



Spring 2025



You're never too old to have good health.

That's why it's important to know about well-researched strategies that can help you be as healthy and fit as possible as you enter your 40s, 50s and 60s. And, if you are in your 20s or 30s, you'll get an early start on taking action to live a long and healthy life.

- → **Get active.** Regular exercise lowers your risk of heart disease, high blood pressure, type 2 diabetes and some cancers. Get at least 150 minutes of moderate-intensity activity, such as brisk walking, a week. Get your health care provider's okay first if you are new to exercise.
- → Don't ignore your skin. Skipping sunscreen when you are in the sun for any length of time can hasten wrinkles. It raises the risk for skin cancer, too. Use a broad-spectrum sunscreen with at least SPF 30.
- → Manage stress. Your 30s and 40s are often years when work and home responsibilities are extra-demanding, resulting in chronic stress and sleep difficulties. Practice relaxation techniques, such as yoga and meditation, exercise more and seek counseling, if needed.
- → Commit to getting enough sleep. All adults, no matter your age, need seven to nine hours of sleep, according to the National Institute on Aging. Get serious about keeping your bedroom guiet and comfortable and stick to a bedtime routine.
- → Make healthy eating a priority. Fill plates with vegetables, fruit, whole grains and protein-rich foods, such as fish, poultry and beans. Reduce your intake of fast food and sweet or salty treats. This eating pattern helps reduce the risk of chronic diseases as we age.
- → **Get annual check-ups.** Regular screenings can uncover health concerns you may be unaware of that need treatment. Your provider can also advise you about exercise and diet and refer you to specialists or counselors as needed.



Do I need a shingles vaccine?

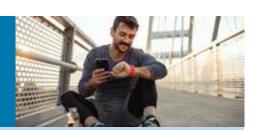
People older than age 50 are at increased risk for shingles. Chickenpox and shingles are caused by the same virus. After a person recovers from chickenpox, the virus stays inactive in the body; it can reactivate years later to cause shingles. The Shingrix vaccine helps prevent the painful, blistering rash of shingles and its complications, such as postherpetic neuralgia.

Adults aged 50 and older should get the shingles shot, according to the CDC. The CDC recommends the vaccine even for people who have already had shingles, or were vaccinated with an older, less-effective shingles shot. Adults aged 19 and older with a weak immune system should also consult with their health care provider to see if they should be vaccinated.

Shingrix is given in two doses, two to six months apart. It is made from part of the shingles virus and is not a live vaccine. Side effects can include local redness, swelling and soreness or headache. Side effects are more common in younger people.



Activate Your Healthy Mind-Healthy BodyOnline Webinar Series



Kaiser Permanente is offering no-cost webinars for employers and their employees throughout 2025.

Join us for an exciting and informative journey towards better health and well-being with our no-cost webinar series. Each session is designed to provide you with valuable insights, practical tips, and actionable steps on a variety of health topics. Whether you're looking to manage your weight, improve your heart health, or find calm in the chaos, we've got you covered!

All webinars will be held from Noon to 1 PM Pacific Time.





2025 Schedule

Body Harmony: Embrace and Thrive

Monday, January, 27 2025

- Available On-Demand

Keeping Your Heart Strong

Monday, February 24, 2025

The Power of Food

Monday, March 24, 2025

Staying Healthy as a Family

Monday, April 21, 2025

Finding Calm in the Chaos: Skills for

Everyday Life

Monday, May 19, 2025

The Men's Health Playbook: Tips for a

Healthier Life

Monday, June 23, 2025

Mini Moves

Monday, July 7, 2025

Activate Series Cardio Boost

Monday, July 28, 2025

Grocery Savvy: Mastering Smart Shopping

& Label Reading

Monday, August 25, 2025

Renew & Recharge: Navigating Burnout

Monday, September 29, 2025

Empowered Health: A Focus on Women's

Wellbeing

Monday, October 27, 2025

Eat with Intention: Discovering Mindful

Eating Practices

Monday, November 17, 2025

Goodnight, You!

Monday, December 15, 2025

While people are generally familiar with the concepts of depression and happiness, the in-between state of languishing is less well-known. Those who are languishing are emotionally stagnating and tend to lack joy, motivation and purpose.

Although languishing is less severe than depression, it can still impact your well-being and productivity and may increase your risk for other mental disorders.

