

LIVE WELL WORK WELL



Health and wellness tips for your work and life—
presented by Insurance Office of America (IOA).

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.

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.

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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.



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



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If you eat more calories than you burn, you will gain weight. However, if you trim the number of calories that you consume and exercise more, you may see a positive change in your weight.

POPULAR DIET TRENDS

As obesity rates and health care costs continue to rise, many Americans are searching for diets that will help them lose weight. There are so many diets advertised on the market today that it can be hard to tell which ones will produce positive results in a healthy way.

Importance of Calories

Luckily, scientists have provided a guideline for what to look for when determining which diet is best. According to the Wellness Council of America, researchers at the Harvard School of Public Health and the Pennington Biomedical Research Center compared four popular diets—high-carbohydrate, high-fat, low-fat and high-protein—to see which diets generated the most weight loss for participants. The study revealed that the number of calories consumed were ultimately the most important factor in determining weight loss success, regardless of what form they came in. If calorie intake was reduced, participants lost weight.

With this knowledge in mind, below are some of the most popular diets on the market today.

The Paleo Diet

The Paleo Diet, also known as the “caveman diet,” is a movement that encourages people to eat like our prehistoric ancestors. That means if you couldn’t hunt or scavenge for it back in the day, you can’t eat it on the Paleo Diet.

- The Paleo Diet prohibits all grains, dairy, sugar and processed foods. You’re only allowed to eat foods that occur “naturally,” like grass-fed meat, fowl, fish, eggs, vegetables, fruits and nuts.
- The diet is based on the idea that eating whole, unprocessed foods will encourage weight loss and improve well-being.

Raw Food Diet

The Raw Food Diet is one of the newer diets on the food scene. Raw food refers to food that hasn’t been cooked,

processed, microwaved or genetically modified. Supporters of the diet say that cooking food reduces its nutritional value.

- The Raw Food Diet emphasizes a diet rich in fresh fruits, vegetables, nuts, seeds and herbs in their natural state. All pasteurized and processed foods (like refined sugar and flours) are off limits.
- Typically, the diet requires that 75-80 percent of the food you eat each day has to be plant-based food that has never been heated above 115 degrees Fahrenheit.

Gluten-free Diet

The idea of going gluten-free has gained popularity in the past few years. Gluten is a protein that is found in wheat, barley and rye.

- All foods and drinks containing wheat, barley, rye and triticale (a cross between wheat and rye) must be avoided on a gluten-free diet. In addition, oats must usually be avoided due to the large possibility for cross-contamination.
- Some individuals are required to follow a gluten-free diet for life due to an autoimmune disease called celiac disease. Other autoimmune diseases like Hashimoto’s also recommend a gluten-free lifestyle.

Whole30 Diet

The Whole30 Diet looks a lot of like the Paleo Diet at first glance. It’s more of an elimination diet, though, as it requires participants to remove all inflammatory or gut-disrupting foods from their diets for at least 30 days.

- All grains, sugar, dairy, alcohol and legumes must be eliminated on the diet.
- The Whole30 Diet is focused on enjoying whole, simple foods that fuel the body. As such, participants are not allowed to create “healthy” versions of junk food—for instance, no “Paleo pizzas” are allowed.

Atkins Diet

The Atkins Diet is a low-carb diet created by cardiologist Robert Atkins. The Atkins Diet has four phases. As you progress to each phase, you are allowed to slowly add in more carbs.



POPULAR DIET TRENDS

- Carbs and sugar are highly restricted or eliminated altogether in the early stages of the diet. You are allowed to eat as much protein and fat as you want, though.
- Atkins provides meal plans, recipes and food carb counts to participants. Restaurant guides are also available.

South Beach Diet

The South Beach Diet was created in 2003 by cardiologist Arthur Agatston. Similar to the Atkins Diet, the South Beach Diet is a low-carb diet that is made up of phases. The amount of carbs allowed during each phase increases as you progress in the diet.

- The South Beach Diet emphasizes foods that are high in fiber and nutrients. You're allowed to eat foods high in protein and carbs with the lowest glycemic index like broccoli, spinach and tomatoes.
- There is no point system or calorie counting, and the program offers various interactive tools to make losing weight more manageable.

Weight Watchers

Weight Watchers recently launched its new Beyond the Scale program, which assigns every food a SmartPoints value based on its nutrition.

- Healthier foods and those that keep you full longer have fewer points than junk food with empty calories. While the plan steers you towards fruits, vegetables and lean proteins by incentivizing them with lower points, it does not prohibit any food groups.
- You are responsible for tracking your food choices and exercise. One-on-one consultations and in-person group meetings are also available.

The Volumetrics Diet

The Volumetrics Diet is designed to allow individuals to indulge from time to time so that they stick to the program.

- It allows dieters to eat foods that are low in "energy density" (such as vegetables, fruits and soups). This means that these foods have a high water content and are low in calories.
- The program includes forms for charting daily food intake and weight-loss progress.

The Mediterranean Diet

The Mediterranean diet focuses more on improving heart health and less on losing weight, but it is still useful for those wanting to transition away from unhealthy eating habits. The nutritional guidelines in the diet are inspired by the traditional dietary patterns of Greece, southern Italy and Spain.

- The Mediterranean Diet promotes eating primarily plant-based foods, such as fruits, vegetables, whole grains, legumes and nuts. Fish and poultry can be enjoyed at least twice a week; however, red meat should be consumed no more than a few times a month.
- Encourages dieters to replace butter with healthy fats, such as olive oil, and use herbs and spices instead of salt to flavor foods.

DASH Diet

DASH stands for Dietary Approaches to Stop Hypertension. Sponsored by the U.S. National Institutes of Health, the DASH diet is intended to help treat or prevent high blood pressure.

- The DASH Diet encourages you to reduce your sodium intake and eat foods high in nutrients that help lower blood pressure like potassium, calcium and magnesium.
- The diet emphasizes vegetables, fruits and low-fat dairy foods and moderate amounts of whole grains, fish, poultry and nuts.

In Summary

Though there may not be a cookie-cutter diet out there for you, one of these programs may help you lose weight and start living a healthier lifestyle. Please consult with a physician before embarking on any kind of diet.