



SEPTEMBER 2019

## TAKE A DEEP BREATH

Want to relax your body and mind? Breathing exercises are beneficial because you can do them anywhere and without special equipment. The more you practice, the quicker you'll find calm and stillness. Try this simple breathing exercise:

**Step 1:** Sit with your feet flat on the floor and your back pressed against the back of the chair.

**Step 2:** Close your eyes.

**Step 3:** Place one hand on your abdomen with your pinky finger resting above your belly button and the other hand on your chest. Pay attention to the rise and fall of your body as you breathe.

**Step 4:** Relax your shoulders.

**Step 5:** Inhale slowly to the count of three.

**Step 6:** Exhale slowly to the count of three, focusing on your diaphragm.

**Step 7:** Repeat until you find your calm.

Practice your favorite breathing exercise twice a day. Over time, elongate your breaths.

## WAKE UP WITH YOGA

A wake-up yoga sequence can increase your blood flow and release endorphins that can positively affect your body and mind for the rest of the day.

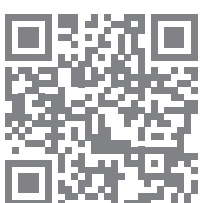
### ||| SUN SALUTATION |||



Benefits of morning yoga:

- 1. Increasing your energy level.** Moving and stretching the body can help you feel more awake.
- 2. Helping you focus throughout the day.** Focus and mental awareness can become enhanced by yoga. In the morning, it can help refresh your mind and get you ready for the day.
- 3. Reducing stress.** Learning to connect your breath to your movements creates harmony with the body and mind and can lead to a more relaxed and harmonious state.

### ||| CAT/COW POSE |||



**BONUS ARTICLE OF THE MONTH:**  
**HANDLING HEADACHES**

**LDBLIFESTYLEBENEFITS.COM**

### Good places to practice:

- At home
- At work
- Sitting in your car at a stoplight (with your eyes open, of course)
- When you're stressed



## BENEFIT SPOTLIGHT

### ACCIDENTS HAPPEN

**Life is unpredictable.** Accident insurance can help give you peace of mind.

**What is it?** Accident coverage helps pay for medical and out-of-pocket costs after an accidental injury. Typically, the benefit is paid as a lump sum, with the amount varying based on the severity of the injury.

**What does it cover?** This coverage can help you pay deductibles, copays and even day-to-day expenses such as a mortgage or car payment.

**Does it cover pre-existing conditions?** No. Accident insurance is strictly for covering accidental injuries.

**How much does it cost?** Some policies can cost between \$6 and \$20 a month for people who are young and healthy, depending on the carrier and the coverage. Usually a higher premium will mean better coverage.

**How is accident insurance different than disability coverage?** Accident insurance and disability insurance cover a lot of the same injuries, and both pay a benefit when you're hurt. Disability insurance pays out a larger benefit monthly like a paycheck, while accident benefits are given as a lump sum. If your injury doesn't keep you out of work, disability coverage might not apply, but you could still receive an accident benefit.