

NOVEMBER 2018

Winter Warrior



Health & Wellness

What is SAD?

Seasonal Affective Disorder (SAD) is depression that correlates with the seasons, usually starting in fall or winter and ending during spring and summer.

To be diagnosed, a person must meet the criteria for major depression coinciding with seasons for two years. Symptoms of major depression include low energy, sleep problems, low interest in hobbies and difficulty concentrating. Symptoms specific to SAD include overeating, weight gain and social withdrawal. Risk factors include living far from the equator, having depression or bipolar disorder or being a young adult.

Luckily, there are treatments. Selective Serotonin Reuptake Inhibitors (SSRIs) and antidepressants can help. Light therapy can replace diminished sunshine. Therapy can treat SAD through identifying and replacing negative thoughts and seeking out activities to cope. If you're feeling the effects of SAD, talk to your doctor.

Dealing with Diabetes

Over 30 million Americans have diabetes. With diabetes, the body doesn't make enough or any insulin, keeping glucose from reaching the cells, which can cause other problems. How can you manage it?

1. What's your type?

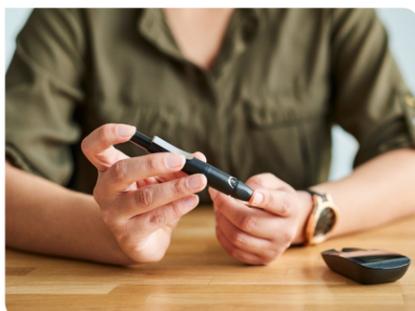
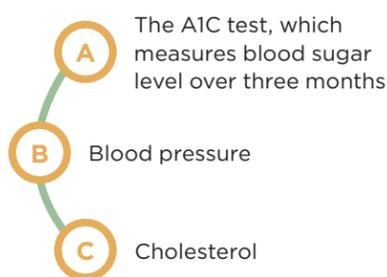
Type 1
The body does not make insulin, so therefore it must be taken daily. Usually diagnosed in children or young adults, Type 1 is currently not preventable or curable.

Type 2
The body does not make or use insulin well. Type 2 often occurs in middle-aged and older people, and is caused by obesity, inactivity or genetics. It's preventable through diet and exercise, and may be reversible.

Gestational
While it develops during pregnancy and typically goes away after birth, this type makes the mother more likely to develop Type 2 later in life.

2. Diabetes ABCs.

Important numbers to manage are:



3. Create a routine.

See your doctor regularly to review medications and to treat any problems early. Common checks for diabetics include blood pressure, foot exam and dental exam.

Mission: Unplug

It's hard to go a minute without seeing or using a phone or computer. The influx of technological innovation has created benefits, but perhaps we need a break.



84% of cell phone users claim they could not go a single day without their device.



Studies indicate some mobile device owners check their devices every **6.5 minutes**.

Why unplug? Technology's heavy presence creates a possible crutch — an unhealthy reliance. Jealousy and loneliness can be intensified by social media. Fear of Missing Out (FOMO) is an emerging psychological disorder heightened by technology. Unplugging provides the opportunity to reacquaint yourself with your feelings instead of comparing to others. Constant use can also lead to digital eye strain (discomfort from viewing a screen for over two hours). Studies are testing if small amounts of radiation from cell phones correlate with cancer, but no relationship has been proven yet.

How to unplug

- 1** Stay away from technology for the first hour of your day.
- 2** Unplug for a set amount of time.
- 3** Manage your time on social media by setting an alarm.
- 4** Schedule an extended daily break.

Benefit Spotlight

Breaking Down Cost Transparency

A movement is underway to shift healthcare spending power to the consumer. However, it can be difficult to determine what you will pay due to the varying costs of services and providers. Under a basic health plan, an appendectomy could cost anywhere between \$458 and \$56,000. Healthcare cost transparency tools allow you to find and understand the varying prices of care. It's important for consumers to make decisions for healthcare that won't break the bank.



82% of people who have compared health care prices say they will do so again.

Flexible Spending Accounts and Consumer-Driven Health Plans have given consumers more choices. And insurance carriers now often provide online tools where consumers can compare healthcare costs for surgeries, prescription drugs and more. Typically, these tools can be found on major health insurance carriers' websites.

Benefits from cost transparency include informed decisions and an overall price reduction. All it takes is a little research to save money!

