



FIND TIME FOR YOURSELF •

While we all occasionally think about passing the day away swinging in a hammock, lazily browsing through a bookstore, or pursuing some other leisurely activity, we usually can't find the time – or justification – for doing so.

"We don't get a lot of support in this culture for doing nothing," says author Thomas Moore. "If we aren't accomplishing something, we feel that we're wasting time."

But studies have shown that "wasting time" is important for our health, happiness, and productivity. The problem is, some of us are so wired for activity we've forgotten how to do nothing. But it's worth re-learning relaxation. Here are some tips for making it happen:

- **Schedule downtime.** If the calendar guides your life, use it to make your life better by scheduling "wasted time".
- **Go rogue.** Occasionally, you just need to step away from a big problem or challenging question. Even a short walk, quick meaningless chat, or moment of Zen can get your brain firing more efficiently.

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- **Turn off your smartphone.** Simple and easy enough.
- **Say it and mean it.** Let people know when you need a moment to yourself, and don't let them intrude on it.
- **Practice doing nothing.** At first, doing nothing might seem awkward. Force yourself to embrace it a few times and you'll find it easier – and more rewarding – over time.

Source: <https://hbr.org/2012/12/the-upside-of-downtime>.
Source: <http://www.oprah.com/spirit/why-you-must-have-solitude-and-time-for-yourself/all>.

Smart Facts

4+ HOURS

is the amount of time that Americans spend staring at their smartphones each day.

2.8 HOURS

is the amount of time that Americans spend watching TV each day.

56%

of people with multiple jobs work at least one weekend day.



LOWER YOUR STRESS: UNPLUG .

In case you missed it, in 2017 the American Psychological Association (APA) announced that constantly checking your smartphone is linked to stress.

Sure, we get entertainment, information, and connection from our high-tech devices, but we also get unnecessary stress. And by “we” we mean almost everyone. More recently, a 2019 APA study revealed that 74% of Americans own internet-connected cell phones, 55% own a tablet, and almost 90% own a computer.

So, how do you reduce that stress? By reducing connection to your devices. Impossible, you say? Not if you have a plan. Embrace these rules offered by PsychCentral.com and you just might find yourself less connected and more relaxed:

- **Don't check your phone when out with friends, walking, or commuting.** You can't fully enjoy any moment if your mind is partially focused on a little glowing screen. Put the phone aside and focus on what's right in front of you and you'll be happier.
- **Don't use Google for information or showing photos.** Google is great but it also can be a conversation killer. Use your own words to make your point, describe a scene or moment, or simply to talk. You'll enjoy conversations more.
- **Turn on silent mode.** If you eliminate random rings, pings, and vibrations, you'll stay more focused on the person or place in front of you and less focused on things that don't matter at that moment.
- **Keep your phone out of sight.** If your phone is within sight, so is the opportunity for stress, distraction, and interruption.
- **Increase disconnect time.** Think you can't disconnect? Try it on a small scale first, then slowly increase the time. Blogger Sylvia Huang said she started by checking her phone only once every 30 minutes, then she gradually increased the time. Now she's checking it only once every 90 to 120 minutes. Her goal? Once every three or four hours.
- **Schedule your social media time and limit it.** Social media is, for many, the great black hole for time. It pulls us in, takes us down unexpected trails, and hold us much longer than expected. To stay in control, set social media time limits. Not only will you recover lost time, but you'll also reduce your stress levels.



If your phone is within sight, so is the opportunity for stress, distraction, and interruption.

Source: <https://www.verywellmind.com/constantly-checking-your-phone-4137954>.
Source: <https://psychcentral.com/blog/6-ways-to-unplug-and-de-stress/>.

BENEFITS AND SELF-CARE.

That warning has long been a way of wishing someone well, but these days it's more like a prescription, as "self-care" becomes a widely accepted component of our healthcare system.

According to the World Health Organization, self-care is "the ability of individuals, families, and communities to promote health, prevent disease, maintain health, and cope with illness and disability with or without the support of a healthcare provider."

In other words, self-care has to do with how you take care of yourself, including what you do outside of a doctor's care. And that last point raises an obvious question: If I'm caring for myself, will I be covered through my benefits plan?

