



Wellbeing Insights



Cold Season Superstars: Immune Boosting Magic of Vitamins C, D and Zinc

As cold and flu season takes hold, staying healthy requires both smart habits and proactive care. Simple actions like washing your hands frequently, covering your mouth and nose when sneezing or coughing, staying home if you're feeling unwell, and keeping up with vaccinations can go a long way in preventing illness. Pairing these measures with building and maintaining a strong immune system is your best defense.

This is where nutrition comes into play. Vitamins and minerals are essential for keeping your body functioning at its best, and some — like vitamins C and D and zinc — are particularly powerful immune boosters. These nutrients play key roles in strengthening your defenses and keeping illness at bay. Let's dive into how these immune-boosting essentials can help you stay healthy and feeling your best this season!

Continued on page 2

In This Issue

- 01 [Cold Season Superstars: Immune Boosting Magic of Vitamins C, D and Zinc](#)
- 03 [Pros & Pitfalls of Tracking Steps: Is It Right for You?](#)
- 04 [On the Menu: Pomelo](#)
- 05 [Health Literacy Highlight: Considerations for the Use of Anti-Obesity Medications](#)
- 06 [Financial Focus: A Fresh Twist on Financial Resolutions](#)

Looking for ways to boost your self-care routine? [Click here](#) for your daily inspiration!



Cold Season Superstars: Immune Boosting Magic of Vitamins C, D and Zinc

Continued from page 1

Vitamin C

Vitamin C, also known as ascorbic acid, is a potent antioxidant that helps protect cells from damage caused by free radicals. Sources of Vitamin C include citrus fruits, strawberries, bell peppers, broccoli and many others.

Immune-Boosting Superpower: Enhances the production of white blood cells, which are vital for fighting infections.

Bonus Benefits:

- **Collagen Production:** Aids in wound healing and helps to maintain the integrity of skin, cartilage and bones.
- **Iron Absorption:** Crucial for preventing anemia.

Vitamin D

Vitamin D is unique because our bodies produce it when exposed to sunlight. It's vital for several bodily functions, particularly maintaining bone health. Sources of vitamin D include sunlight exposure, fatty fish, fortified dairy products and supplements.

- **Immune-Boosting Superpower:** Keeps cells of the immune system functioning at their absolute best to ward off infections and helps reduce inflammation, making your body better equipped to handle illnesses like colds and flu.

Bonus Benefits:

- **Bone Health:** Promotes calcium absorption in the gut, which is necessary for maintaining healthy bones and teeth.
- **Mood Regulation:** Adequate levels of vitamin D are associated with a lower risk of depression and improved mood.

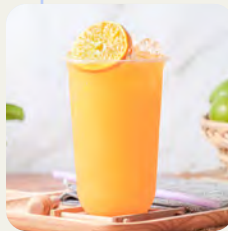
Zinc

Zinc is a trace mineral that's crucial for numerous aspects of cellular metabolism. It plays a vital role in immune function, protein synthesis and wound healing. Sources of zinc include meat, shellfish, legumes, seeds and nuts.

Immune-Boosting Superpower: Zinc is essential for the normal development and function of immune cells. It helps reduce the duration and severity of the common cold.

Bonus Benefits:

- **Wound Healing:** Promotes cell growth and division, which are essential for tissue repair and regeneration.
- **DNA Synthesis:** Enables enzymes involved in DNA synthesis and cell division, which are fundamental processes for growth and development.



Immune-Boosting Citrus Smoothie

Ingredients:

- 1 orange, peeled & segmented
- 1/2 cup strawberries
- 1/2 cup orange juice or plant-based milk
- 1/2 cup Greek yogurt
- 1/2 cup spinach
- 1/2 cup water or coconut water
- 1 Tbsp. chia seeds
- Optional: a dash of honey for sweetness

Directions:

1. Add all ingredients to a blender and blend until smooth.
2. Taste and adjust sweetness with honey, if desired. Serve chilled.