Common signs of languishing are:

- Lack of enthusiasm.
- Difficulty focusing or concentrating.
- Feeling disconnected from others.
- Having a sense of emptiness or aimlessness.
- Struggling to get excited about or engaged in activities.

Here are some strategies that can help you move from languishing to flourishing:

Practice mindfulness. Being tuned into the present moment helps

Mental Health Check: Languishing



counteract worries about the future and promotes well-being.

Set small goals. Picture what you'd be doing if you were flourishing, and take concrete steps to work toward that vision.

Pursue meaningful activities.

Community service, learning a new skill or doing something creative can lift your spirits.

Take care of yourself. Regular physical activity, adequate sleep and good nutrition are all essential contributors to feeling your best.

Build social support. Make time to maintain and enhance existing relationships, or join groups or classes to develop new connections.

Find a purpose. Think of a time in your life when you felt more motivated, and consider what you were doing during that period that was more energizing for you.

By taking some of these steps, you can shift from stagnating to thriving.

How to Deal with Medical Debt

Dealing with medical debt can be daunting, but there are effective strategies to manage it. An important first step is to verify the accuracy of your bills; mistakes are common, and billing errors can lead to inflated charges. If there are errors, contact the billing office as soon as possible. Ask for an itemized statement, and check that you received the services listed.

Next, explore your options for payment. Many health care providers offer payment plans that allow you to spread out payments over time, making it more manageable. If your debt is overwhelming, consider negotiating with your provider. They may be willing to reduce your bill or offer a discount for upfront payment. Also ask about interest-free payments. Throughout the process, keep communication open with your health care providers and creditors. Staying proactive can help you avoid collections and mitigate stress.

Another option is financial assistance programs. Many hospitals have charity care policies that can significantly reduce your costs based on income and financial need. Some nonprofit organizations provide financial help, including assistance with medications necessary for your health or even certain medical conditions. The ACA requires hospitals with 501(c)(3) status to offer assistance with medical expenses. Some states also have charity care provisions for residents. Search online for assistance options in your area.

Most importantly, don't ignore medical debt. Providers may charge interest and fees on top of already high balances for non-payment.

-Jamie Lynn Byram, PhD, CFP, AFC, RSSA



Things can happen on the road. Passports get stolen or lost. Unforeseen events or circumstances derail travel plans. Medical problems surface at the most inconvenient times. Travel Assistance can help you navigate these issues and more at any time of the day or night.1

You and your spouse are covered with Travel Assistance — and so are kids through age 25 — with your group insurance from Standard Insurance Company (The Standard).²

Security That Travels with You

Travel Assistance is available when you travel more than 100 miles from home or internationally for up to 180 days for business or pleasure. It offers aid before and during your trip, including:

- Visa, weather and currency exchange information, health inoculation recommendations, countryspecific details and security and travel advisories
- Credit card and passport replacement and missing baggage and emergency cash coordination
- Help replacing prescription medication or lost corrective lenses and advancing funds for hospital admission
- Emergency evacuation to the nearest adequate medical facility and medically necessary repatriation to the employee's home, including repatriation of remains³

- Connection to medical care providers, interpreter services, local attorneys and assistance in coordinating a bail bond
- Return travel companion if travel is disrupted due to emergency transportation services or care of minor children if left unattended due to prolonged hospitalization
- Assistance with the return of your personal vehicle if your emergency transportation services leave it stranded
- Evacuation arrangements in the event of a natural disaster, political unrest and social instability

Contact Travel Assistance

800.872.1414 United States, Canada, Puerto Rico, U.S. Virgin Islands and Bermuda

Everywhere else: +1.609.986.1234

Text: +1.609.334.0807

Email: medservices@assistamerica.com

Get the App

Get the most out of Travel Assistance with the Assist America Mobile App.

Available in the App Store • Worldwide travel alerts and Google Play, the app offers valuable travel resources including:

- One-touch access to Assist America's Emergency **Operations Center**
- · Mobile ID card
- · Embassy locator



- Travel Assistance is provided through an arrangement with Assist America, Inc. and is not affiliated with The Standard. Travel Assistance is subject to the terms and conditions, including exclusions and limitations of the Travel Assistance Program Description. Assist America, Inc. is solely responsible for providing and administering the included service. Travel Assistance is not an insurance product. This service is only available while insured under The Standard's group policy.
- 2 Spouses and children traveling on business for their employers are not eligible to access these services during those trips.
- 3 Participants are responsible for arranging transportation from the point of injury or illness to the initial point of medical care or assessment and the cost related to this transportation. Any emergency evacuation services provided by Assist America, Inc. must be arranged by Assist America, Inc.

