

Live Well, Work Well

September 2019

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



Getting Outside May Be the Key to Boosting Your Physical and Psychological Well-being

A recent study published in Scientific Reports revealed that spending 120 minutes a week outdoors can improve your health and psychological well-being. Remember, well-being refers to feeling good and living both safely and healthily. And, the concept of well-being can have implications on your overall quality of life, health and happiness.

What are the benefits of spending time outside?

Exercising in nature has been proven to improve one's mental and physical health. Being outside also helps to promote higher vitamin D levels, a vitamin the body makes when skin is directly exposed to the sun. Many people are deficient in vitamin D, so exercising outside can be a great way to correct that.

In addition, outdoor activity can help you maintain a healthy weight, boost immunity and lower stress. Exercising outside can feel less routine than working out in a gym.

What counts as spending time outdoors?

Visiting town parks, greenspaces, woodlands and beaches all count as spending time outdoors. Here are two simple activities that you can do outside:

1. Walking or hiking—Hiking and walking have been proven to improve heart health and can help you maintain a healthy waistline.
2. Riding your bike—Riding a bike helps improve balance and endurance, and it's an exercise that's easy on your joints.

Be Prepared

Before you head outside and start improving your health today, you need to make sure that you're properly prepared. This means that you should pack water, first-aid supplies, sun protection and, if you're spending a significant amount of time outside, a healthy snack to help you refuel.



Potato and Ham Skillet With Eggs

2 potatoes (peeled and diced)
2 Tbsp. vegetable oil
2 onions (small, chopped)
1 green pepper (chopped)
6 eggs (beaten)
¼ tsp. black pepper
6 ounces frozen ham (thawed and chopped, about 1 cup)
1 cup reduced-fat cheddar cheese (shredded)

Preparations

1. In a medium-size skillet, cook potatoes in oil over medium heat until just soft, about 5 to 10 minutes.
2. Stir in onion, green peppers and ham, and cook 5 minutes.
3. Pour eggs and black pepper over potato mixture in pan, and sprinkle with cheese.
4. Cook for 5 minutes, stirring occasionally, or until eggs are firm and cheese is melted.

Makes: 6 servings

Nutritional Information (per serving)

Total Calories	290
Total Fat	15 g
Protein	19 g
Carbohydrates	19 g
Dietary Fiber	3 g
Saturated Fat	5 g
Sodium	540 mg
Total Sugars	4 g

Source: USDA

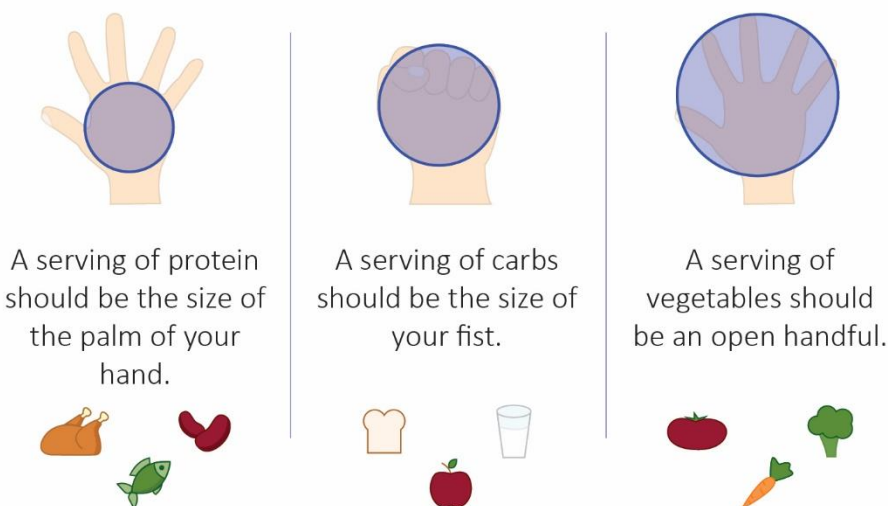
Making Smart Food Choices at a Restaurant

Eating healthy doesn't always mean sacrificing your favorite meals. Although it may not seem like it, you can still stay on track with your diet when enjoying a meal out with friends and family.

Since restaurants—especially fast food chains—tend to use more fat, salt and sugar than home-cooked meals, you just need to be smart about what you order from the menu. To make it simple, here are some things to keep in mind next time you're eating out:

- Avoid fried and carb-heavy options, like fried chicken or macaroni and cheese.
- Watch your portion size, as many restaurants give you more than one serving.
- Be mindful of your beverage choice, since there are many hidden calories in sugary sodas and alcoholic drinks.

A Handy Guide to Portion Control



An Increasing Number of Americans Are Making the Switch to Veganism

While veganism isn't a new concept, it has grown in popularity over the past few years. In fact, according to GlobalData, the number of vegans in the United States grew from 1% to 6% between 2014 and 2017.

Those who are vegan do not eat anything containing animal products (such as dairy and eggs), and prefer not to use products made of fur, leather, wool or down feathers. People who choose to follow a vegan diet do so for various reasons, including environmental, ethical or health reasons.

Making the switch from animal-based products is something you can do on your own. Making the switch in your diet, though, is a more involved process. Every person is different. That's why it's important to discuss your desire to become a vegan with your doctor before you change your diet.

Open Enrollment: What's Changing in 2020?

To prepare for open enrollment, group health plan sponsors should be aware of the legal changes affecting the design and administration of their plans for plan years beginning on or after Jan. 1, 2020. Employers should review their plan documents to confirm that they include these required changes.

In addition, any changes to a health plan's benefits for the 2020 plan year should be communicated to plan participants through an updated summary plan description (SPD) or a summary of material modifications (SMM).

Health plan sponsors should also confirm that their open enrollment materials contain certain required participant notices, when applicable—for example, the summary of benefits and

coverage (SBC). There are also some participant notices that must be provided annually or upon initial enrollment.

Important Notices

- Annual CHIP notice
- Medicare Part D creditable coverage notice
- Notice of grandfathered status (if applicable)
- Annual notice regarding coverage requirements for mastectomy-related benefits (WHCRA notice)

Don't wait any longer to review your plans. Contact Insurance Office of America for a full list of 2020 plan changes and requirements.

Hospitals to Publish Retail Prices Under a New Proposed Rule

In July, the Centers for Medicare and Medicaid (CMS) [proposed rules](#) that would require all Medicare-participating hospitals to post their negotiated prices for standard health care services.

The proposed rule is intended to increase pricing transparency and help consumers understand the charges they may incur before receiving care.

These are just proposed rules at the moment, which means no changes will be made effective until the rules are finalized. The agency is currently asking for comments on the proposed rule. The deadline for [submitting comments](#) is Sept. 27, 2019.

We will continue to monitor and keep you updated on these developments.

