

Be a Smart Consumer



Being a smart healthcare consumer means knowing how your costs of care work with your insurance plan, and getting the right care at the right price. Here are some tips for controlling your costs and becoming a proactive healthcare consumer:

- **Know your plan.** Read your insurance plan carefully so you know what you are responsible for when it comes to receiving care.
- **Know before you go.** If you haven't met your deductible yet, it's a good idea to know how much your service will cost before you visit the doctor.
- **Ask about lower-cost options.** Ask your doctor about alternative treatment locations, and find out relative costs.
- **Keep a paper trail.** Keeping a record of all your treatments, tests and medications will help you understand your bill, and alert you to any errors.
- **Take prevention seriously.** The best way to keep healthcare costs low is to maintain a healthy diet with frequent exercise.

De-stress Before Summer

Summer can be great for planning vacations, parties and spending time with family and friends. But overwhelming yourself with plans can cause stress. Here are some great tips for dealing with summertime stress:

Get enough sleep. If you're not sleeping soundly, your mood, and ability to solve problems and make decisions, energy level, and physical health may all be affected.

Be prepared. Manage your finances and plan ahead for your weekend vacations or family trips.

Don't let stress build up. Nothing ruins a happy vacation like bickering and fighting. Make sure you are releasing your stress in a healthy, positive way.

Improve your time management skills. If you're frequently stressed out due to work and/or family demands, these skills can help you better balance your duties better.

For more tips to de-stress [visit our blog](#).



Master Life's Transitions



For some people, entering midlife (around age 40-60) puts them in a tailspin.

The passage into growing older can trigger worries about aging or panic about time running out and may even spark behavior changes like substance abuse. If you're headed into this milestone, here are healthy ways to cope with the transition:

- **Remind yourself** that aging doesn't necessarily mean decline-it can open up new vistas to you.
- **Check out new hobbies**, activities and travel destinations-even around your own county.
- **Sample new foods**, and ways to eat and exercise to keep in shape and maintain energy.
- **Acknowledge** that it's normal to grieve the loss of youth for a little while.

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