MAY 2020

LIVING Smart



IT'S OKAY TO GO OUTSIDE - SAFELY - DURING THE COVID-19 PANDEMIC.

Even though we're advised to stay home to avoid COVID-19, that doesn't mean we have to stay indoors. In fact, experts say that, in addition to other health benefits, getting outside can boost your immune system – and that could be especially handy these days.

The trick is to get outside safely. Follow a few simple guidelines, and your family can enjoy the outdoors without risking infection.

Obey the rules. Adhere to federal, state, and local government guidelines restricting gatherings and use of public facilities. They'll help to keep you healthy.

Stay close to home. This helps to hinder the spread of the virus and ensures that, if you do get sick, you're close to your healthcare provider.

Go separately ... If you're meeting friends for an outdoor activity, don't drive together.

IN THIS ISSUE

- 2 Stay Safe in the Sun
- 3 COVID-19 Benefits Questions
- 4 Harvest of the Month: Cherries

... and stay separate ... The six-foot rule applies even when you're outside.

Don't take risks. This isn't the time to participate in high-risk activities. If you get hurt, you'll add to the burden of overwhelmed healthcare facilities.

Disinfect. Wash those hands, and wipe down anything you have to touch, before and after outdoor activities.

"You can practice social distancing outdoors. Just keep to yourself. Remember the six-foot rule," said Dr. Robert Murphy, director of the Institute for Global Health at the Northwestern University Feinberg School of Medicine. "Kids can go outdoors, too ... But they shouldn't be playing with other kids except the ones they live with."

Sources: https://www.outsideonline.com/2410881/going-outdoors-coronavirus. Accessed 31 March 2020. https://news.wttw.com/2020/03/16/covid-19-got-you-feeling-cooped-expert-says-it-s-ok-go-outside. Accessed 31 March 2020.

Smart Facts

20 MINUTES

12%

is the decrease in mortality among people who spend time in greenspaces.

of people get increased energy from spending time in nature.

90%

in a park improves attention among kids with ADHD.

Sources: https://www.huffpost.com/entry/tk-ways-fresh-air-impacts_0_n_5648164. Accessed 31 March 2020.

https://www.businessinsider.com/why-spending-more-time-outside-is-healthy-2017-7#with-all-this-its-not-surprising-that-outdoor-time-is-associated-with-a-lower-overall-risk-of-early-death-12. Accessed 31 March 2020.



BE SAFE IN THE SUN: AVOID MELANOMA

As our desire to break out of the confines imposed by COVID-19 isolation increases, many of us will rush outdoors to soak up some sun. Health experts support this inclination, since the sun can boost physical and mental health ... but the sun also can present health hazards.

The most notable negative is the impact that too much sun can have on your skin, and we're not just talking about sunburns. The sun can present a much more serious threat: melanoma.

An aggressive form of skin cancer, melanoma is particularly dangerous because it can be hard to detect and can spread to other parts of the body. On the other hand, if discovered early, melanoma can usually be treated successfully. Melanoma patients who are treated before the cancer spreads have a five-year survival rate of 98%; however, if the cancer spreads to other parts of the body, the five-year survival rate drops as low as 23%.

Even better than treating melanoma early is avoiding it. This requires knowing your risks and avoiding melanoma's causes.

Everyone is at risk for melanoma, but some people are particularly susceptible. If you have fair skin, red or blond hair, light eyes, dozens of moles, a history of sunburn, have spent a lot of time in the sun, or have a family or personal history of skin cancer, you should be monitored annually for melanoma.

Reducing your risk of melanoma boils down to a simple strategy: Avoid overexposure to UV rays. Here are some guidelines:

Wear sunscreen. Use it any time you're in the sun, even if it's cold outside. And remember: Reapply repeatedly.

Avoid peak rays. Don't go out into the midday sun.

Don't sunbathe. Sorry, but it's just a bad idea, no matter how much sunscreen you put on.

Stay away from tanning beds. Indoor tanning beds increase melanoma risk by 75%!

Wear UPF-rated clothing. Often made to be comfortable in hot weather, this clothing can do wonders to protect your skin.

If you should develop melanoma, the key to survival is early detection, and that often requires a doctor's input, because melanoma signs can look like normal skin problems to untrained eyes. "Skin cancer can look very harmless if you do not know what to look for," says Dr. Angela Lamb. So ask your doc to check your skin, and then do all you can to enjoy that sunshine safely.

Skin cancer can look very harmless if you do not know what to look for.

https://www.medicalnewstoday.com/articles/154322. Accessed 1 April 2020.

Sources: https://www.curemelanoma.org/about-melanoma/prevention/. Accessed 1 April 2020.

https://health.usnews.com/conditions/skin-cancer/skin-cancer-prevention. Accessed 1 April 2020.

BENEFITS AND COVID-19.

