



# LIFESTYLE BENEFITS

# Spring Forward!

MARCH 2016



## Health & Wellness

### Calling All Good Bacteria

Did you know your body is full of bacteria? Some are bad, but others can be good for you. Probiotics are one of the good guys. They are most helpful with digestive issues—lactose intolerance, irritable bowel syndrome and diarrhea are the most common conditions treated by probiotics. But that's not all! Some research suggests that they may ease certain skin conditions, promote oral health and possibly prevent allergies and colds.



### Get Your Probiotic On!

- ❖ Yogurt with live and active cultures
- ❖ Sourdough bread
- ❖ Unpasteurized sauerkraut
- ❖ Buttermilk
- ❖ Miso soup
- ❖ Naturally fermented sour pickles
- ❖ Tempeh
- ❖ Soft cheeses
- ❖ Probiotic supplements

### Antioxidants to the Rescue



Antioxidants are the body's superheroes. They defend the body from cell damage caused by unstable molecules known as free radicals. Common contaminants such as ultraviolet light, unhealthy foods and air pollution can speed up the damage, leaving you at greater risk for chronic conditions such as macular degeneration, heart disease and cancer.

The good news is that eating a healthy diet can go a long way toward restoring balance. Fresh foods — think vegetables, fruits, beans, nuts and fortified cereals — are your best source of these important nutrients.

Antioxidants are also available in supplements, but beware — there can be too much of a good thing. High doses of vitamin E may increase your risk of prostate cancer and stroke, and antioxidant supplements may also interfere with some medicines, so be sure to check with your doctor before starting a supplement routine.



### Goodbye, Spring Allergies

If you are sneezing, itchy or congested, you're not alone! More than 30 million Americans suffer from pollen and mold allergies each spring.

#### Keep an Allergen-Free Home

**Ventilate:** Install a fan or leave a window open when you shower and vent fumes from the stove to the outdoors

#### Toss the plug-in:

Some air fresheners emit allergy-triggering volatile organic compounds

#### Reduce dust mites:

Protect your bed and pillows with dust mite covers



**Wash bedding weekly:** Launder in hot water and dry on high heat

**Create a pet-free zone:** Do not let animals sleep in your bedroom

**Invest in a vacuum:** Look for one with a HEPA filter

**Dust weekly:** Use a microfiber cloth or dusting wand

**Freshen stuffed toys:** Wash or throw them in a hot dryer for 20 minutes

**Go barefoot:** Allergens stick to your soles, so leave your shoes by the door

If your symptoms persist, talk to your doctor about medical treatment options such as allergy shots.



### Benefit Spotlight

#### Out-of-Pocket Maximums

When it comes to health care costs, knowing the rules can save you from unexpected expenses. Your out-of-pocket maximum is the most you have to pay for health care services during a policy period.

Be mindful of what your plan counts toward the out-of-pocket maximum. For example, most insurance premiums do not count toward the out-of-pocket limit. Other exclusions may include elective surgeries and some treatment options.

Be sure you understand the rules set out by your health plan. Pay special attention to your summary of benefits to see what is covered and what is not. If you have questions, pick up the phone and call your health insurance provider.



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