



# Wellbeing

## Insights

*Living a Better, More Vibrant Life*



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**June: Safety Month, Men's Health Month & Headache Awareness Month**

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## Seasonal Tips for Safety Month

In observance of Safety Month and the official arrival of summer, we've got some warm-weather reminders to keep you and your family safe during all your summer shindigs.

### Outdoor Excursions

- Tend all fires. Scan the area to make sure you eliminate any opportunities for the fire to spread before igniting. Thoroughly drench the fire when you are done.
- Become CPR/First Aid certified in case of an emergency.

- Carry an emergency preparedness kit.
- Make sure someone always knows where you are.
- Be mindful of your food storage and preparation. Ensure thorough cooking and timely cooling of all food. Don't leave food sitting out or unattended.
- Stay hydrated!
- Leave wild animals and unknown plants alone.

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## Seasonal Tips Continued from page 1

- Use DEET-containing bug spray.
- Always arrive at your destination well in advance of nightfall.
- Travel with a companion.
- Wear proper shoes to avoid injuries to your feet. Flip flops are a big no-no for outdoor exploring.
- Keep an eye on the weather.

### Home Safety

- Create the illusion that someone is in your house by leaving on a light or stereo if you go on vacation.
- Leave outdoor motion detector lights on during overnight absences.
- When it comes to spare keys, get more creative than under the doormat, on the door frame or under potted plants.
- To minimize fire hazard and tick infestation, keep dead vegetation that is close to your home cleared out.
- Elevate any possible food sources away from rodents (e.g., garbage cans, animal feed, wood piles, etc.).
- Remove objects that collect water in the yard such as buckets, toys, etc. to minimize mosquito breeding.
- Protect your pets from fleas and ticks, which can be passed on to you and your family. Pick up your animals' poo, too, as worms can be passed to humans this way.

## Sun Safety

- Apply broad spectrum sunscreen with at least SPF 30 20 minutes before sun exposure. Reapply every two hours.
- Invest in quality sunglasses. Look for complete UVA/UVB protection. Polarized lenses protect against glare but not UV rays.
- Wear a hat and light-colored clothing. Red and blue are the best colors for blocking rays without overheating you.

- Stay hydrated, especially if you're drinking alcohol.
- Watch for warning signs of heat illness. If you or a companion becomes dizzy, nauseated or weak, take action. Move out of the heat as much as possible, loosen clothing, apply cool cloths to the body and sip on water.
- Avoid working outside during midday when the sun is at its most intense.

## DIY Pocket Safety Kit

Upcycle an old pill bottle or mint tin by filling it with safety essentials. Start with some of these staples:

- small keychain flashlight
- a few matches (Tip: Attach the strike strip to the inside of the container you're using with super glue.)
- a couple of band aids
- small bottle of antibiotic ointment (Tip: To make your own, squeeze ointment into a plastic drinking straw, cut to size and melt the tips for a convenient ration.)
- tweezers
- cotton swabs
- single alcohol wipe
- single moist towelette

Depending on your intended purpose you can add other items. For an outdoor preparedness kit, add a piece of tin foil and wrap the outside of your container with parachute cord or duct tape. Make a fix-it kit by adding safety pins and a needle and thread. Get creative and tailor your kit to your needs. You can conveniently take these with you for travel, camping trips or quick access to essentials in your car.



“  
*Drag your thoughts away  
from your troubles ...  
by the ears, by the heels,  
or any other way you  
can manage it.”*

- MARK TWAIN



## On the Menu

# Cherries

It's a sure sign that summer is here when cherries hit the stands at grocery stores and local farmers markets. These tart, juicy gems have been a crowd favorite for centuries and even made an appearance on the tables of the ancient Romans and Chinese aristocrats.

First brought to America by early settlers in the 1600s, cherries are now produced in the U.S. with quantities reaching 650 million pounds each year. The U.S. is the second-leading producer of cherries in the world behind Turkey. Most American cherry production is concentrated in the Midwest and Northwest. While many like to eat their cherries in pie, there are a multitude of health benefits that come with eating them fresh, including:

- **A big dose of antioxidants.** Cherries are nutrition powerhouses due to their high content of potassium, Vitamin C and anthocyanins – a compound that's known to reduce inflammation, prevent cancer and improve cardiovascular health. They also contain a natural compound called quercetin, which can help mitigate free radical damage to DNA and has a strong anti-inflammatory effect. Studies have shown that eating fresh cherries can help ease inflammation associated with joint pain or soreness from tough workouts.
- **Help with falling asleep.** Tart cherry varieties have been shown to have high levels of melatonin, a naturally occurring chemical that helps the body maintain normal sleep patterns. Research has found that supplements containing cherry juice have been linked to improved sleep.
- **Healthy blood sugar levels.** Cherries have gained a lot of attention among those trying to prevent and manage diabetes. Both sweet and tart versions of cherries contain a chemical that helps boost insulin, a hormone that helps control blood sugar levels.

