

# Live Well, Work Well

October 2019

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



## October Is National Breast Cancer Awareness Month

Breast cancer is the second-leading cause of cancer deaths for women in the United States. To help spread awareness of this disease, October is recognized as Breast Cancer Awareness Month.

### Prevalence of Breast Cancer

About 1 in 8 U.S. women will develop invasive breast cancer over the course of her lifetime. While there are some breast cancer risk factors that you can't control, these prevention strategies can help you reduce your risk:

- Maintain a healthy weight.
- Exercise regularly.
- Abstain from drinking alcohol or limit intake to one drink per day.

If you're concerned about your personal risk of developing breast cancer, call or visit your doctor.

### Breast Cancer Awareness Month and You

There are a variety of ways that you can support Breast Cancer Awareness Month. Here are just a few ideas:

- Participate in a fundraiser event, like a walk or run, to help raise money for breast cancer research.
- Donate to a charity that provides support and services to women and families that are affected by breast cancer.
- Learn about the signs, symptoms, risk factors and screenings for breast cancer.
- Spread awareness about this disease to help educate friends and family.

For more information on breast cancer, visit the National Cancer Institute's [website](#).



## Corn, Zucchini and Tomato Pie

1 cup zucchini (sliced into ½-inch thick pieces)  
1 cup tomatoes (sliced into ½-inch thick pieces)  
¾ cup corn (frozen, thawed)  
1 tsp. lemon juice  
1 tsp. dill weed (chopped)  
⅛ tsp. salt  
¼ tsp. ground black pepper  
3 Tbsp. Parmesan cheese (grated)  
¼ cup whole-wheat breadcrumbs  
Nonstick cooking spray

### Preparations

1. Heat oven to 350 F.
2. Lightly coat an 8-by-8-inch baking dish with nonstick cooking spray.
3. Place zucchini slices in the bottom of the baking dish. Then, cover the zucchini slices with the tomato slices and top them with corn.
4. Sprinkle lemon juice evenly over the vegetables.
5. In a small bowl, combine the dill, salt, black pepper, Parmesan cheese and breadcrumbs.
6. Sprinkle this mixture evenly over the vegetables and lightly spray the top with nonstick cooking spray.
7. Cover with foil and bake for 25 minutes or until zucchini is tender.
8. Cut into six even pieces and serve.

Makes: 6 servings

### Nutritional Information (per serving)

Total Calories	52
Total Fat	1 g
Protein	2 g
Carbohydrates	9 g
Dietary Fiber	1 g
Saturated Fat	1 g
Sodium	171 mg
Total Sugars	N/A

Source: USDA

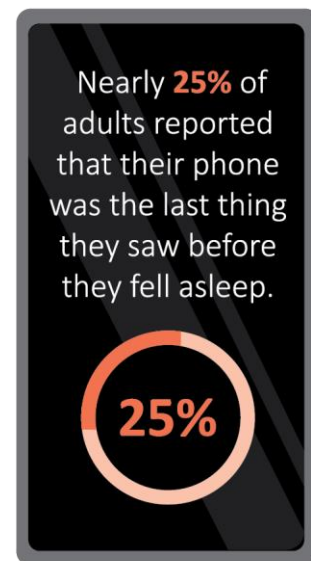
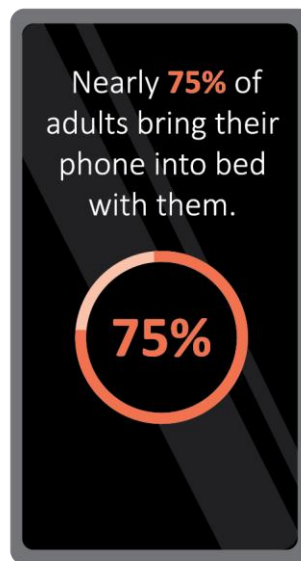
## Don't Let These Devices Steal Your Sleep

If you have trouble falling asleep, your phone may be to blame. Researchers at Harvard found that using your phone, or any electronic device, before going to bed can derail your sleep schedule and prevent a good night's sleep. More specifically, using your electronic device before bed can disrupt your body's REM sleep cycle and production of melatonin, a sleep-promoting hormone.

To reduce the sleep-stealing effects of electronic devices:

- Check your device's settings for a "nighttime" mode, which adjusts the screen lighting to promote sleep.
- Refrain from using your phone for at least an hour before bed.
- Set your device's sound settings to "silent" so that you won't be woken up by texts or emails while you're trying to sleep.
- Try reading a book or meditating to relax before bed instead of using your phone or watching TV.

According to a survey from global tech solutions company, Asurion:



## The Dangers of Vaping

The use of electronic cigarettes, or e-cigarettes, has grown exponentially in recent years—especially among young adults in the United States. Despite their popularity, these e-cigarettes are dangerous.

In fact, over 380 people have been hospitalized with severe breathing difficulties that are attributed to vaping, according to the Centers for Disease Control and Prevention. The vast majority of people who have been hospitalized are young adults. In these cases, doctors aren't entirely sure what's causing these hospitalizations.

While the investigations are still ongoing, public health officials are warning any e-cigarette users to seek immediate medical attention if they have any chest pain or difficulty breathing after vaping.

# BENEFITS

## OCTOBER 2019

## Deadline Approaching: Medicare Part D Notices Are Due Before Oct. 15

Each year, Medicare Part D requires group health plan sponsors to disclose to individuals who are eligible for Medicare Part D and to the Centers for Medicare and Medicaid Services (CMS) whether the health plan's prescription drug coverage is creditable. Plan sponsors must provide the annual disclosure notice to Medicare-eligible individuals before Oct. 15, 2019.

### What is this notice?

This notice is important because Medicare beneficiaries who are not covered by creditable prescription drug coverage and do not enroll in Medicare Part D when first eligible will likely pay higher premiums if they enroll at a later date. Although there are no specific penalties associated with this notice requirement, failing to provide the notice may be detrimental to employees.

### What do employers need to do?

Employers should confirm whether their health plans' prescription drug coverage is creditable or non-creditable and prepare to send their Medicare Part D disclosure notices before Oct. 15, 2019. To make the process easier, employers often include Medicare Part D notices in open enrollment packets.

### Resources

CMS has provided [model disclosure notices](#) for employers to use.

Employers are not required to use the model notices from CMS. However, if the model language is not used, a plan sponsor's notices must include certain information, including a disclosure about whether the plan's coverage is creditable and explanations of the meaning of creditable coverage and why creditable coverage is important.

## Employers Are Expected to Spend More on Health Care and Wellness in the Next Year

According to Optum's Wellness in the Workplace [study](#), more than 80% of employers plan to spend more on health care and wellness in the next year than in previous years.

### Health Care Spending

The cost of providing employer-sponsored health care has been steadily increasing over the years. According to the Kaiser Family Foundation, the average health insurance premium for family coverage was \$19,616 in 2018, with employers paying 71% of that cost. Premiums are expected to continue to increase, which means employer

health care spending will increase too.

### Wellness Spending

To mitigate rising health care costs, improve attraction and retention, and increase employee well-being, many employers plan to spend more on wellness initiatives in the upcoming year. Specifically, employers plan to focus on mental health initiatives and disease management.

For resources on wellness initiatives or mitigating health care costs, contact Insurance Office of America today.



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