



WORLD AIDS DAY

December 1 is World AIDS Day, which serves to remember those who have died from HIV-related illnesses, and shows support and acknowledgement for people who live with HIV. While HIV is far less deadly than in decades past, it is still a medical condition that requires more awareness, research, and public education.

The **Human Immunodeficiency Virus** attacks cells that help fight infection. If an HIV infection is left untreated and becomes severe enough, it can lead to **Acquired Immunodeficiency Syndrome**, or AIDS. AIDS is so dangerous because it severely hinders the immune system's ability to fight off other illnesses and infections. HIV is spread through contact with infected bodily fluids, often during unprotected sex, or through sharing injection drug equipment.



More than 1 million Americans currently live with HIV.

More than 35 million people have died from it, making it one of the deadliest pandemics in recorded history.

The good news is that today, HIV is easy to test for, either in a clinical setting or in the privacy of one's home, and highly effective medical treatment is available in the form of antiretroviral therapy. One can also avoid HIV by using protection during sex, utilizing pre-exposure prophylaxis or PrEP (a medicine that reduces one's risk of contracting HIV), and regularly testing.



BONUS ARTICLE:
TROUBLE SLEEPING TIGHT?
LDBLIFESTYLEBENEFITS.COM

DISCLAIMER: The information contained herein is intended to serve as a general guide. Please consult your physician, insurance company and/or tax advisor for information specific to your individual needs.

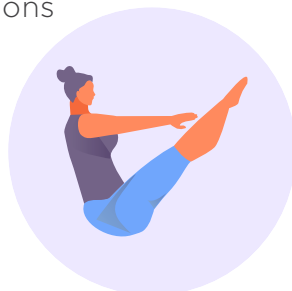
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STRONG ALL AROUND: PILATES

Pilates exercise has experienced several waves of popularity since its invention in the 1920s by Joseph and Clara Pilates. Pilates is a series of controlled, smooth movements designed around the principles of breath, concentration, centering, control, precision, and flow. It became especially popular with dancers, who tended to have injuries caused by overuse of certain muscle groups and repetition of certain movements.

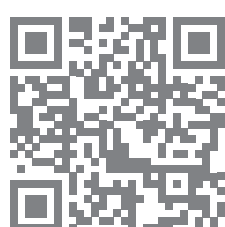
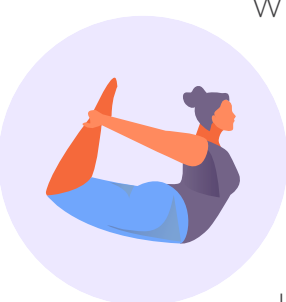


Because many of us, dancers or not, perform specific actions over and over again, the average person can also benefit from Pilates. Pilates primarily helps strengthen abdominal muscles, inner thighs, back, hip, and gluteal muscles. It has many scientifically proven benefits, such as:



- Relieving low back pain
- Improving posture (which can help relieve headaches and shoulder pain)
- Decreasing stress
- Potentially reducing menstrual pain
- Reducing risk of injury by increasing flexibility, strength, and mobility

While there are Pilates machines you can use, all you really need to get started is a mat and a class, which you can find in-person or online. Pilates is a great low-impact, strength-building option that can help you stay healthy and injury-free.



BENEFIT SPOTLIGHT

3, 2, 1 - NEW YEAR'S WRAP-UP



Review your benefits to ensure you're making the most of them in 2023.

Flexible Spending Accounts (FSAs)

If you have a Healthcare Flexible Spending Account (FSA), check to see whether it has a rollover period, which allows you to use a portion of leftover funds into part of the new year, or a grace period, an extended period of time in which to use 2022 funds. If it has neither, those funds will be forfeit come January 1. Likewise, if your FSA requires you to submit receipts for reimbursement, make sure to have those sent in by the end of the month (unless you have a grace period).

Don't forget to assess your Dependent Care FSA as well. Did you over or under fund your account in 2022? Do you have any lingering care expenses that need to be submitted for reimbursement?

Health Spending Accounts

Though Health Spending Accounts do not expire at the end of the year, review your HSA spending to see if your expenses and your HSA allocation match up. Did you only contribute part of the maximum and wind up running out of funds? Consider upping your contribution. If you have the financial flexibility, you may want to up your contribution anyway - HSA funds roll over year after year, and HSAs can make for valuable retirement nest eggs.

401(k) Contributions

If you aren't already, contribute at least up to your company's match. If you're not sure that you're saving enough for retirement, plan to increase your contributions next year. (Reviewing your budget might help free up those extra contributions.)