

LIVE WELL WORK WELL



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

Simple Summer Activities Your Kids Are Sure to Love

Summer is often filled with outdoor parties, warm weather and no school. Unfortunately, the arrival of summer can bring stress for many parents as they search for ways to keep their kids happy, healthy, engaged and safe without breaking the bank.

Listed below are a few simple—and inexpensive—summer activities that you and your children can do together this summer.

- **Make homemade frozen treats.** Cooking together is a great way to create memories that will last a lifetime and to instill healthy habits in your children. Click [here](#) for some recipes to get you started.
- **Go berry picking.** Many berries are in season in the summer. Take your children to your local berry farm to pick your own delicious strawberries, blackberries and raspberries.
- **Go hiking.** Enjoy the summer weather and your state's scenery, and get some exercise by taking a family hike at your nearest trail.

Do You Know Seizure First Aid?

According to the U.S. Centers for Disease Control and Prevention (CDC), 1 in 10 people may have a seizure in their lifetime. A seizure is a change in the brain's electrical activity that can cause a variety of symptoms, including violent shaking, falling and losing bodily control. However, because there are [different types of seizures](#), symptoms can vary.

Knowing proper seizure first aid is important so that you can help keep a person who is having a seizure safe and prevent further injury. General seizure first aid includes the following:

- Clear the area immediately to prevent possible injury.
- If the person is standing, gently guide them to the floor. Roll them on their side and cushion their head.
- Time the seizure. If the person has epilepsy and the seizure lasts longer than three minutes, call 911.
- Call 911 if any of the following apply:
 - The person is pregnant.
 - The person has never had a seizure before.
 - The person does not regain consciousness after the seizure.
 - The seizure lasts longer than five minutes.
- Do not attempt to hold the person down or put anything in their mouth while they are seizing. Doing so could cause injury.

For other seizure first-aid tips, please visit the CDC's [webpage](#).

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Turkey Burgers

1 pound ground turkey (85 percent lean, 15 percent fat)

2 medium onions

3 Tbsp. lemon juice

¼ tsp. Worcestershire sauce

¼ tsp. parsley

PREPARATIONS

1. Chop onions.
2. Combine onions, turkey, lemon juice, Worcestershire sauce and parsley in a bowl. Mix well.
3. Shape mixture into four patties.
4. Cook in a frying pan over medium heat or grill until internal temperature reaches 165 F.

Makes: 4 servings

Nutritional Information (per serving)

Total Calories	224
Total Fat	14 g
Protein	20 g
Carbohydrates	6 g
Dietary Fiber	1 g
Saturated Fat	4 g
Sodium	74 mg
Total Sugars	3 g

Source: USDA

Grilling Safety Reminders for Your Summer BBQ

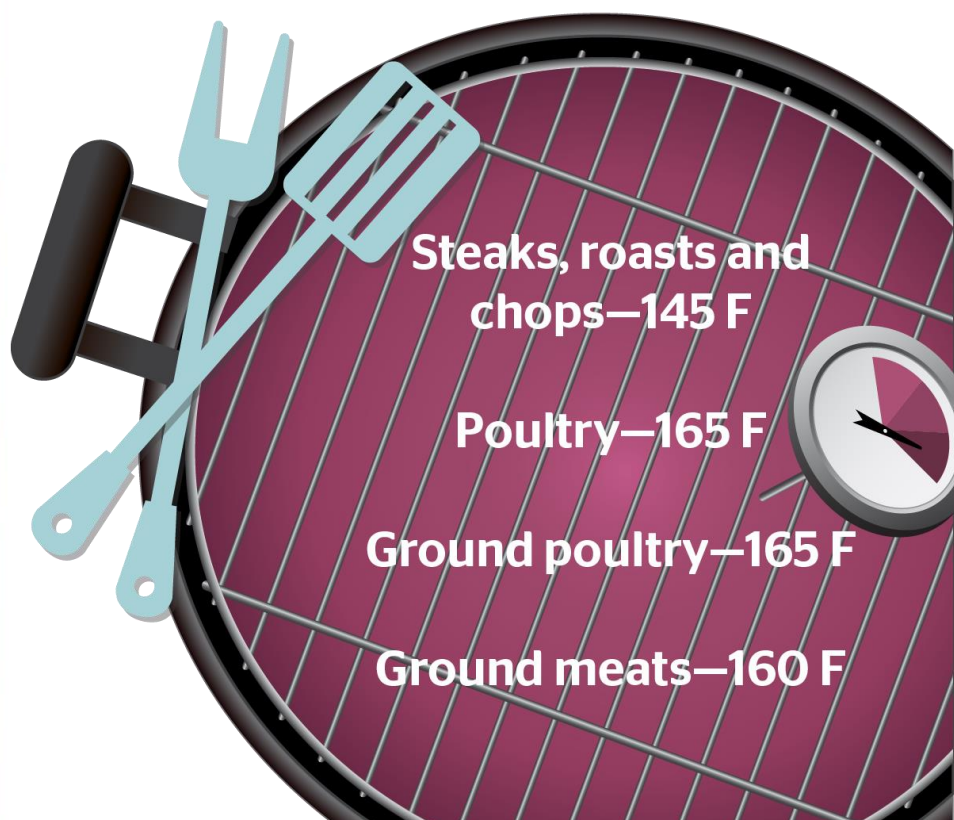
Though grilling is an extremely popular way to prepare food in the summer, it can also be dangerous. According to the U.S. Fire Administration, gas and charcoal grills account for an average of 10 deaths and 100 injuries annually. Additionally, the National Fire Protection Association reports that an average of 8,900 home fires are caused by grilling each year.

