



## SAFE SUMMER WATER FUN FOR KIDS

As much fun as the pool, lake or ocean offer to kids, they also pose a lot of danger. For children between the ages of 1 and 4, drowning is the number one cause of death.

For those littlest ones, the biggest danger is the backyard pool or hot tub, where 87% of drowning fatalities occur. The older ones are at risk too, but in a different setting. Kids between the ages of 5 and 17 are more likely to drown in natural bodies of water.

The good news is that most drownings can be prevented. The following are four simple tips that can dramatically increase your family's swim-time safety:

- **Keep an eye on them.** This doesn't mean simply be nearby. Drownings can happen fast. Someone must actively watch kids at all times when they're in the water, even with lifeguards present.

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- **Buddy up.** The buddy system has been preached for years for a reason: It works.
- **Use life jackets.** Kids often want to shed life jackets and floating vests, but don't let them. U.S. Coast Guard-approved jackets keep them safe, and most kids eventually get so used to them they forget they're wearing them.
- **Get lessons.** Formal swim lessons drastically reduce the risk of a child drowning.

## Smart Facts

80%

is how much the risk of drowning is reduced with a 4-sided fence.

3,600

is the average amount of injuries a year that occur to children due to a near-drowning incident.

88%

reduction in drowning risk for 1 - 4-year-olds who have had formal swim lessons.



## RENTED FUN: SHORT-TERM SUMMER FUN OPTIONS

While you can't technically rent fun, you certainly can rent a lot of the things you can use to have fun, including stuff that used to be available only to those willing to purchase it.

Of course, rentable summer stuff has been around for a long time. Airbnb, Vrbo and similar companies have allowed us to vacation in comfort without heading to a hotel or resort. And, many of us have become accustomed to renting cars or vans to travel without putting miles on our own vehicles.

But, recent years have put other vacation necessities within reach. For example, companies like CruiseAmerica and RV Rentals USA rent out recreational vehicles of all sizes, and like Outdoorsey, RVshare and their ilk offer Airbnb-like platforms for renting RVs and campers from individuals.

For people who enjoy occasional camping trips but don't want to invest in expensive equipment, outlets ranging from REI to small, local firms offer rentable necessities including tents, sleeping bags, tools and other accessories. Some outlets offer individual items or complete packages with everything you need for a trip, like Arriveoutdoors.com's "Camping Set for Four," which comes with a four-person tent, cooking equipment and four sleeping bags, sleeping pads and chairs.

Want a little water-based fun? Nearly every marina on a body of water bigger than a puddle will rent boats of various sizes by the day or hour. Sites like simply.com even list local private pools you can rent for a few hours.

As everything from kids' birthday parties to neighborhood cookouts has become more elaborate, people rent more and more elaborate things. For example, National Events Pros offers such oddities as human foosball and a "Black Ops Obstacle Course," ensuring that the grown-ups have as much fun as the kids at any outdoor gathering.

To line up a rental, schedule as early as possible, and be sure you're renting from reputable sources. Get terms of the rental in writing before you commit to anything, and be sure you understand how you'll be supported if something goes wrong. And, perhaps most important, read reviews and comments from other renters before renting. They can be the best way to ensure that what you're renting is fun in the sun rather than a pain in the neck.



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# MAKE SENSE OF BENEFITS ALPHABET SOUP

Sometimes benefits documents seem to be nothing but acronyms. To help you swim through this alphabet soup, we're sharing a few of the most common benefits abbreviations, along with a quick explanation of each.

