



## ANXIETY VS. DEPRESSION

Anxiety and depression have overlapping symptoms. They are also often comorbid, meaning they often show up together. The National Alliance on Mental Illness estimates that 60% of people who have an anxiety disorder will also experience depression.

### Depression

- ❖ Ongoing sadness or hopelessness — more than just “the blues”
- ❖ Reduced or increased appetite
- ❖ Irregular sleep, either too much or too little
- ❖ Seemingly constant lack of energy
- ❖ Recurring suicidal thoughts or attempts
- ❖ Mental fog, including difficulty thinking or concentrating

### Anxiety

- ❖ Worrying excessively or feeling anxious out of proportion to actual events
- ❖ Inability to stop worrying
- ❖ Feeling constantly jittery or on edge
- ❖ Feeling overwhelmed by making choices
- ❖ Trouble concentrating
- ❖ Fatigue and difficulty sleeping
- ❖ Nervousness
- ❖ Irritability

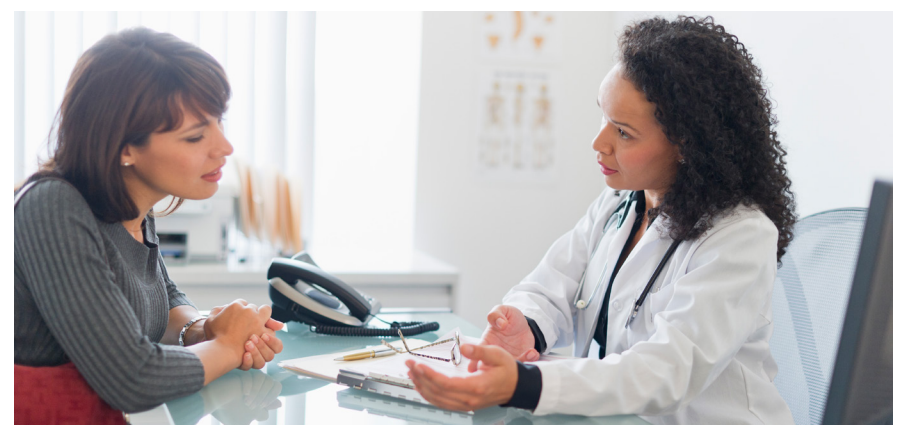
## BENEFIT SPOTLIGHT

## SNAP, CRACKLE, AND POP

Chiropractic care may relieve neck or low back pain by improving the motion of one’s spine. A 2018 study published in the Journal of American Medicine reported that people who received chiropractic care reported less pain, better mobility, and a reduced need for pain medication.

However, not enough studies have been done to prove that chiropractic adjustment is more effective than other treatments such as rest, stretching, and pain relievers. Adjustment is also not for everyone. People with severe osteoporosis, spinal cancer, or numbness in any limbs should avoid chiropractic treatment.

Consult with your doctor to see if chiropractic care is right for you and check with your insurer to find out what your coverage is. Some practitioners offer discounts for cash payments vs. filing an insurance claim. If you take this route, however, that full direct payment will not count toward your deductible.



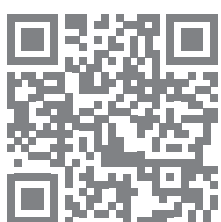
## IS AN HMO RIGHT FOR YOU?

HMO stands for Health Maintenance Organization. Knowing its advantages and disadvantages can help you make a more informed decision regarding whether an HMO is the best plan for you and your family.

An HMO gives you access to a group of providers (doctors, hospitals, etc.) that has agreed on certain pricing for members. HMOs are generally inexpensive plans with low monthly premiums and out-of-pocket costs that focuses on preventive health, like annual checkups.

However, **most HMOs will only cover visits to in-network providers**, with the exception of emergency care. If your current doctor is not in the network, your visits will not be covered at all and you will be responsible for the entire cost. Many HMOs require you to select an in-network PCP to coordinate all your other care through. There are also often other restrictions on coverage.

If you are healthy and only see the doctor once or twice a year, this may be a good choice. If you have any chronic health conditions, need specialist care, or see a doctor regularly, you may want a more flexible plan.



BONUS ARTICLE:

CANCER CHECK-UP

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