

# NOVEMBER 2019

## FALL INTO HEALTHY HABITS



**lb** LIFESTYLE BENEFITS

LOCKE LORD **Wellness**



### RELAX YOUR WAY TO BETTER HEALTH

Ready for some pampering? A massage might be just what the doctor ordered. The combination of standard medical care and massage therapy can treat anxiety and depression, joint pain, and digestive disorders.

If you're considering a massage, talk with your physician if you have bleeding disorders, burns, or injuries. Your doctor can also refer you to massage therapists covered by your insurance. If you do your own research, look for licensed, experienced therapists and ask questions about session length, health concerns, and type of massage.

There are many massage styles, but popular ones are:

**Swedish massage:** This method uses gentle strokes and circular movements for maximum relaxation.

**Deep massage:** The use of more intense pressure to work deep layers of muscle and tissue often affected by injuries.

**Sports massage:** This style focuses specifically on treating or preventing sports injuries with Swedish massage techniques.

**Trigger point massage:** This style targets muscle tension resulting from daily activities or injury.

There's also reflexology, a unique massage that is only done on the feet. Stimulating the roughly 7,000 nerve endings in your feet channels the effects of the massage to the entire body.

So schedule some "me time" today and feel the difference!

### GET SMART ABOUT STROKE

Stroke affects nearly 800,000 people annually in the United States and can lead to death, long-term disability, and brain damage. Loss of oxygen in the blood kills brain cells within minutes, so time is your biggest priority.

If you think someone's having a stroke, act **F.A.S.T.**:

**F** **Face**  
Ask them to smile and note if either side of their face droops

**A** **Arms**  
Ask them to raise their arms to see if one is lower than the other

**S** **Speech**  
Ask them to repeat an easy phrase to check for strange speech

**T** **Time**  
If you notice any of the above, call 9-1-1 immediately

Get familiar with stroke risk factors. People who are older than 55; have genetic disorders such as sickle cell disease or a family history of stroke; and/or are Black, Latino, American Indian, or Alaska Native are more likely to have a stroke. Women are also more at risk than men.

Luckily, getting active, limiting alcohol, watching your weight, and giving tobacco the boot can all reduce risk. And if you have a stroke-related condition like high blood pressure or diabetes, don't panic! Stay up to date with doctors' visits to see what treatment is best for you.

### BENEFIT SPOTLIGHT

#### PROTECT YOURSELF IN THE LONG RUN

It's tough to think about getting seriously sick or injured, but being out of work with no support is scarier. That's where long term disability insurance comes in. Long term disability covers a portion of your income when you become disabled and can't return to work for years. This policy usually kicks in when a short term disability policy runs out.

Things to keep in mind with long term disability:

- 1. Eligibility.** You'll need to send income documentation to your insurer and perhaps take a medical exam to apply.
- 2. Policy Type.** An "any occupation" policy applies when you can't work any job. An "own occupation" policy applies when you can't work your regular job but can do another job.
- 3. Elimination Period.** The time before long term disability kicks in can be 30 days to a year.
- 4. Cost.** A long term disability policy usually costs between 1% to 3% of your annual salary.
- 5. Coverage Amount.** The closer this amount is to your usual take-home pay—ideally around 60% of it—the better!
- 6. Benefit Period.** Plans can pay for a few years or up to age 65 and older, which means no loss of coverage before retirement.



**BONUS ARTICLE OF THE MONTH:**  
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