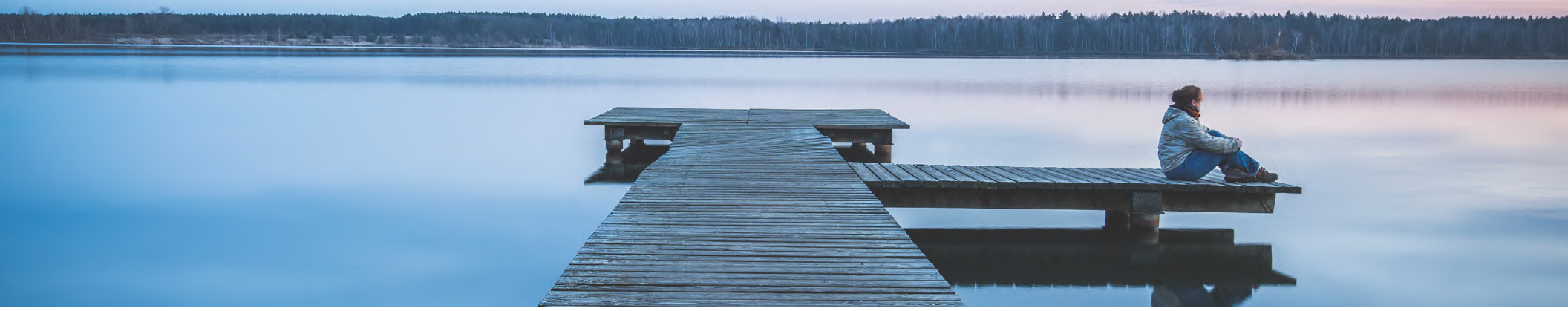


APRIL 2021

REVITALIZE: YOUR AWARENESS



lb LIFESTYLE BENEFITS



STOCKING YOUR FIRST AID KIT

As we approach storm and vacation season, it's a good idea to check your first aid kit to make sure nothing is expired and you have everything you need.

What should be in your first aid kit?

- Bandages and Band-Aids for cuts
- Burn cream
- Gauze
- Tweezers to remove splinters
- Chemical-activated ice packs for burns or swelling
- Pain relief medicine
- Antibiotic ointment and antiseptic for cleaning wounds and preventing infection
- An oral thermometer to check for fever
- Safety gloves in case of blood
- Flashlight and batteries

You should keep a first aid kit in your home and in your car.

A PINCH OF SALT

Sodium is imperative for the body to maintain various functions, but too much can be detrimental to your health. The main source of sodium in the modern diet is salt, which the World Health Organization (WHO) recommends adults consume no more than 5 grams of per day.

The best ways to reduce salt from your diet are:



Don't double salt.

Adding more salt to a meal after it's been cooked is an easy way to go over your daily sodium limit.



Monitor your snacks.

Choose healthier snacks like fruits and veggies or other low-sodium foods instead of processed salty snacks like chips.



Shop with awareness.

Consciously shop for low-sodium versions of foods. **Low-sodium soy sauce has 40% less sodium than regular soy sauce, according to Kikkoman, a popular brand.**

High sodium intake can cause raised blood pressure at any age, as well as increasing the risk of heart attack and stroke. High amounts of salt in your diet can also lead to water retention and bloating. Take the steps listed above to become more aware of your sodium intake and live a healthier life.

BENEFIT SPOTLIGHT

DECODING INSURANCE DOCUMENTS

Some documents are legally required to be shared with anyone participating in a health insurance plan. They detail benefits coverage, features, how they operate, etc. SPD and SBC are two such documents.

Summary Plan Descriptions (SPDs)

are summaries of the benefits offered to eligible participants under a benefits plan. Plan administrators are legally obligated to provide the SPDs free of charge to the plan participants. These describe what the plan provides, how it operates, when an employee can begin to participate in the plan, and how to file a claim. If a change is made, participants must be informed.

A Summary of Benefits and Coverage (SBC)

details the benefits and coverage under the applicable plan. These are created from a template that should use clear language to summarize plan features, cost-sharing provisions, covered benefits, and coverage limitations. These must be provided to participants with written application materials, upon request, upon special enrollment and at renewal.



**BONUS ARTICLE OF THE MONTH:
RECOGNIZING DEPRESSION**
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