



More than Sleepy

When someone hears the term fatigue, they likely think of feeling tired — but it's more than that. The overwhelming sense of feeling drained can be the result of many different factors.



Excessive alcohol or caffeine consumption, drug use, lack of exercise, poor sleep, an unhealthy diet, or weight disorders can lead to fatigue. It can manifest in muscle soreness and aches, gastrointestinal problems, irritability, trouble concentrating, and other symptoms.

Adjusting your lifestyle through proper diet, stress management, exercise, and getting 7–9 hours of sleep each can help alleviate feelings of fatigue. Making lifestyle changes can feel overwhelming, so start small.

- Avoid caffeine in the afternoons and evenings.
- Swap sugary snacks with fruits and vegetables.
- Incorporate movement (stretching, walking in place, yoga) into your day.

Emotional and mental health issues like stress, grief, and anxiety can also contribute to fatigue. If you are experiencing unresolved fatigue that lasts longer than a couple of days or interferes with everyday activities, consult your primary care physician. Some cases of

fatigue are a symptom or side effect of another condition that need medical intervention, such as autoimmune disorders and hormonal imbalances.

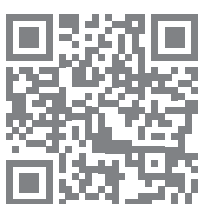
Fertility & Family Planning

Adding a child to your family through birth or adoption can be complicated. For starters, infertility is not uncommon, affecting one in eight heterosexual couples. The good news is that, since 2021, there has been a sharp uptick in employers offering fertility and adoption benefits.

Companies such as Carrot and Progyny provide fertility services that may include egg freezing, drug therapy, intrauterine insemination, and in vitro fertilization. These services make fertility treatments more affordable for many people. Some providers also offer assistance with surrogacy arrangements.

Adoption can also be a lengthy and expensive process. Some companies mentioned above might also offer adoption benefits, helping walk you through the time-intensive steps of adopting a child. Recently, many employers have extended these benefits to LGBTQ+ employees and single employees as well. Additionally, roughly 10% of companies offer some form of adoption financial assistance, as well as 29% offering paid adoption leave.

Talk with your company's Human Resources to find out if your employer offers any of these benefits or might in the future.



[LDLIFESTYLEBENEFITS.COM](https://ldlifestylebenefits.com)

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BENEFIT SPOTLIGHT

Qualifying Life Events

Signing up for benefits usually only occurs during your company's open enrollment period, or when starting a new job at a new company. But sometimes there are changes in your life called Qualifying Life Events (QLEs) that allow you to add or change benefits outside of the regular windows.

When a QLE occurs, you typically have 30 or 31 days to request changes to your coverage. Common QLEs include:

- A change in the number of dependents
- A change in a spouse's employment status
- A change in your legal marital status
- A change in employment status from full time to part time, or part time to full time, resulting in a gain or loss of eligibility
- Eligibility for coverage through the Marketplace
- Changes in address or location that may affect coverage
- Entitlement to Medicare or Medicaid

Some lesser-known QLEs are:

- Turning 26 and losing coverage through a parent's plan
- Death in the family
- Changes that make you no longer eligible for Medicaid or the Children's Health Insurance Program (CHIP)

Reach out to your company's Human Resources for questions regarding specific life events and your ability to request changes.

BONUS ARTICLE: PTSD