Acronym	What it stands for	What it's about
<b>COBRA</b>	Consolidated Omnibus Budget Reconciliation Act	The law that allows you to continue your health insurance after you leave a job.
<b>DME</b>	Durable Medical Equipment	Things like wheelchairs, crutches, oxygen tanks, etc.
<b>EAP</b>	Employee Assistance Program	A program many employers offer to help workers address work-life challenges, get professional services and more.
<b>EOB</b>	Explanation of Benefits	The document you receive after a covered healthcare service. It shows the original cost of the service, your cost after insurance, deductibles and co-payments, etc.
<b>FMLA</b>	Family Medical Leave Act	The law that ensures that employees are protected from losing their job if they need to take time off due to serious illness or to care for a family member or newborn.
<b>FSA</b>	Flexible Spending Account	A pre-tax account used to pay for expenses such as healthcare, parking, education and childcare.
<b>HDHP</b>	High-Deductible Health Plan	A health plan that keeps premiums low by setting deductibles high.
<b>HIPAA</b>	Health Insurance Portability Accountability Act	The rule that protects your personal medical information.
<b>HRA</b>	Health Reimbursement Account	A savings account your employer might offer to help manage certain medical expenses.
<b>HSA</b>	Health Savings Account	An account you use to set aside pre-tax dollars for health needs.
<b>LTD</b>	Long-Term Disability Insurance	Insurance that provides an employee with a percentage of their income in the event they are unable to work for an extended period of time.
<b>PCP</b>	Primary Care Physician/ Provider	Your doctor, nurse practitioner, physical therapist, etc.
<b>PPO</b>	Preferred Provider Organization	A group of physicians, hospitals and other healthcare providers that contract with an insurer to provide services at a reduced cost.
<b>QLE</b>	Qualifying Life Event	A life event (i.e., marriage, divorce, birth of a child, change in employment) that qualifies you to make changes to benefits coverage outside the open enrollment period.
<b>STD</b>	Short-Term Disability Insurance	Insurance that provides an employee with a percentage of their income in the event they are unable to work for a defined amount of time (often about six months).



## UV Safety Month

Summer has a way of bringing out the sun worshipper in all of us ... and that means it also brings out an increased risk of skin cancer. The sun's rays can be great sources of Vitamin D and other benefits, but too much exposure can lead to life-threatening illness. Wear sunscreen, avoid the strongest rays and cover up when you must be out in the sun. Learn more at <https://www.cancer.org/healthy/be-safe-in-sun.html>.

# HARVEST OF THE MONTH: GREEN BEANS

Countless American kids over the generations have recognized that summer had truly arrived when they were handed that first paper bag full of green beans and told to snap them into pieces for cooking.

Apparently, it's a rite of passage with a long history. Types of green beans have been traced back to ancient Egypt, but the green beans we know best here in the U.S. are believed to have originated in Peru and worked their way north to win favor throughout the Americas. Spanish explorers took the beans to Europe in the 16th Century, and they soon spread across the globe. Now they're staples in a many cultures, even if the ways they are prepared might vary broadly from place to place.

Today, green beans are grown in most regions of the U.S., with the leading producers being Wisconsin, Florida and New York. Some varieties can be eaten raw, but most are cooked. Either way, they deliver healthy doses of Vitamins A, C and K, as well as antioxidants and a big portion of the daily recommended amount of fiber.



When shopping, choose green beans that are crisp and firm, and, for ease of preparation, look for the straightest ones. Avoid those with soft spots or discoloring. If you're not going to eat them right away, store them in the refrigerator in a plastic bag. If they'll be stored for a longer time, put a paper towel in the bag to absorb moisture.



## Recipe: Green Bean Basil Salad with Corn and Cherry Tomatoes

### Ingredients:

- 3 cups fresh corn kernels (3 to 4 ears)
- Kosher salt
- 1 lb. fresh green beans, trimmed and cut in half
- 1 small red onion, cut into thin slices
- 1 clove garlic
- ¼-cup red-wine vinegar (or more to taste)
- 1/3-cup extra-virgin olive oil
- 1 pint cherry tomatoes, cut in half
- 1 cup roughly chopped fresh basil
- Freshly ground black pepper

### Directions:

Put the onion in a small bowl filled with ice water (to crisp it and mellow its flavor). Prepare the vinaigrette by using a mortar and pestle or the flat side of a chef's knife to mash garlic to a paste with a pinch of salt, and then whisk in vinegar; let sit for 5 to 10 minutes and then whisk in olive oil. Bring a medium pot of water to a boil. Add the corn kernels and blanch for 1 minute. Scoop out the corn with a strainer; set aside. Season the water with a generous amount of salt, let it return to a boil, add beans and cook until just tender, about 3 minutes. Drain the beans and spread them on a baking sheet to cool. After they cool, put the beans, corn, onions, cherry tomatoes and basil in a large bowl. Season with salt and pepper to taste and toss with vinaigrette. Serve right away.

### Nutrition Information:

CALORIES: 167; PROTEIN: 3G; FAT: 10G; CARBS: 19G; FIBER: 4G; SODIUM: 143MG; CHOLESTEROL: 0MG

### Sources: Accessed 14 June 2021

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