As we navigate through the effects COVID-19 has our lives, many of us are facing urgent questions about how the virus and resulting workplace changes might affect our benefits.

In this space, we're addressing frequently asked questions. However, please be aware that, as with many benefit questions, specific answers depend on factors such as your specific plan, your employer's policies, and the evolving conditions. So, use the answers here as guidelines, and consult with your HR team and your coverage provider before making benefit-related decisions.

Can I keep my health benefits if I'm furloughed, laid off, or have reduced hours?

Typically, benefits do not continue if you are off work for an extended time or fall below a certain hours threshold, even under current conditions. However, some employers are looking for ways to maintain coverage for all employees. If your coverage is discontinued, you can take advantage of COBRA, which allows you to continue coverage by paying the full cost yourself. Some employers might subsidize the cost of COBRA.

Are COVID-19 tests covered by health benefits?

Yes. Recent federal legislation requires group plans to cover COVID-19 tests without any co-payment or any kind of cost-sharing (i.e., deductible requirements). This coverage extends to the cost of services that result in a test, including telehealth or visits to a caregiver's office, urgent-care center, or emergency room.

Is COVID-19 treatment covered by health benefits?

Yes, but the level of coverage and whether or not a patient is required to pay co-pays and meet deductibles varies from insurer to insurer.

If a COVID-19 vaccine is discovered, will it be covered by health benefits?

Yes. Under the new federal law, any "qualified coronavirus preventive service" must be covered without any co-payment or any kind of costsharing (i.e., deductible requirements).

If I have to stay home to care for a loved one with coronavirus, will I be paid and keep my job and benefits?

The new federal rules expand the Family and Medical Leave Act (FMLA) to require employers with fewer than 500 employees to allow up to 12 weeks of job-protected time off to care for a loved one, and up to 80 hours of paid leave for full-time employees (and other rules for part-time workers). Some employers might allow employees to "share" leave with each other to extend covered leave time. Under the FMLA, employees also must have the option of continuing their benefits coverage.

Sources: https://www.huschblackwell.com/newsandinsights/key-employee-benefits-and-compensation-issues-to-consider-during-the-covid-19-pandemic. Accessed 2 April 2020. https://www.lexology.com/library/detail.aspx?g=7e893ce4-73f7-4ab9-905d-7a9b36ca8a91. Accessed 2 April 2020.



Skin Cancer Awareness Month

While we're being forced to stay home, we naturally crave sunshine. So, get outside, but soak up those rays responsibly: Skin cancer is the most common cancer in the U.S., and most cases are associated with overexposure to the sun. The good news? Skin cancer is VERY preventable. Learn more at *www.thebigsee.org*.

HARVEST OF THE MONTH: CHERRIES

There's a reason we say "with a cherry on top" to refer to something special. The little fruit is not only packed with flavor, it also packs a nutritional punch.

And you can enjoy those benefits in a variety of forms. Obviously, fresh cherries can be eaten alone, and we love cherries in baked goods, but cherries also add great flavor to meats and pair well with certain herbs and spices for salads, side dishes, relishes, and more.

Best of all, the more ways you find to enjoy cherries, the more ways you benefit, as cherries are a good source of vitamin C and potassium, as well as antioxidants, anti-inflammatories and other health agents.

When shopping for cherries, you'll probably find fruit from one of five states: Washington, Oregon, and California for sweet cherries, and Michigan, Utah, and Washington for tart cherries.

Be aware that you can't always judge a cherry by how red it is. The color of ripe cherries ranges from deep crimson to yellow, so know what variety you're selecting, and always choose fruits that are firm to the touch and that have bright green stems.



Store unwashed cherries up to a week uncovered in your refrigerator, and rinse them with water before eating or cooking with them. To freeze cherries, rinse with cold water with stem and pit intact and drain. Then, put them in freezer bags or containers and freeze them for up to a year.

Source: https://health.usnews.com/health-news/blogs/eat-run/articles/2016-06-07/10-surprising-facts-about-cherries. Accessed 1 April 2020.



Recipe: Fresh Cherry Salsa

Ingredients:

- 2 cups fresh pitted cherries, chopped
- 1/3 cup chopped fresh basil
- 1/3 cup finely chopped green pepper
- 2 teaspoons lemon juice
- 1/2 teaspoon grated lemon zest
- 1/2 teaspoon Worcestershire sauce
- 1/4 teaspoon salt
- Dash hot pepper sauce

Directions:

Combine all ingredients; refrigerate at least 1 hour. Serve as a condiment with chicken, turkey or pork.

Nutrition Information:

CALORIES: 124; **CARBOHYDRATES:** 13G; **PROTEIN:** 1G; **CHOLESTEROL:** 0MG; **SODIUM:** 168MG; **FAT:** 0G; **FIBER:** 5G

Source: https://www.heraldtribune.com/news/20040616/fresh-northwest-cherry-salsa. Accessed 1 April 2020.