### Keep It Fresh

Cherries can be stored unwashed in the refrigerator for up to one week. Rinse

cherries with water before eating. You may also freeze cherries. Rinse the whole cherries, including stems and pits, and let them drain. Then pack the cherries into freezer bags or containers and freeze for up to one year.

## Cherry-Arugula Salad with Almonds

### Ingredients:

- 3 cups arugula
- 1 cup pitted & halved cherries
- 1 cup cooked whole grain (e.g., wild rice, barley, farro)
- ½ cup diced shallots
- ½ cup goat or feta cheese, crumbled
- 5 Tbsp. chopped almonds (or other nuts, if preferred)
- 3 Tbsp. olive oil
- 2½ Tbsp. balsamic vinegar
- 1½ tsp. Dijon mustard
- Salt & pepper to taste

### Directions:

Begin by sautéing the shallots. Heat a skillet over medium heat, stirring occasionally until shallots are completely soft, about ten minutes. Set aside to cool. Prepare the dressing by whisking together the oil, vinegar and mustard and add salt and pepper to taste. Next, combine remaining ingredients. Toss with the cooked shallots and dressing. Best if served immediately.

*Adapted from [wholefoodsmarket.com](http://wholefoodsmarket.com)*

### Nutrition Info

Per Serving (1/4 of recipe)

<b>Calories</b>	252
<b>Carbohydrates</b>	17g
Fiber	5g
Sugar	2.6g
<b>Protein</b>	6.8g
<b>Sodium</b>	237mg



## Mindful Minute



Experiencing pain can be both physically and emotionally exhausting. The common treatments of pain medication or other coping methods are largely based in being reactive to the pain, moving away from it as quickly as possible. However, being mindful to your pain and allowing yourself to fully experience it can actually change the way your mind perceives it. For anyone suffering from chronic or acute pain, this can be a real game changer. The following practice can be used in painful moments to help you start to redefine your relationship with pain.

1. Find a comfortable place to sit or lie down.
2. Deepen your breath and come into the present moment.

3. Draw your attention to whatever it is you are labeling as pain. Explore your pain. Notice that it is many different, ever-changing sensations, not one solid experience. Try to observe these sensations instead of getting too caught up in your thoughts or emotions related to “pain.”
4. Move towards the pain with a kind, gentle attitude, letting go of any resistance to it as best you can. This is counterintuitive, but if you try to ignore it or push it away, it will just scream louder. Use deep breaths to help. Treat your pain as you’d treat an injured loved one. See if you can find a tender attitude.
5. Once you have gently acknowledged the pain you can extend your awareness to look for any pleasure that is also going on in the moment. Notice experiences such as a gentle breeze, the company of a loved one, etc. There will always be something pleasurable in your experience, no matter how subtle. Let the pain be just one of several things you are aware of in the moment.

Allowing yourself to observe the sensations of your pain with care and concern (instead of succumbing to denial, fear or other negative emotions) and then becoming equally mindful of pleasant things happening in the present moment will allow you to better cope with the experience of pain.

*Adapted from [mindful.org](http://mindful.org)*

## When Your Head Aches

Try these remedies as an alternative to the medicine cabinet.

**Starve it.** Many things can trigger headaches: food, light, sound, odor, stress; it’s different for everyone. Recognizing your triggers and getting away from them at the first sign of a headache (i.e., starving your headache of its fuel) can help stop it in its tracks. Fluorescent lights, sugary foods, loud noises, bright sunlight, allergies, low blood sugar and bad posture are among the most common triggers.

**Stretch it.** Five minutes of neck stretching can do wonders for a tension headache. Try this: Looking forward, rotate your head slightly to the right. Tilt your head diagonally toward your chest, placing your right hand on the top of your head. Bend your left arm behind you, resting it on the small of your back; this will deepen the stretch. Hold for at least 15 seconds and then repeat on the left side. Do this three times per side. You can also try massaging your jaw and base of your skull for added relief.

**Freeze it.** Apply an ice pack to the area of your head that aches for 20 minutes. For example, lie on your back and place the ice pack over your eyes and forehead or under

your neck. One of the primary causes of pain during a headache is dilated blood vessels. The cold helps constrict blood vessels, alleviating pain.

**Ease it.** These natural remedies are proven to be good alternatives to pain pills for many people:

- **Peppermint Oil:** Apply peppermint oil to your hairline to create a cooling sensation, relaxing muscles in your head and neck.
- **Ginger Tea:** Crush an inch of fresh ginger and add to boiling water. Drink up to reduce the inflammation associated with headaches.
- **Capsaicin Cream:** The active ingredient in this cream is cayenne pepper. Applying a small amount inside your nostrils can help block nerve signals associated with sinus and tension



# Men's Health Myth Busters

**Myth:** Wearing a hat or using a blow-dryer can lead to hair loss.

**Fact:** Male pattern hair loss is the result of shrinking hair follicles, which cause shorter, finer hair and eventually hair loss.

