

Making Informed Decisions



Considering a procedure? Have questions about a diagnosis? Worried about costs? Before you make any big decisions concerning your health, be sure you are as informed as possible. Good ways to be sure you're making a smart decision include:

- **Talking to your doctor.** Providers consider your financial status when recommending care. Let them know the costs are important to you. Discuss a payment plan with your physician. A whopping 61% of adults who asked their doctor for a discount, got one.
- **Understanding your healthcare coverage.** What costs are you responsible for? What is covered under your health insurance plan? Are your doctors in-network? These are all important questions to review to ensure you are using your benefits wisely and making informed decisions. [Here is some helpful information about understanding health insurance.](#)
- **Researching your health issue.** Whether it's a serious procedure or just minor physical therapy, making sure you are fully aware of the type of medical issue you are facing will give you a better sense of what you need to do, to get better.

Summertime Safety

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:

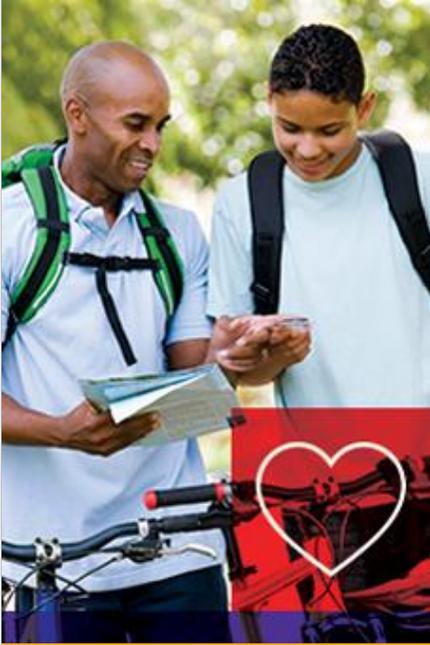
Sun burn/poisoning: Be sure to apply sunscreen with an SPF no lower than 30, and apply before, during and after sun exposure. Reapply frequently if you are swimming or sweating a lot.

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!](#)

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 them.



Raising Successful Adults



As a parent, you want the best for your kids. But you may find it challenging to communicate with them, especially if they are at an age where they want to be independent, and roll their eyes when mom and dad try to give them advice. As a parent, fostering healthy self-esteem can enable your teen to better handle the various pressures of adolescence. Here is what our experts suggest:

- **Show appreciation for who they are.** Let them know they are loved and are capable individuals-don't restrict your appreciation solely for their "accomplishments."
- **Engage in family activities.** Let your teen take the lead on weekend bike rides, for example. Or have them select a charity walk or fund drive for the family to participate in.
- **Support their hobbies or interests.** Whether it's making dance videos or creating exotic concoctions in the kitchen, exploring their talents helps them build a positive identity.
- **Solicit their opinions in family decisions.** Ask what they think of the new family car you want to buy, for instance.

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