Generally, to get your healthcare insurer to pay for a healthcare treatment or program, you need to go through a healthcare provider, but some forms of healthcare will be covered even if they don't involve a doctor. The coverage might not be as obvious as it is when you work with a healthcare provider, but it still can offset some costs. The following are a few ways this can work:

- **Specific programs or procedures.** Insurers often outline specific programs or procedures that can be covered outside of the "traditional" healthcare system. Some include complementary or alternative healthcare approaches such as meditation, hypnosis, or massage, but others cover a wide range of options.
- **Over-the-counter medications.** A big portion of self-care gets implemented through over-the-counter (OTC) medications, and some benefit programs will cover specific OTC medications. The biggest coverage benefit opportunities in this category come from medical flexible spending accounts (typically known as health savings accounts, or HSAs), which allow you to set aside pre-tax funds to cover healthcare expenses.
- **Flexible spending programs in general.** Medical flexible spending accounts can be used for many healthcare costs in addition to OTC medications – making self-care a more affordable option. See your benefits guide for more information.
- **Classes and training.** Some benefits programs do cover certain classes and training that will help you maintain a healthier lifestyle. For example, most cover smoking cessation programs, and some will cover classes on more nutritious meal preparation.
- **Exercise and fitness.** Physical fitness is a key to health, and most benefit programs will support fitness in some way. They might cover gym memberships, pay for specific preventative programs, foot the bill for participation in fitness events like charity races.

What do all of these have in common? To know what your self-care coverage might be, you need to check your benefits plan or ask your benefits provider or HR representative. They'll help you know how to get healthcare coverage for those times when you care for yourself.



Fruits & Veggies – More Matters Month

We know fruit and vegetables are good for us, but we might not realize how much they impact our health. People who eat fruit and vegetables have lower chances of heart disease, Type 2 diabetes, some types of cancer, obesity, high blood pressure, and more. Do more for your health by observing Fruits & Veggies – More Matters Month in September.

Source: <https://healthfinder.gov/NHO/SeptemberToolkit2.aspx>.

HARVEST OF THE MONTH: APPLES

It makes sense that, by some measures, apples are America's favorite fruit: They're portable, easy to eat, and remarkably versatile. And, of course, they're healthy...after all, generations of Americans have claimed that eating one each day will keep you out of the doctor's office.

In fact, apples are so all-American you might think they're native to North America, but they were brought to the continent by colonists in the 17th century (the only apples that were here before early settlers were crab apples). We've come a long way since then. Today you'll find more than 2,500 varieties growing in the U.S. – which means you have plenty of options when you're picking one for a snack or recipe.

How to Select a Good Apple. When choosing apples, you don't have to find a blemish-free fruit every time, but appearance does count. Look for apples that are relatively smooth and free of obvious cuts, bruises, or soft spots. They should feel firm and seem heavy relative to their size. The freshest ones will have a nice aroma.



How to Store Apples. While the best time to eat any fruit is usually as soon as it's picked, apples can have a remarkably long shelf life. If they're kept cool (close to freezing but not below is best) and damage-free, they'll last for months. Keeping them in the fridge will help them stay tasty, but beware: Apples let off a gas that makes other fruit and veggies ripen, so they could make other produce go bad faster.

<https://www.goodhousekeeping.com/health/diet-nutrition/a25849/apple-facts/>
<https://www.today.com/food/how-choose-store-cook-apples-apple-recipes-fall-fruit-t43726>
<https://www.gardeners.com/how-to/how-to-store-apples/8907.html>



Recipe: Healthy Apple Muffins

Apples are great for adding a seasonal flair to a warm muffin on a cool fall morning. This recipe allows them to be complemented by their perfect flavor companions: cinnamon, nutmeg, and clove.

Ingredients:

2 cups old-fashioned rolled oats
1 teaspoon baking powder
1 teaspoon baking soda
½ teaspoon salt
1 ½ teaspoon cinnamon
1 teaspoon ginger
½ teaspoon nutmeg
¼ teaspoon ground cloves
2 eggs
¼ cup honey
1/3 cup coconut oil melted and cooled
1/3 cup almond milk
1-½ cups apples, peeled and chopped (approximately two large apples)

Directions:

1. Preheat oven to 350° and prepare a greased or lined muffin tin
2. In a blender, pulse oats until they have a flour-like consistency. Add baking powder, baking soda, and spices. Pulse to combine.
3. In a separate bowl, whisk together eggs, honey, melted coconut oil, and milk.
4. Combine dry and wet ingredients in blender. Fold in chopped apple pieces. Do not blend the apples!
5. Pour batter into the greased or lined muffin tin, filling ¾ of the way.
6. Bake at 350° for 20 minutes until golden brown.

Nutrition Information:

CALORIES: 97 (45 FROM FAT); **SUGAR:** 5G; **SODIUM** 139MG; **FAT** 5G; **SATURATED FAT** 3G; **PROTEIN** 1G; **CARBOHYDRATES** 11G; **FIBER** 1G; **CHOLESTEROL** 18MG; **POTASSIUM** 75MG; **VITAMIN A** 30IU; **VITAMIN C** 0.5MG; **CALCIUM** 25MG; **IRON** 0.5MG

Source: <https://thecleaneatingcouple.com/healthy-apple-muffins/>