Immune-Enhancing Salmon Salad

- Start with a base of dark leafy greens. Spinach and kale are best, but spring mix or arugula also work well.
- Top with a few ounces of grilled salmon. (Rainbow trout is another good option.)
- Add additional immune-enhancing toppings of your choice. These are some of the best: cashews, almonds, pine nuts, pepitas, bell peppers, broccoli, strawberries, oranges and avocados.
- Top it off with a citrus vinaigrette. You can purchase one, or make your own by combining 2 tablespoons of orange juice, 1 tablespoon of lemon juice, 1/4 cup of olive oil, 1 tablespoon of honey or agave, and salt and pepper to taste.



Pros & Pitfalls of Tracking Steps: Is It Right for You?

Step tracking has become a widespread health trend, with millions using wearable devices, such as Fitbit, Garmin and Oura, and smartwatches to monitor daily movement. While step tracking can motivate you to up your movement, it's important to consider the pros and pitfalls.

The Pros

Motivation: One of the biggest benefits of step tracking is the encouragement it provides. Setting and reaching step goals helps you stay active and get more movement throughout the day.

Accountability: Tracker reminders and instant feedback can help you stay accountable. Most devices allow you to set your own activity goals. Notifications like when you've been sitting too long or progress updates for steps, exercise minutes and the like can keep you on track.

Heart Health: Non-exercise activity thermogenesis (NEAT) is the energy expended for everything we do that's not sleeping, eating or sports-like exercise. It includes activities like typing, performing yard work, fidgeting and — you guessed it — everyday steps. Many studies indicate that NEAT could be a critical component in how we improve cardiovascular health. Step tracking helps to ensure consistency, which is key for long-term health benefits.

Insight into Activity Patterns: By tracking your steps, you gain awareness of when and how often you're active. You can use this information to help you get more steps at times when you typically would be sitting, for example, when you're working at a desk or lounging on the couch at night.

The Pitfalls

Focusing on Numbers Too Much: A common downside of step tracking is placing too much emphasis on hitting a daily number. Many think 10,000 steps is the magic number, which is not necessarily the case. While walking is certainly beneficial for you physically and mentally, it's important to remember that fitness isn't just about quantity. Strength, intensity, balance and flexibility matter, too.

Risk of Fixation: For some, step tracking can become an unhealthy obsession. When goals aren't met and you're getting pinged that you need to get up and move, this can lead to stress, which is counterproductive. Most trackers and smartwatches don't take into account when you're sick, injured or simply enjoying a lazy day at home. It's essential to avoid letting numbers cause you unnecessary anxiety.

Neglecting Rest: Focusing solely on step targets can sometimes push you to overexercise, neglecting rest. Proper recovery is crucial for maintaining and building muscle as well as long-term health.

Is Step Tracking Right for You?

If step tracking motivates you to move more, it can be a healthy addition to your daily routine. If it becomes stressful or leads to neglecting other important activities, it may be time to rethink your approach.

By smartly using step tracking along with other fitness activities, you can stay on track toward a healthier, more balanced lifestyle.

Pomelo

Known as the “king of citrus,” pomelo is the largest citrus fruit in the world, often reaching the size of a basketball. At times overshadowed by its more popular cousins like oranges and grapefruits, the sweet and tangy pomelo has been enjoyed for centuries and is now gaining popularity due to its health benefits and refreshing taste.

Much of a pomelo’s large size (up to five pounds!) is attributed to their extra-thick pith: the white, spongy part beneath the peel that should be removed before eating. Typically, the pomelo has pale green or yellow skin, with juicy, segmented flesh on the inside, ranging from yellow to pink, depending on the variety.

Pomelos are not only a delicious treat but also a nutritional powerhouse. With approximately 60 calories, a typical serving provides more than 200% of your daily vitamin C needs, which is crucial for immune function and skin health, and three grams of fiber for digestive health. They’re rich in antioxidants, which help combat oxidative stress and inflammation in the body, reducing the risk of chronic diseases like heart disease, cancer and diabetes. Pomelos are also a good source of potassium, aiding in blood pressure regulation, and copper, which is important for cellular growth and development.

