



STAY HEALTHY THIS FLU SEASON

Remember last year's flu season? Probably not. Although the U.S. typically sees about 200,000 cases of the flu each year, we recorded only about 2,000 in 2020, according to the Centers for Disease Control and Prevention.

Experts seem to agree that the pandemic played a role in that big drop. As we took measures to ward off COVID-19, we also protected ourselves from seasonal viruses.

So, what can you expect in the coming flu season? The experts aren't sure. Due to last year's low numbers, they have less data to use to develop a flu vaccine. Plus, as pandemic restrictions lift, a lot of people are relaxing precautions. As a result, experts are worrying we might see a big flu outbreak.

That doesn't mean you're doomed. Stick to your COVID protection routines and you'll reduce your chances of getting the cold and flu, too. Wash your hands frequently. Avoid crowds. Stay away from people who are sick. Wear a mask. Get the flu vaccine when it becomes available.

Of course, you'll also want to make sure you've gotten the COVID vaccine, and if a booster becomes available for you (visit the [CDC website](#) for the latest booster shot recommendations), think about that, too.

And, who knows? If we all follow those guidelines, maybe we can keep the flu from making a comeback, and send COVID on its way at the same time.

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Smart Facts

206,000

cases of the flu were reported on average annually from 2015 to 2019.

2,000

cases of the flu were reported for 2020-2021.

40%-60%

is the reduction in chances of getting the flu if vaccinated.



CLEAR THE AIR, AND OTHER HEALTHY-HOUSE TIPS

We often think of spring as the time to give the house a deep cleaning, but scrubbing, dusting and airing out now could help your family stay healthy through the winter months.

Experts seem to agree that one of the biggest ways to stay healthy when it's cold outside is to clear the air inside.

The U.S. Environmental Protection Agency (EPA) notes that Americans spend about 90% of their time indoors. Unfortunately, the air we breathe during that time typically isn't very good for you. The concentration of some pollutants are two to five times higher than outdoors, according to the EPA, and some experts suggest those levels increase to almost 10 times when we close the windows and fire up the furnace.

Of course, concerns about healthy air have seized our attention more than ever during the pandemic. If we've learned one thing over the past couple of years, it's that some really bad things move through the air.

Texas physician and professor of medicine William J. Calhoun, MD, puts it bluntly: "Indoor air quality can be worse than outdoor air quality in almost every case."

So, what should you do about the air you breathe? The simplest and most effective remedy for bad air is to open the windows for a few minutes to let fresh air circulate into your house. Some experts recommend doing this as much as twice a day. Others suggest less frequency. Either way, it clearly pays to clear the air.

Of course, that alone won't do the job. Make sure your furnace filters are clean before you turn on the heat. Also, clear the house of toxic chemicals, storing them in a shed or garage so their invisible fumes won't pollute the indoor air. And keep out moisture as much as possible (moisture allows molds and mildews to thrive), and dust and vacuum regularly. Finally, urge smokers to do their smoking outside—or to quit all together—for everyone's well-being.

The air isn't the only challenge to a healthy home, especially in these times. So, be sure to disinfect high-touch surfaces regularly, and make sure your sinks are stocked with soap, sanitizer and clean towels so everyone can wash and disinfect their hands regularly.



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-William J. Calhoun

PREPARATION PAYS: GET READY FOR OPEN ENROLLMENT

One year ago, with the pandemic weighing heavy on their minds, workers across the U.S. went into the Open Enrollment season determined to get more out of their benefits. In fact, an Unum survey revealed that 64% of employees planned to spend more time assessing their benefit options last year, and more than a third expected to make benefit changes.

This year, with the pandemic still affecting our daily lives, you and your co-workers probably are once again paying closer attention to Open Enrollment than you have in years past.

Actually, you should *always* take Open Enrollment seriously. Too often, employees simply renew whatever they did the previous year. Sure, it's easier, but it also makes it easier to miss out on options that might benefit you and your family.

So, go into this Open Enrollment determined to get the most out of it. Here are some tips.

Make a date. Be sure you know your Open Enrollment dates. Don't let deadlines sneak up on you.

Review what you've got. Do you *really* know your benefits? Review your current benefits closely.

Consider what you *could* have. Compare what you've got to what you could have. Consider your cost, and make sure you're getting the best bang for your buck.

Ask questions. If you don't understand something, ask your HR team or benefits provider. They're there to answer questions.