This year, keep the following safety suggestions in mind when you go to fire up your grill:

- Make sure your grill is at least 3 feet away from other objects including your house, trees and outdoor seating.
- Remember that starter fluid should only be used with charcoal grills and never with gas grills.
- If you suspect that your gas grill is leaking, turn off the gas and get the unit fixed before lighting.
- Do not bring your grill into an unventilated or enclosed space such as the garage or inside of your home.
- Do not let children and pets play near the grilling area when cooking until the grill is completely cool.

GRILL YOUR FOOD THOROUGHLY!

Prevent foodborne illnesses this summer by grilling your meat to the proper internal temperature.



Steaks, roasts and chops—145 F

Poultry—165 F

Ground poultry—165 F

Ground meats—160 F



Prevention

newsletter

...for the health and well-being
of you and your family.

Summer is a time for fun in the sun, but you want to make sure it is also as safe and healthy for you and your family as possible. Unfortunately, the sunny days of summer can be accompanied by serious dangers such as food poisoning, drowning, allergy attacks, heat-related illnesses, sunburns and the stress of traveling.

Summer safety is no laughing matter!



Summer Safety Is as Important as Summer Fun

Burgers, Hot Dogs and Salmonella?

Summer is practically synonymous with backyard barbecues and spending time outside with family and friends. At some point throughout the summer, most of us will find ourselves flipping burgers behind the grill or bringing a container of grandma's famous potato salad to the party. But unfortunately, if you aren't careful about handling foods during cookouts, you are putting yourself and others at risk for potential food-related illnesses.

Experts say that food poisoning peaks in summer months for two main reasons: bacteria grow fastest in warm, humid weather, and people generally do not pay as much attention to cleanliness when eating outside.

According to the Centers for Disease Control and Prevention (CDC), there are more than 200 diseases that can be spread through food. The following is a list of 10 rules suggested by the CDC that can help you have a safe cookout.

1. Keep your hands clean; dirty hands are the most common way food gets contaminated.
2. Wash cooking equipment, dishes and utensils between uses. Be sure to clean the grill's surface after each use and to wash cutting boards after cutting raw meat.
3. Rinse fruits and vegetables—meat and poultry aren't the only foods that harbor bacteria.
4. Store all perishables in a cooler with ice on top, not just underneath. Bring one cooler for drinks and one for food. Never eat anything that has been left out of a refrigerator or cooler for more than two hours.
5. Invest in a meat thermometer as the time needed to cook foods thoroughly on a grill may be different than your stove at home. A meat thermometer is the best way to ensure you've cooked foods adequately.
6. Teach your kids about food safety, such as the importance of hand washing and that food can make them ill if not properly handled.
7. If you're planning to be outside for a while, bring some non-perishable snacks that won't spoil.
8. Play it safe with leftovers—don't keep food that has been sitting out longer than two hours.
9. Symptoms of food poisoning usually develop 8 to 48 hours after eating the contaminated food. If they persist or grow severe, contact your doctor.
10. When in doubt, throw it out! If you think something was contaminated while being prepared, was improperly cooked or has sat out too long, throw it away.