Pomelos are versatile and can be eaten on their own or incorporated into your diet in various ways, for example:

- **Fresh & Simple:** The most popular way to eat a pomelo is to peel and segment it like an orange. Alternatively, slice it in half and scoop out the flesh with a spoon.
- **Salads & Salsas:** Give your green salads a citrusy burst by adding pomelo segments or try mixing them into a zesty salsa with avocado, cilantro, onion and lime.



Pomelo Salsa

Ingredients:

- 1 pomelo (about 2-2 ½ lbs.)
- 3 scallions, thinly sliced
- 1 red bell pepper, seeded & diced
- 1 jalapeno, seeded & minced
- 1 clove garlic, minced
- 1/2 cup cilantro, minced
- 1/2 tsp. salt

Directions:

1. Peel the pomelo and cut the inner segments into bite-sized pieces and place in a large bowl.
2. Add the bell pepper, jalapeno, garlic, cilantro, scallions and salt into the bowl. Mix well to combine.
3. Serve right away or for best results, chill for at least one hour.

Nutrition Info

Yields 8 servings

Calories	36
Total Fat	0g
Carbohydrates	9g
Sugar	1g
Fiber	1g
Protein	1g

- **Juices & Smoothies:** For a refreshing drink, blend pomelo segments with a handful of mint or a squeeze of lime juice. They’re also a great addition to smoothies, blended with yogurt and other fruits.
- **Desserts:** Use pomelos in fruit salads and tarts or as a topping for yogurt or ice cream.

When selecting ripe pomelos, look for firm fruits with smooth skin that feel heavy for their size and with a fragrant lemon-like aroma. Whole, uncut pomelos will keep one to two weeks when stored at room temperature or in the refrigerator.

Next time you’re at the store, consider picking up a pomelo and experimenting with this exotic fruit — you might just find your new favorite citrus!

Considerations for the Use of Anti-Obesity Medications

In recent years, GLP-1 receptor agonists, such as semaglutide and liraglutide, have gained significant popularity as anti-obesity medications (AOMs). These drugs, originally developed for managing type 2 diabetes, have shown promising results in promoting weight loss by regulating appetite and food intake. However, it's crucial to understand that while GLP-1 drugs can be effective, they're expensive, may have significant side effects and are not the only solution.

The FDA has approved several medications for long-term use in managing obesity, but medication is only one part of a comprehensive weight management plan. Set yourself up for success by following these recommendations:

1. Determine what benefit options your health plan provides:

Out-of-pocket costs can range from \$100 for over-the-counter pills to \$1,300 per month for GLP-1 injections. Long-term use is often necessary to maintain weight loss. Also check if your plan provides coverage for:

- Consultations with a registered dietitian
- Company-sponsored programs for weight loss, healthy eating, physical activity and stress management
- In-network physicians and other health professionals who specialize in metabolic health
- Anti-obesity medications in your prescription drug plan

2. Consult your health care provider:

- Have a detailed discussion about your goals and health history to determine the treatment that's right for you.
- Schedule regular check-ups with your doctor to monitor your progress and make necessary adjustments to your treatment plan.

3. Understand the role of AOMs in your treatment plan:

- Despite longstanding evidence indicating the shortcomings of BMI as an indicator of individual health, health care providers often rely on BMI to



determine who gets prescribed an AOM. Medication is considered appropriate for:

- » BMI of 30 or more
- » BMI of 27 or more with another weight-related condition, such as high blood pressure, heart disease or type 2 diabetes
- Before starting any medication, ask questions about the associated benefits, potential side effects or risks, and make sure you know how to use the medication properly. The side effects of AOMs can have a big impact on your quality of life.

4. Review the research:

[On average, people lose 15% of their body weight on GLP1s](#), which work by signaling the brain to reduce food and water intake. They also slow digestion, so you feel full longer. Because GLP-1s suppress both hunger and thirst, dehydration can easily occur if you don't consciously increase your fluid intake. Set reminders to drink water every 1-2 hours even if you're not thirsty. Dehydration can slow metabolism, stress your kidneys and lead to more serious health issues.

