



SUMMER OF HEALTH.

Summer tends to be a time when we focus on rejuvenating ourselves, and even though some of this summer's activities might be limited by COVID-19 (see related article, next page), there's no reason why you can't improve your health during the warmer months.

The process starts with grabbing the best summer has to offer: fresh foods, great weather, long days and, usually, a little extra free time. Here are some tips for making this a summer of health.

Eat better. Take advantage of the increased availability of fresh fruits and vegetables to develop better eating habits.

Move it. Summer offers a lot of exercise options that masquerade as fun: swimming, biking, walking, backyard games and more.

Hydrate. Water is life. It keeps the body moving, aids in digestion, creates healthier skin, contributes to weight loss, and more.

Sources: <https://www.jcmh.org/5-tips-to-stay-healthy-this-summer/>. Accessed 1 May 2020.
<https://www.cdc.gov/chronicdisease/resources/infographic/healthy-summer.htm>. Accessed 1 May 2020.

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Get together. Being with people makes us all happier and healthier. Even in times of "social distancing," find ways to connect.

Mind the details. Floss. Stretch. Wear sunscreen. You know ... all those little things that you should do. Start doing them this summer.

Relax. Rest and relaxation are good for you. Make sure you slow down every now and then, and get plenty of sleep.

Follow those tips, and you'll have a healthy summer. And, if you turn those tips into habits that last beyond Labor Day, you can stay healthy in every season.

Smart Facts

50%

is the amount of allotted vacation time the average U.S. employee takes.

15 MINUTES

is all the time you need in the sun to get your daily dose of Vitamin D.

1/2 GALLON

is the amount of water you should drink each day.

Sources: <https://www.unitypoint.org/livewell/article.aspx?id=9a64f6ba-8855-44dd-82d7-fe32b00f4e06>. Accessed 1 May 2020.
<https://www.inc.com/lolly-daskal/4-scientific-reasons-why-vacation-is-awesome-for-you.html>. Accessed 1 May 2020.



SUMMER FUN ... DESPITE COVID-19 .

While it's likely that many COVID-19-related restrictions will be peeled away in the coming months, there's no denying that the global pandemic already has cast a shadow over summer. Many organizations have already shelved summer events and activities, parks and attractions have posted restrictions, and some vacation areas announced plans to remain shuttered.

For many of us, this raises a dilemma: Even if restrictions are lifted, how comfortable do I feel with my typical summer activities ... going to the farmer's market, attending outdoor concerts, sending my kids to camp and more?

Ohio Gov. Mike DeWine expressed the worry many of us feel as he wrestled with what to do in his state as warmer months approached. "Part of this is a balance," DeWine said. "How do you reduce the risk of infection, but at the same time have a good time, let kids get out?"

Experts say it can be done. Here are some examples of their guidance:

Play it safe. When you go out, continue to embrace precautions we've recently come to expect: Avoid large, compact crowds. Maintain a safe distance. Wear a mask. Wash your hands frequently.

Be prepared. If you are going to summer concerts, sports events, and other activities, take along hand sanitizer and disinfectant wipes. Bring your own drinking water, and your own eating utensils. Wipe down supplied chairs and other surfaces.

Go to market, with care. When attending farmer's markets, maintain your distance from others. Only touch items you intend to buy. Pay electronically, if possible, or carry small bills to reduce the need to hand money back and forth. Don't eat samples. Wash your hands and your purchases thoroughly when you get home.

Check out the camp. If your child is attending a summer camp of some sort, contact the camp to find out what precautions they are taking. How is the staff being trained to address virus concerns? What will the protocol be if a camper gets sick? If you're not comfortable with the answers, you probably won't be comfortable sending your kid to that camp.

The biggest tip seems to be to remain cautious and flexible. Our understanding of COVID-19 and its threat changes almost daily, and that's likely to be the case for months to come. But as the virus wanes and life heads back toward normal, you should be able to enjoy your summer. Just be careful ... and wash your hands.



When you go out, continue to embrace precautions we've recently come to expect.

<https://www.wcpo.com/news/coronavirus/ben-asks-a-question-what-does-covid-19-mean-for-summer-activities-outdoors>. Accessed 1 May 2020.
<https://www.heraldnet.com/news/covid-19-and-farmers-markets-summer-plans/>. Accessed 1 May 2020.

HOW TO READ AN EOB.

You know the drill: Shortly after you've been to the doctor, lab, hospital, or other healthcare providers, you get mail from your insurance company. The good news? As it says in big letters, "This is not a bill." Unfortunately, that makes it tempting to ignore it. But don't – this Explanation of Benefits (or "EOB") is important. As you look at your EOB, keep a few things in mind:

Each EOB will correlate to a specific bill or bills. You should be able to match individual EOBs to specific bills. Unfortunately, that's sometimes hard to do. Key things to look for when matching bills to EOBs are "claimant" (the person who received the service), service dates, and amounts charged. Once you line those up, you can usually make the right match.

But wait ... sometimes there's a catch. You might receive the EOB before you receive the corresponding bill, because providers often wait until the insurance company reviews the bill before sending it to you. Other times, you'll receive a bill before it goes to the insurer. If you have health coverage and a claim was submitted to your insurer, don't pay the bill until you get the corresponding EOB.

