

Summertime Safety Tips



Summertime is meant to be spent outdoors in the fresh air, but if you don't take precautions in your outdoor activities you could be putting yourself at risk. Be mindful of the following while enjoying time in the great outdoors:

- **Water safety:** Make sure if you are out on the water, whether you're fishing, boating, or swimming, someone is aware of where you are and how long you plan on being out. Also always wear proper safety equipment like a personal flotation device. **For more tips on water safety go here.**
- **Sunburn/poisoning:** Be sure to apply sunscreen with an SPF no lower than 30, and apply before and every 2 hours during sun exposure. Reapply more frequently if you are swimming or sweating a lot.
- **Poison ivy/Poison oak:** **Know how to identify poison oak and ivy.** Be on the lookout for these poisonous plants, and be sure to wear gloves or protective clothing, and wash your clothes after doing yard work and/or hiking on a trail if you think you may have come into contact with these plants.

Plan for Travel Emergencies

A health crisis, large or small, can occur at any time. Being away from home, only makes it worse. For example, you lose a crown while you're on an extended camping trip. Or twist an ankle while sightseeing. While not all health events can be avoided, many common dilemmas can be averted with proper planning:

- **Carry a medication/health list.** Write down all your medications (include their generic names if traveling outside the US), doses, pharmacy name, doctor contact, your medical conditions, and any allergies.
- **Flying? Pack your medications in a carry-on, not in checked bags.** Keep each medication in their original container labeled with the same name as on your ticket. Place all medications in a plastic bag to ease the security screening process. And make sure you pack enough for the duration of the trip!
- **Take along treatments for common traveler's ailments.** This may include remedies for diarrhea, bug bites, or sunburn.
- **Traveling abroad?** Check for any health advisories and/or immunizations you may need in advance.



Manage Caregiver Stress



If you are among the one in six American workers taking care of an elderly, disabled or ill loved one, you know how difficult it can be to juggle caregiving with work and personal responsibilities. Here are important tips from our experts:

- **Understand the diagnosis and what to expect.** A close communication with your loved one's doctors is vital.
- **Make a care plan.** Your items should include building a daily care schedule and reaching out to family and friends to enlist them in sharing day-to-day responsibilities and/or the cost of care.
- **Review insurance coverage.** Depending on the age and situation of your loved one, adult care services, for example, may or may not be covered.
- **Check out Medicare and Medicaid coverage.** Medicare, for example, may help you pay for durable medical equipment.

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