

DECEMBER 2019



## JOURNEY INTO JOURNALING

Keeping a diary might seem silly or old-fashioned, but consistently journaling has proven to have both short- and long-term health benefits.

**Stress reducer.** Writing for about 15 minutes daily can reduce physical stress symptoms.

**Memory invigorator.** Journaling can increase memory capacity and comprehension

**Immune system improver.** Writing expressively can strengthen the immune system, decrease symptoms of asthma and arthritis, and improve liver function.

**Emotional function enhancer.** Writing about your feelings helps you connect inner needs and desires to outer functions, evoking personal awareness while helping the brain regulate emotions.

**Mood booster.** Writing can help boost the mood and nurture emotional well-being.

You can journal in whatever way works for you. Some different types of journaling include:

- ❖ **Traditional diary:** Writing down your thoughts, feelings, the day's activities in a paragraph style.
- ❖ **Bullet journaling:** Consists of bullet points and lists, categories and subcategories.
- ❖ **A journal app on your smartphone:** Apps are available that make journaling easy to access.
- ❖ **Art journal:** Incorporates art, drawings, words, poems, pictures, or anything you want to help get your thoughts and feelings down on the page.

## THE LOWDOWN ON WEIGHTED BLANKETS

Anxiety. Stress. Restless nights. Feeling chilly. Is it possible there's one thing that could help with all these issues? A weighted blanket might just be your new best friend. Weighted blankets, or gravity blankets, are blankets with extra weight in them. Weight is typically added to the blanket with plastic pellets, glass beads or rice. The ideal weight is about 10% of your body weight.



Weighted blankets have been shown to increase the production of melatonin, a hormone that regulates your sleep cycle, through sensory stimulation. Increased melatonin leads to increased serotonin, a neurotransmitter that contributes to feelings of well-being and happiness, which can help you fall asleep faster and more easily. Weighted blankets recreate the weight of someone holding you while you sleep, and research shows that they help alleviate anxiety.

Weighted blankets reportedly help create focus for adults or kids with ADHD, as well as help alleviate restless leg syndrome and symptoms of PTSD and improve your mood. You should also look for blankets that weigh between 10 and 25 pounds, depending on your body weight. Infants and young children should not use weighted blankets due to safety concerns.



## BENEFIT SPOTLIGHT

### WHAT IS AD&D?

Accidental Death and Dismemberment (AD&D) insurance can be confusing. Typically, this benefit is a provision that covers unintentional death and/or dismemberment. Dismemberment can include a number of scenarios aside from actually losing a limb, including the loss of use or function of a body part or bodily function such as vision, hearing, or speech. Each policy is different, so it's important to know what's covered for you.

Dismemberment policies will often pay for a percentage of the loss of limb, partial or permanent paralysis, or the loss of use of a body part or function. Under the accidental death part of an AD&D provision, beneficiaries receive benefits in the case of the insured person's death. In most circumstances, a cap will be placed on what beneficiaries can receive. This ordinarily covers unique circumstances such as accidents involving equipment, traffic accidents, drowning, other exposure to the elements and homicide.

AD&D exclusions typically include suicide, death from a natural illness or war injuries. Often if the death or dismemberment occurs as a result of an incident that was illegal or could result in a felony, it is not covered and no benefit is payable.

**BONUS ARTICLE  
OF THE MONTH:  
SOCIAL MEDIA:  
FRIEND OR FOE?**



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