



August 2010

## Safe Sight for Sports

Did you know that the majority of childhood eye injuries occur while playing sports? And prescription glasses or sunglasses do not provide adequate protection to your child's eyes while participating in sports.

It is recommended that you invest in eye guards for your child, and they should fit securely and comfortably. Help find the right eye guards for your child:

- Purchase eye guards at a sports or optical store to be sure they have been tested for sports use.
- Ask your eye care professional to fit your child with prescription eye guards if he or she wears prescription glasses.
- Make sure the lenses are either part of the frame, or if the lenses are separate that they pop outward, away from your child's face.
- Eye guards may feel uncomfortable for your child at first. Assure your child that this feeling is temporary and will help keep him or her in the game!



August is  
Children's Eye  
Health and  
Safety Month!

## LIVE WELL, WORK WELL

### Are You a Wise Health Care Consumer?

Many Americans will search through the newspaper for a coupon that saves them a few dollars at the grocery store, but when it comes to health care – a far more complex and expensive purchase – they rarely ask questions or consider all the options to save time and money.

Learn to shop for value when it comes to health care – it could save you thousands of dollars on your family's medical bills. Consider these tips:

- **Make a deal.** Ask your doctor, hospital or dentist if they will accept less for the service. Many individuals who bargain for health care succeed.
- **Know the price.** You will be better armed to negotiate discounts when you know the real cost of care. Find rates on the websites of large insurers such as United Healthcare, Cigna and Aetna.



- **Pay in cash.** You can often save up to 10 percent on your bill by paying in cash up front. Doctors lose thousands of dollars each year on credit card processing fees, unpaid bill and collection fees.
- **Don't skimp on preventive care.** Be sure your child gets routine checkups and vaccines as needed, both of which can prevent medical issues down the road. And be sure you are getting the recommended screenings to detect health conditions early.
- **Look for free services.** Search for free health screenings and vaccinations in your area.
- **Live a healthy lifestyle.** Focus on eating nutritiously, cutting back on fast food and getting more physical exercise. Striving toward a healthier lifestyle and maintaining a healthy weight can drastically reduce future medical conditions.

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## Fighting Fatigue

Busy summer schedules, stress and a lack of sleep can catch up with you. If you find yourself fatigued during the workday, consider these tips to help you stay more alert and energized.

**Think about nutrition.** Healthy foods help to energize your body. Overeating and skipping meals will make you feel sluggish as your blood sugar crashes. And always start your day off with a nutritious breakfast.

**Exercise regularly.** This will give you more energy throughout the day and will help you sleep better at night. Don't have time to get to the gym? A brisk 15 or 30 minute walk during your lunch break can help boost your energy level for the afternoon.

**Hydrate, hydrate, hydrate.** One of the main causes of daytime fatigue is dehydration. Drinking at least eight 8-ounce glasses of water throughout your day and limiting your caffeine to two servings a day will help boost your energy level.

**Manage your stress levels.** Severe stress is exhausting, so try relaxation techniques such as meditation, listening to calming music, deep breathing, reading or attending a yoga class.



## It's Not Too Late to Save!

The sooner you start saving for retirement, the easier it will be for you to live comfortably during your post-working years.



### Did You Know...?

- You will need approximately 80 to 100 percent of your current income to maintain your lifestyle during retirement.
- Retirement can last for 30 years or more.
- Almost 1 in 3 retirees say they have no savings of any kind.
- The average amount paid monthly by the Social Security Administration in the form of benefit is only \$1,153.

If you put away as little as \$50 per month starting NOW, you can watch your savings grow:

Monthly Savings (6%)	5 Years	15 Years	20 Years
\$50	\$3,489	\$14,541	\$23,102
\$200	\$13,954	\$58,164	\$92,408
\$500	\$34,885	\$145,409	\$231,020

This refreshing salsa offers a delicious alternative to traditional salsa. Serve atop fish or chicken as a garnish for a tasty summer meal – or use as a dip with tortilla or pita chips.

## Kiwi and Mango Salsa

- 4 kiwis
- 1 cup mango
- 4 tablespoons chopped cilantro
- 3 tablespoons lime juice
- 2 teaspoons minced chilies
- 1 teaspoon of salt

Peel mango and kiwis, cut into eighths and then dice. Place diced fruit in a bowl and mix gently with other ingredients. Serves 4.

