Calories	203
Total Fat	8 g
Protein	7 g
Carbohydrates	30 g
Dietary Fiber	7 g
Saturated Fat	1 g
Sodium	43 mg
Total Sugars	6 g

Source: USDA

## An Apple a Day May Help Keep the Doctor Away

You've heard the saying, but it turns out there's truth in the statement. Apples are rich in flavonoids, which can help you reduce your risk of disease, according to a recent [study](#) published in the Nature Communications journal.

Flavonoids are a diverse group of naturally occurring plant chemicals that pack a powerful punch of antioxidants and anti-inflammation properties. There are a wide variety of foods that are considered flavonoids, including strawberries, blueberries, green and black tea, onions, kale and celery.

The research found that those who consumed at least 500 milligrams (mg) of flavonoids per day had the lowest risk of developing cancer or heart disease. Additionally, the health-boosting effects of flavonoids appeared to be strongest for smokers and those who drank more than two alcoholic beverages per day.

The study's authors note that flavonoid consumption shouldn't be used as a quick fix to remedy poor habits, but that when combined with living an overall healthy lifestyle, it could be useful for keeping disease at bay.

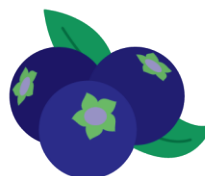
## Get Your Fill of Flavonoids

**It's easier than you might think to consume 500 mg of flavonoids.**

Here are three simple ways to get your daily dose:



**Drink 1 cup of green tea**



**Eat 100 g of blueberries**



**Eat 100 g of broccoli**

## This Popular Beverage Is Linked to Earlier Death

Yet another study has linked drinking soda to negative health effects. The European study, which researched the health of participants for an average of 16 years, found that drinking more than two sodas per day is linked to a risk of earlier death.

The researchers explained that the sugar in soda—regardless of whether the soda is diet or regular—can lead to obesity and can affect how your body uses insulin. Both of these conditions can shorten your life. In addition to this study's findings, soda consumption has also been linked to an increased risk for cancer and heart disease.

To protect your health, try opting for water as your beverage choice whenever possible. For more information about the health risks of soda, please consult your doctor.

# BENEFITS

## NOVEMBER 2019

## Summary of the 2019 Employer Health Benefits Annual Survey

Each year, the Kaiser Family Foundation and the Health Research & Educational Trust conduct a survey to examine employer-sponsored health benefit trends. This article summarizes some of its main points. Request a full summary from Insurance Office of America for more details.

### Plan Enrollment Trends

- Preferred provider organizations (**PPOs**)—44% of workers covered
- **HDHP/SOs**—30% of workers covered
- Health maintenance organizations (**HMOs**)—19% of workers covered
- Point-of-service (**POS**) plans—7% of workers covered

### Health Insurance Premiums

The average premium rose 4% for single coverage and 5% for family coverage—around \$7,188 and \$20,576 respectively.

### Worker Contributions

In dollar amounts, workers contributed \$1,242 and \$6,015 toward their premiums for single coverage and family coverage, respectively.

### Self-funding

Similar to the previous year, 17% of workers with small employers are elected in plans either partially or entirely self-funded, compared to 80% of workers with large employers.

Contact us for more information on benefit offerings or to learn what you can do to control your health care costs.

## Using Voluntary Benefits to Entice Millennial Talent

Millennials consistently cite elements like work-life balance and benefits packages as huge factors when considering employers. Salary, it seems, comes secondary in many cases.

You can capitalize on this market shift by offering more imaginative and comprehensive perks to reel in millennial talent. A good place to start is with voluntary benefits.

Here are some voluntary benefits to consider:

- Pet insurance
- Student loan repayment
- Identity theft insurance
- Elder care
- On-site daycare

Offering even a few voluntary perks can signal to millennials that you're taking their wants seriously and get them through the door.