Recent studies also show that [up to 40% of the weight lost on GLP-1s is lean muscle mass](#), which can reduce metabolism and make weight maintenance more difficult.

While GLP-1s are popular and have helped many people lose weight, the long-term effects are still being studied. Always consult your doctor or health care provider to ensure you safely achieve your health-related goals.

A Fresh Twist on Financial Resolutions

New Year's resolutions are all about setting meaningful, ambitious goals — but let's face it, they can be tough to maintain. Instead of following the same traditional approaches, try reimagining your financial resolutions with a fresh, more personalized perspective. Check out these ideas to breathe new life into your typical financial goals.

Instead of Saying...

"Save more money," try "Build a savings habit."

Basics: Start with the essentials like creating an emergency fund to cover three to six months of expenses or setting up automatic transfers to save for goals like a vacation, a home or college.

Fresh Twist: Make saving fun with a 52-week savings challenge. Start small by saving \$1 in the first week, \$2 in the second week and so on until you reach \$52 in the final week. By the end of the year, you'll have saved \$1,378! Customize the challenge to your goals and use it to build a consistent savings habit alongside your broader financial plan.

"Pay off debt," try "Achieve paying myself first."

Basics: Identify areas where you can cut back and redirect the savings to debt repayment. Use strategies like the debt snowball (pay off smallest balances first) or the debt avalanche (prioritize debts with highest interest rates).

Fresh Twist: Set mini goals to break up your journey, such as paying off 10%, 25% or 50% of your debt. Celebrate each milestone with small, budget-friendly rewards like a favorite dessert or a new book — something that feels like a treat but doesn't derail your progress.

"Create a budget," try "Organize my finances."

Basics: Develop a realistic budget and track spending using budgeting apps or spreadsheets. Try a method like the 50/30/20 rule (50% needs, 30% wants, 20% savings) to balance income and expenses.



Fresh Twist: Add gamification to your budget. Use budgeting apps that offer challenges, virtual rewards or social features for friendly competition. Tracking your spending can become more interactive and fun when you see your progress visually or compete with friends to hit savings goals.

"Start investing," try "Learn to build wealth."

Basics: Increasing contributions to your 401(k) or IRA or other retirement accounts. Explore investing in stocks, exchange-traded funds (ETFs) or mutual funds to grow wealth over time.

Fresh Twist: Follow investment podcasts, blogs and social media for education and inspiration. Try hands-on investing with beginner-friendly platforms that allow for fractional shares or practice accounts. This approach helps you build confidence while building your portfolio.

With a fresh approach, you can transform your financial resolutions into achievable, rewarding goals that stick.

Investment advisory services provided through CBIZ Investment Advisory Services, LLC, a registered investment adviser and a wholly owned subsidiary of CBIZ, Inc.

Visit us at cbiz.com/wellbeing.

Contributing Writers

Kerry Ely, Manager,
Education Consulting

Jessica Franciscio, Engagement
& Wellbeing Consultant

Julie Fulton, Director, Wellbeing
& Population Health Management

Angie Kennedy, Sr. Engagement
& Wellbeing Consultant

Lisa Rice, Director,
Corporate Content Marketing

Abby Stevenson, Sr. Engagement
& Wellbeing Consultant

Copyright CBIZ, Inc. All rights reserved. Use of the material contained herein without the express written consent of the firms is prohibited by law. This publication is distributed with the understanding that CBIZ is not rendering legal, accounting or other professional advice. The reader is advised to contact a tax professional prior to taking any action based upon this information. CBIZ assumes no liability whatsoever in connection with the use of this information and assumes no obligation to inform the reader of any changes in tax laws or other factors that could affect the information contained herein. Material contained in this publication is informational and promotional in nature and not intended to be specific financial, tax or consulting advice. Readers are advised to seek professional consultation regarding circumstances affecting their organization.