You might get multiple EOBs for a single visit. If your visit involved more than one provider or service, you'll likely get an EOB for each one. For example, a trip to the hospital might result in one EOB for the facility, one for the caregiver who attended to you, another for a lab that ran tests, and so forth. That's OK.

You need to check the details. If mistakes are made on a claim, it often shows up on the EOB. Make sure basic things such as the name of the insured and the name of the "claimant" (the one who received services) are correct, as well as things like your address and plan ID number.

Know your numbers. Different insurers use different words to describe what you're being charged for, but, one way or another, the EOB tells you:

- The original charge
- A reduced amount your insurer has negotiated
- The amount your insurance covers
- The amount you pay

Check the footnotes. These will explain factors that affected your charges and costs.

Watch your deductible and out-of-pocket to date. This lets you know how much more you have to spend before you meet your deductible or out-of-pocket limits.

An EOB can look intimidating, but it's pretty clear once you get used to looking at it. And it's important that you do look at it, to confirm you're being charged correctly. If you have questions about information on your EOB, contact your insurer immediately. There's usually a limit to how long you can wait before questioning a cost.

Sources: <https://www.patientadvocate.org/explore-our-resources/interacting-with-your-insurer/what-does-an-eob-look-like/>. Accessed 1 May 2020.



Headache Awareness Month

If you have chronic headaches or migraines, you're not alone. Some 40 million Americans share your pain ... and yet they often feel isolated because of it. Help comes in the form of awareness and education. Learn more at www.headaches.org.

HARVEST OF THE MONTH: WATERMELON

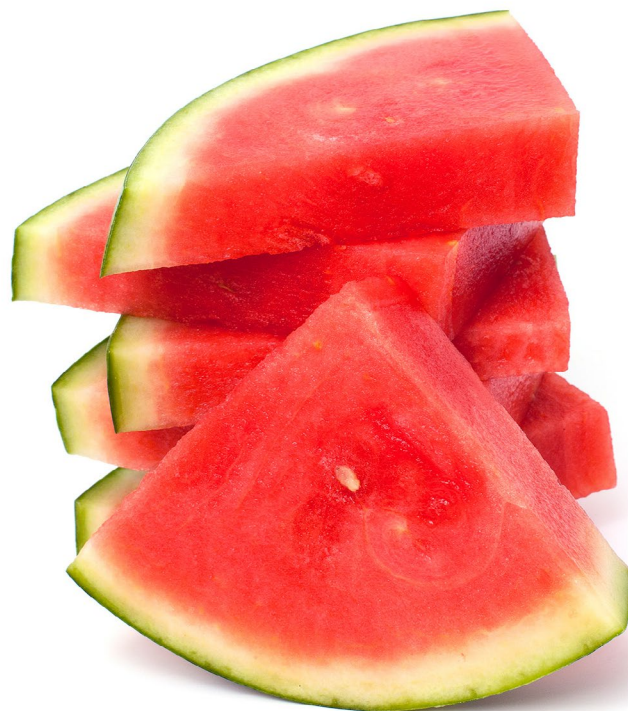
If you prefer a “hands-on” approach to life, watermelons are for you. And we’re not just talking about the fact that watermelon is the ultimate summer finger food.

Every watermelon you’ll find in the store or market has been picked and cut from the vine by hand. What’s more, it’s likely been tossed by hand by the harvester up to a sure-handed partner in the back of a truck who settles it into place before reaching out to catch the next one.

And the handiwork doesn’t stop there. Once harvested, those melons go straight to market – where you choose yours by hand – or to a packing shed, where they are inspected, washed and separated according to size, all by hand.

When the melons get to market, you can choose the best one by selecting a firm, symmetrical fruit that has no bruises, cuts or dents. The melon should seem heavy for its size, and if you see a creamy-yellow spot on one side, that’s OK: It’s where the melon sat on the ground while ripening in the sun.

Once you get it home, a fresh melon will be good for up to three or four weeks before you cut into it. Once you do slice it, eat it within a day, even if it’s stored in the refrigerator. But that shouldn’t be a problem. Who can wait for that refreshing summer flavor?



Source: <https://www.watermelon.org/>. Accessed 1 May 2020.



Recipe: Danforth Salad

Ingredients:

- 2 mini-cucumbers, cut into ½-inch pieces
- ½ mini-watermelon, cut into ½-inch pieces
- 1 cup fresh strawberries, hulled and quartered
- ½ cup crumbled feta cheese
- ½ cup chopped fresh mint, plus more for garnish
- 1 tablespoon chopped fresh basil
- 1 Persian lime, juice
- ¼ cup chopped toasted walnuts (optional)

Directions:

Combine cucumber, watermelon, strawberries, feta cheese, mint, and basil in a bowl; carefully mix to combine. Squeeze lime juice on top. Sprinkle salad with walnuts and garnish with additional mint leaves before serving.

Nutrition Information:

CALORIES: 174; **CARBOHYDRATES:** 21.3G; **PROTEIN:** 5.6G; **CHOLESTEROL:** 17MG; **SODIUM:** 213MG; **FAT:** 9.2G; **DIETARY FIBER:** 2.7G ; **SUGAR:** 14G; **POTASSIUM:** 391MG

Source: <https://www.allrecipes.com/recipe/272357/danforth-salad/?internalSource=recipe%20hub&referringId=22468&referringContentType=Recipe%20Hub&clickId=cardslot%2051>. Accessed 1 May 2020.