

START SPRING FRESH



MATTRESS MYTHS

Some of the common tips for mattress shopping might not be as helpful as you thought.

Myth: Mattress Flipping

Although it's suggested to flip your mattress every few months, most modern mattresses are one-sided. Rotating your mattress regularly, however, helps prevent the sink hole effect and wear and tear.

Myth: Box Springs Required

Box springs were originally used to add support to thin mattresses. Today's mattresses tend to provide all the support you need, but box springs can add height to a bed.

Myth: Test at the Store

While stores offer a chance to lie down, you can't get the full overnight experience. Check out online options, which allow you to research, read reviews and compare. Most online retailers also offer free shipping and a months-long trial period.

DIGITAL DECLUTTER

Spring is a great time to clean out your digital space.



Your inbox

How many emails do you have saved? Delete unneeded messages and unsubscribe from unread email lists.



Excess apps/software

Delete apps off your phone for more storage. On your computer, make sure you're uninstalling, not just deleting a shortcut.



Old files

Your computer and phone probably have files you haven't thought about in years. If you can live without it, delete. If you want to hold on, try an external hard drive or a cloud system.



Social media connections

Trim down your friends list to remove friends of friends or people you met once. You'll see more from those you really care about.



Internet bookmarks

Articles, things you earmarked to buy, and sites that aren't relevant anymore can all be deleted from your bookmarks to make room for important sites.

BENEFIT SPOTLIGHT

INSURANCE FOR EMPTY NESTERS

The kids are out of the house, but are they off your insurance? Whether kids leave on their own or are taken off insurance at age 26, change is on the horizon.

Questions to ask as your children leave the nest:

- Can you switch your insurance options? If your coverage was for "Employee + Family," you could change to "Employee + Spouse" or "Employee Only." Dropping child coverage counts as a Qualifying Life Event; however, you cannot change plans or add your spouse if they weren't previously on your plan. Some plans will automatically change coverage for you — check with your carrier or HR rep.
- What does your life insurance look like? Approaching retirement could affect your life insurance needs. Talk to your children about their own life insurance too.
- The number of cars you insure may change as you become an empty nester. Whether it's downsizing or traveling the country in an RV, take a look at your home insurance, too.



BONUS ARTICLE OF THE MONTH: DEBUNKING HEALTH MISCONCEPTIONS

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