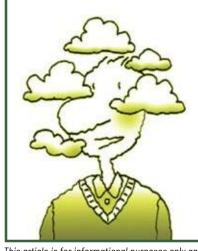
The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

Live Well, Work Well

Managing Seasonal Allergies

You may have noticed that you sneeze and cough more often during certain times of the year. In this case, you may have seasonal allergies.

Seasonal allergies are allergy symptoms that occur during specific times of the year, typically when allergens are released into the air.



About Seasonal Allergies

Spring, summer and fall are the most common times of year for allergy season, according to the American College of Allergy, Asthma, and Immunology. What triggers someone's seasonal allergies depends on what they're allergic to and where they live.

Common plants that may trigger seasonal allergies by producing pollen and mold include:

- Ragweed
- Cocklebur
- Mugwort
- · Burning bush
- Pigweed
- Tumbleweed

The plants that spread pollen and mold in your area may vary. It can be helpful to research what plants are native to your area to know what may affect your allergies.

Seasonal Allergy Symptoms

Every person is sensitive to different allergens at varying levels. Many factors can influence the severity of symptoms, such as pollen levels, humidity, time of day, wind and rainfall. You may be experiencing symptoms of seasonal allergies if you notice the following:

- Congestion and sinus pressure
- Cough
- Itchy throat,
- FatigueHeadache

nose, and eyes

These symptoms can happen during any peak allergy season. If you struggle with seasonal allergies, there are ways to manage them.

How to Manage Seasonal Allergies

You can reduce your exposure to seasonal allergens as well as the impact they have on your body. To manage seasonal allergies, try the following:

Keep track of pollen and mold counts. Seasonal pollen and mold counts can be found online or on local news channels. Monitoring pollen and mold counts can help you know when to avoid spending excessive time outside, which can help manage the severity of your allergy symptoms.

Shower after spending time outdoors. After playing or working outdoors, pollen may be stuck to your clothes, hair and skin, which can cause irritation. Showering and putting on a clean change of clothes can ensure you're not spreading any allergens around your home that could trigger symptoms throughout the day.

Keep windows and doors of your home closed during peak allergy seasons. This will help prevent allergens from entering your home and sticking to items such as furniture and carpet, which can all cause more frequent allergy symptoms.

Visit a doctor. Visiting your doctor or an allergist can help determine what you're allergic to. Your doctor may prescribe medications to help control symptoms.

Try over-the-counter medications. While some medications require prescriptions, there are over-the-counter options available to help treat seasonal allergies. It's important to always talk to your doctor before taking new medications.

While seasonal allergies are common, they don't have to be something you suffer through, especially long-term. Therefore, if you're experiencing seasonal allergies or have a history of seasonal allergy symptoms, it may be time to seek help.

For further information, contact your primary care provider.

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Member perks for your smile and beyond

Extra features. Exceptional outcomes.

Your Delta Dental membership does more than help keep your smile bright and healthy when you visit the dentist. Your plan also brings exclusive product discounts, resources and more to support a healthy lifestyle for your smile and beyond.

Your Delta Dental membership includes access to:

 Virtual dentistry offerings. Get remote video or photo consultations with a dentist at low or no cost.

- Free wellness resources. Check out articles, videos, recipes, newsletters and more that will help you lead a healthy life.
- Oral health product discounts with BrushSmart[™].
 Enjoy savings on electric toothbrushes and other home care products from premium brands.
- LASIK discounts with QualSight. Save up to 35% off the national average price of LASIK with QualSight.¹
- **Hearing aid discounts with Amplifon.** Save an average of 66% off retail pricing for hearing aids with Amplifon.²
- Thousands of discounts with LifePerks. Save on childcare, financial, auto and travel services, fitness gear and gym memberships, and entertainment like movies and theme parks.



Based on an Amplifon 2022 MSRP analysis. Your savings may vary. As compared to the reported overall national LASIK eye surgery cost by Market Scope LLC 2021. Discounts or savings may vary by provider