Backyard Pool Safety

What could be better than a dip in the pool during a hot day? Swimming, a popular summer activity, can also be dangerous for children and parents who aren't aware of the possible dangers associated with backyard pools. Consider these statistics about water-

related injuries in the United States:

- Drowning is the second leading cause of unintentional injury-related death (after car accidents) among kids under age 14.
- Most drownings involving children ages 1 to 4 occur in home swimming pools.
- The majority of young children who drown were last seen in the care of one or both parents in the home, and had been out of sight for less than five minutes.
- Young children can drown in less than two inches of water.

If possible, do not put a swimming pool in your yard until your children are older than 5 years old. If you already have a pool, protect your children from drowning by following these suggestions.

- Never leave your child alone in or near a pool, even for a moment.
- Install a fence at least four feet high around all sides of the pool.
- Make sure pool gates self-close and self-latch at a height children cannot reach.
- Keep rescue equipment (a shepherd's hook and a life preserver) and a telephone near the pool.
- Avoid inflatable swimming aids such as "floaties"—they are not a substitute for a certified life vest.
- Anyone babysitting or watching your child should be able to administer CPR.
- Remove all toys from the pool after use, so children aren't tempted to reach for them.
- After children are done swimming, secure the pool so they cannot get back in.

Remember, teaching your children how to swim does not automatically make them safe in the water or mean they do not need supervision.

Manage Your Summertime Allergies

Warm weather and high humidity can put a strain on seasonal allergy and asthma sufferers. It's a peak time for certain types of pollen, smog and mold. Below are some survival tips to help you manage your allergies during the summer months.

- Protect yourself during prime allergy time—stay indoors between 5 a.m. and 10 a.m., when outdoor pollen counts are usually the highest.
- Avoid extremes—going between intense outdoor heat and indoor air conditioning can trigger an asthma attack and other allergy symptoms.
- Wear a mask when mowing the lawn or if you know you are going to be around freshly cut grass. Also, take a shower, wash your hair and change your clothes to remove any pollen that may have collected on your body. You should also dry clothing inside, rather than on an outside line.
- Patrol your yard for weeds such as nettle or ragweed and/or oak, birch, cedar and cottonwood trees—they all can trigger allergies.
- If you're allergic to bees, protect yourself. Wear shoes, long pants and sleeves. It's also a good idea not to wear scented deodorants, hair products or perfumes, as these can all attract bees.

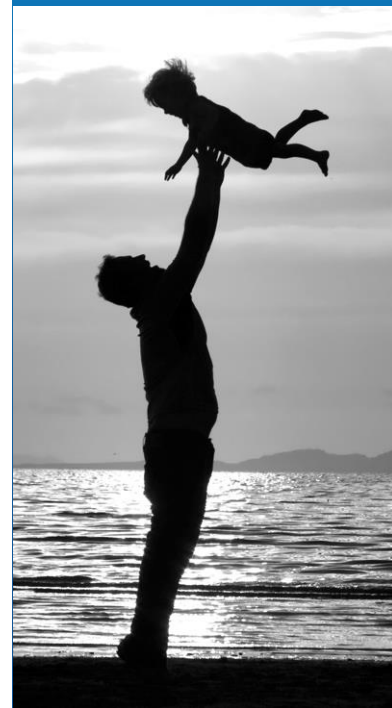
Remember to always be prepared for summer allergies regardless of where you are. Why ruin a long-awaited vacation with an easily preventable allergy attack? Pack potential medicines in your purse or carry-on bag when traveling and plan to bring an extra supply just in case. It's better to be over-prepared than stuck inside, feeling miserable and missing out on all the fun!

Surviving Summertime Scorchers

To make sure your day at the beach is exactly that—a day at the beach, not a trip to the emergency room—you need to be aware of heat-related illnesses.

Prolonged or intense exposure in hot temperatures can cause heat-related illnesses such as heat exhaustion, heat cramps and heat stroke. Heat exhaustion occurs when the body loses large amounts of water and salt. As in heat exhaustion, heat cramps can strike when the body loses excessive amounts of fluids and salt, and is accompanied by the loss of other essential nutrients such as potassium and magnesium. The most serious of the heat-related illnesses, heat stroke, occurs when the body suffers from long, intense exposure to heat and loses the ability to cool itself down.

Follow these
tips to keep
you and
your loved
ones safe all
summer.



