

Prepare for the Unexpected

Surprise medical emergencies can lead to surprise medical bills.

Planning for future medical expenses is one way to make sure you are prepared for the unexpected, but there are other ways to avoid costly mistakes. Below are tips for protecting yourself from surprise bills when receiving treatment:

- If possible, check with your insurer before treatment to ensure approval.
- Also, check to make sure the medical provider or providers are in your plan's network—if you receive medical treatment that isn't covered in your plan's network you may be required to pay more.
- After receiving treatment, ask for an itemized bill, and look it over for errors.



Take Your Workout Outside

During winter, you likely brought your workouts indoors. Perhaps you joined a gym, or you tried some at-home exercises that you did in the comfort of your warm home. Now that spring is officially here and the weather is getting milder, here are great ways to bring your workouts back outside!

Start simple. Walking for fitness is a great way to get started! Walk around your neighborhood or your local park in the mornings or after dinner. At work, grab a buddy and take a walk outside at lunchtime.

Find a new-to-you form of cardio. If you want something different from running or walking, try cycling or swimming!

Tidy up your property. Do a little spring cleaning outdoors. Make your patio or garden beautiful with some colorful plants—gardening counts as exercise.



Keep Your Cool at Home and Work



Too much stress at work can lead to problems at home, and vice versa.

Having better time management skills can help you become more organized and productive. These tips can help you manage your time more efficiently:

- **Keep track of important activities** in a calendar or planner
- **Make daily to-do lists** of all things you need to get done and check off completed tasks
- **Get organized** by de-cluttering at home and at work
- **Take a few 10-minute breaks** throughout your day to clear your mind
- **Cut back on time-wasters** like TV, social media, surfing the web, etc.

WAIT!

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