Check your network. Sometimes caregivers change networks and then you suddenly pay more for the same services. Confirm that your caregivers are still in your network.

Think about life changes. If you've gotten married, had a kid or made other big changes, you might need different benefits. See how your life changes affect your benefit selections.

Take advantage of advantages. Things like Health Savings Accounts and Flexible Spending Accounts can give you a big advantage when it comes to cutting costs. Use them to their fullest benefit.

Consider supplemental offerings. Last year, COVID inspired a lot of people to consider adding supplemental life and disability insurance and critical illness coverage through their employers. Consider whether it's right for you.

By doing a little Open Enrollment prep work, you might discover something new that helps your family or saves you money. Or, you might decide to stick with what you've got. Either way, you'll make an informed decision, and that will give you greater peace of mind.



Breast Cancer Awareness Month

Each year, more than a quarter million women in the U.S. are diagnosed with breast cancer, making it the second most common cancer among women (the first being skin cancer). Fortunately, the death rate for breast cancer has declined steadily in recent years, thanks to increased awareness and early screening. Learn more at www.nationalbreastcancer.org/breast-cancer-facts.

HARVEST OF THE MONTH: APPLES

If you think of Johnny Appleseed (aka, John Chapman) every time you bite into a sweet, shiny apple, think again.

In the early 1800s, when Chapman was scattering seeds, apples weren't tasty for eating (many were known as "spitters," because they were so sour you'd spit them out), but they were good for making hard cider, which was consumed widely in those days.

What's more, Chapman planted the trees with something other than fruit in mind: real estate. In those days, planting orchards allowed him to lay claim to unclaimed land, which Chapman did as a business.

That doesn't mean Chapman wasn't the kind, altruistic soul often depicted in stories. He was known to give land away, or to trade it for items well below its value.

It also doesn't mean that the apple you enjoy raw or baked can't be attributed to Chapman's work. Over time, some of the orchards he planted evolved to bear tastier fruits. Now there are some 2,500 varieties of apple trees in the U.S., which means you have a lot of decisions to make.



When choosing the apple of your eye, look for ones that are relatively smooth and free of obvious cuts, bruises or soft spots. And know that apples can have a remarkably long shelf life: If kept cool and damage-free, they'll last for months.



Recipe: Apple, Sweet Potato and Sausage Casserole

Ingredients (8 servings):

1 pound sweet potatoes, peeled and cut into ¾-inch pieces
2 tablespoons water
1 tablespoon extra-virgin olive oil
1 medium Gala apple, cored and cut into ¾-inch pieces
6 ounces mild Italian turkey sausage, casings removed (about 2 links)
1 small yellow onion, chopped
1 tablespoon finely chopped garlic
1 tablespoon fresh thyme leaves, plus more for serving
8 ounces day-old whole-grain bread, cut into 1-inch pieces (about 4 cups)
½ cup shredded Gruyère cheese
6 large eggs, lightly beaten
1 (12-ounce) can evaporated milk
2 teaspoons Dijon mustard
½ teaspoon ground pepper

Directions:

Preheat oven to 350°. Coat a 9-by-13-inch baking dish with cooking spray. Place sweet potatoes and water in a microwaveable bowl, cover tightly and microwave on high until tender (about 3 minutes). Drain and let cool. Meanwhile, heat oil in a large, nonstick skillet over medium-high heat. Add apple, sausage and onion; cook, stirring often, until the sausage browns and the apple softens. Add garlic and thyme; cook, stirring constantly, until fragrant (about 1 minute). Remove from heat and let cool in the pan. Combine the cooled sweet potatoes and the sausage mixture in a large bowl, add bread and Gruyère and toss gently. Whisk eggs, milk, mustard and pepper together in a medium bowl, and pour over the bread mixture and toss gently. Transfer to the prepared baking dish and cover with foil. Bake about 30 minutes, until the custard is mostly set. Remove the foil and continue baking another 20 minutes, until topping is golden brown and custard is set. Let stand for 10 minutes before slicing. Garnish with thyme leaves, if desired.

Nutrition Information:

PER 1 CUP SERVING: CALORIES: 328 CALORIES; FAT: 14G; CHOLESTEROL: 175MG; SODIUM: 443MG; CARBS: 33G; DIETARY FIBER: 4G; PROTEIN: 19G; SUGARS: 11G

Sources: Accessed 15 September 2021

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