**Myth:** Men who wear briefs have fewer sperm.

**Fact:** Prolonged high temperature may decrease sperm count. However, there is no evidence that wearing briefs causes enough consistent temperature increase to impact sperm count.

**Myth:** The more you shave, the thicker your beard will be.

**Fact:** The size and shape of hair follicles determines the texture and thickness of hair. Shaving does not

affect the hair follicle, although the hair may appear coarser.

**Myth:** More men die from prostate cancer than any other form of cancer.

**Fact:** Lung cancer is the leading cause of cancer deaths in both men and women in the U.S. Prostate cancer is second for men. The American Red Cross estimates that one in 36 men dies from prostate cancer.

**Myth:** Men don't get breast cancer.

**Fact:** Although it is rare, breast cancer does occur in one in every 1,000 men. Those who have a family history of breast cancer, high estrogen levels, chronic liver disorder, alcoholism and/or obesity are at increased risk.

**Myth:** Men don't get osteoporosis.

**Fact:** Although most common among post-menopausal women, men are not immune to osteoporosis. The risk factors for men include increasing age, low testosterone, alcohol abuse, smoking, gastrointestinal disease, steroid use and long periods of immobilization.

**Myth:** Consuming grilled meat does not increase the risk of cancer.

**Fact:** There are two types of potential carcinogens that may be found in grilled meats. Reduce your risk by putting a sheet of foil on the grill rack. Avoid meats that have been charred on the grill.

## The Buzz about BPA

**What is it?** BPA stands for bisphenol-A. It is a synthetic estrogen used to harden some plastics and resins that is found in eyeglasses, medical and sports equipment, computers, cell phones, and much more. However, the controversy revolves around its use in food containers and the consequences when BPA leaks into our food.

**What's the problem?** BPA is classified as an endocrine disruptor. It mimics the effects of estrogen, which has raised concern about its effects on the reproductive and hormonal systems and general development in early years of life. Contrary to what you may have heard, it is not a carcinogen.

**Should I be concerned?** No. There are two reasons not to worry about BPA as an adult. First, you would have to be exposed to 5,000 ug/kg/day of BPA before it has any effect. Most humans are not exposed to more than 1 ug/kg/day. Second, the only form of BPA that is harmful to humans is called free BPA. Free BPA is metabolized into a harmless form by your body very quickly and efficiently upon consumption. In fact, ingested BPA is passed through urine within about six hours.

The evidence of the effects of BPA on fetuses and infants is still inconclusive. They are more at risk because their body systems are still developing and they typically have the highest exposure (through formula, baby bottles, etc.). Most companies that make baby products have voluntarily quit using BPA. If you are pregnant, be cautious of eating food out of heated plastic containers and look for "BPA Free" on your baby products.

# Health Care in Retirement: Your #1 Expense to Plan For

In a recent study by Fidelity Investments, it is estimated that the cost of health care in retirement for a couple who retires at age 65 is approximately \$245,000 over the 20 years of life expectancy in retirement. That equates to approximately \$10,000 per year per couple or \$800 per month. Expenses include costs such as insurance premiums, co-pays, co-insurance and prescriptions. Those numbers may seem daunting, but there are (among others) two extremely effective planning strategies you can adopt.

The most effective strategy – that also happens to have the smallest impact on your paycheck – is to have a balanced and healthy lifestyle. The more you exercise and commit to a healthy diet, the better your health will be in retirement. The healthier you are, the lower your out-of-pocket medical expenses will be and the more retirement savings you will have to do things you enjoy.

That being said, even the most healthy individuals will need to plan on paying for insurance premiums and co-pays for routine office visits. A Health Savings Account (HSA) is a tax-efficient vehicle to save for these expenses. Prior to HSAs, your medical expenses would typically be paid from your 401(k) or similar tax-deferred plan. The downside of these accounts is that when you take a distribution, no matter what you use it for, it will be taxed at your ordinary income tax rate.



The advantage of the HSA is that it can be triple tax free. Your contributions go into the account tax deferred, the earnings accumulate tax deferred, and when you take a distribution for qualified medical expenses, the distributions are also tax free. This effectively adds close to 30% in purchasing power for health care expenses.

Our recommendation is to contribute enough to your workplace retirement plan to maximize the employer contribution. For example, if your employer offers a 5% match, contribute 5% of your pay to receive the full match.. Once you've maximized your workplace retirement benefits, contribute the rest of your retirement contributions to your HSA account. You can contribute up to \$3,400 (individual limit) or \$6,750 (family limit).

If you have maxed out your HSA contributions and still have money available for retirement savings, put the remaining contributions back to your retirement account (\$18,000 per year or \$24,000 if you are over 50). This strategy will help you maximize retirement contributions while also making them as tax efficient as possible.

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