By reducing excessive exposure to high temperatures and taking other precautionary steps, most heat-related illnesses can be avoided. Prevention is your best defense in protecting your health when temperatures are extremely high. Remember to keep cool and use common sense. Below are some important prevention tips to follow:

- Drink plenty of fluids, regardless of your activity level. Don't wait until you feel thirsty and don't drink liquids that contain caffeine, alcohol or large amounts of sugar—these actually cause you to lose more body fluids.
- Wear appropriate clothing, such as lightweight, light-colored, loose-fitting clothing, a wide-brimmed hat and sunglasses.
- Schedule outdoor activities carefully—plan your activities during morning or evening hours rather than during the sun's peak times. Also, try to find as much shade as you can and rest often.
- Pace yourself—if you're not accustomed to being in heat, don't push your body to stay out in it all day.

Although anyone can suffer from heat-related illnesses, some people are at greater risk than others. Check regularly on:

- Infants and young children
- People aged 65 or older
- People who have a mental illness
- Those who are physically ill, especially with heart disease or high blood pressure

Play it Safe in the Sun

Pool parties, cookouts or just hanging out—there are countless opportunities for your children to enjoy time in the sun. But it's important to shield their skin from the damaging effects of the sun. If they're outside, they need to be protected.

Learn to build safe sun habits into your family's daily routine. Lead by example—children will respond better when they see you protecting your skin. For example, use the American Cancer Society's Slip! Slop! Slap® safe sun basics to begin teaching your kids healthy sun habits. Remind them to:

- Slip! on a shirt—always wear protective clothing when out in the sun.
- Slop! on the sunscreen—use one with an SPF of 15 or higher.
- Slap! on a hat—that shades your face, neck and ears.

Just a few serious sunburns can increase your child's risk of skin cancer later in life, so help your children stay safe in the sun by protecting their skin.

Hitting the Road

Summer is a prime time for family vacations while the kids are out of school and parents are in need of some time away from the office. Many children enjoy traveling; they can see new places, meet new people and have new experiences. However, traveling can also be anxiety provoking for them. Being in big crowds, sleeping in different beds and eating unfamiliar foods can all cause extra stress.

The following list of suggestions from the American Psychiatric Association may help parents minimize their children's anxiety when traveling:

- Let your children help plan the vacation if old enough; this will help them learn about where they are going and how they will get there.
- Leave plenty of time to get to your destination—nothing is more stressful than rushing to leave on time, or racing through traffic to get to your destination on time.
- Keep children occupied, especially on longer road trips—bring snacks, games, books, etc., to keep them busy.
- Try to establish a relatively regular routine while traveling—children are reassured by schedules and predictability.
- Let your children bring something familiar from home; it may be their favorite stuffed animal, blanket, toy, or a picture of their friends, family or pet.
- Plan for a lot of bathroom and snack breaks. Helping your children feel comfortable will make traveling much easier on everyone.

- Allow your kids to keep in contact with friends and family back home when traveling for an extended period of time—let them call or send letters, postcards or emails.
- Do not force your children to endure adult activities such as long museum visits, formal dinners or plays in languages they don't understand—rather, plan child-friendly activities like visiting parks, zoos and toy stores.

The following tips can also help you plan for a safe and fun road trip:

- Buckle up for safety; you'll avoid a ticket, and more importantly, should you get into an accident, you'll increase the odds of surviving the crash and reducing injuries for both you and your family.
- Get a good night's sleep; drowsy drivers can be as dangerous behind the wheel as drunk drivers. And don't think coffee or opening windows will be enough to keep you awake—there is no substitute for a good night's sleep.
- Take a break from driving if you feel yourself getting drowsy. Get out of the car for some exercise or switch drivers if you have that option.
- Do not drink and drive—you put yourself and anyone around you in danger.
- Conduct a pre-road trip inspection on your vehicle—taking just 10 minutes to ensure your car's tires are properly inflated, that the fluids are topped off, and that everything under the hood is all right—to identify and mitigate problems that could lead to future breakdowns.

Resources Available

The following websites are useful resources for helping to keep you and your family safe over the summer.

- KidsHealth: www.kidshealth.org
- American Academy of Pediatrics: www.aap.org
- American Cancer Society: www.cancer.org
- Centers for Disease Control and Prevention: <http://www.cdc.gov/foodsafety/index.html>