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THE HIGH
COST OF
DISPARITY
IN MEDICAL
RESEARCH

RETIREMENT
PLANNING
THE SMART
WAY

GET “PUP”
AND ACTIVE!

SPRING 2023



Empowered Members,
Informed Choices



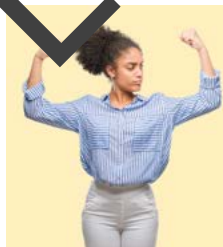
THE HIGH COST OF DISPARITY IN MEDICAL RESEARCH

Mary just wasn't feeling herself. In addition to being really tired, she was struggling with an unusual upper back pain and was feeling short of breath. Like many busy mothers, she assumed she was just coming down with the latest bug. Little did she know it was actually symptoms leading up to a heart attack.

Historically, science has tended to overfund men's health and has been more likely to use male subjects when it comes to conducting studies. Take Mary's case for example; the classic symptoms of a heart attack were discovered in a study conducted by men, and most of the subjects in the study were male. Some of the most common symptoms that women experience are shortness of breath, back or jaw pain, and nausea/vomiting, but these are not included in the research findings. Because the diagnosis favors the male symptoms, women are frequently misdiagnosed when they are having heart issues.

If you don't think this disparity in research makes a difference, consider the following:

- **Cardiovascular disease is the number one killer of women in the US, but only 1/3 of patients in research trials are female.**
- **On average, women are diagnosed with heart disease seven to ten years later than men.**
- **Women are 3x more likely to have a fatal heart attack than men.**



There are several conditions researchers have used to exclude women from studies. In 1977 the FDA recommended women be excluded from clinical trials because of the possibility that the research could have adverse effects on an unborn fetus. Women's menstrual cycles have also been cited as a reason to exclude women, with researchers claiming they would need more subjects to counteract this variability, increasing funding costs. It was erroneously concluded that men could substitute for women in trials with minimal changes in results, which is simply untrue. Being female affects how certain conditions play out, yet these effects remain underfunded and under researched.

As we celebrate Women's History Month in March, let's consider women's future. While women make up over half of the world's population, women's health research is dramatically underfunded. Not only does this skew scientific research unfavorably, but it can also have a staggering financial impact.

Between 1997 & 2000
8 Out of 10
Drugs Removed from the U.S. Market Were Due
To Side Effects That Occurred Mainly In Women

The nonprofit Women's Health Access Matters (WHAM) recently conducted a simulation to see what the return on investment would be if certain studies doubled their budgets for female focused studies. As you can see below, this would not only add accuracy to the outcome of these studies, but greatly impact the economy in areas such as healthcare expenditures, labor productivity of informal caregivers, and quality-adjusted life years.

The annual budget for coronary artery disease in women is currently \$20 million. If the budget were doubled over thirty years, even if research findings only improved in the slightest way, they estimated the return on investment would be 9,500%.

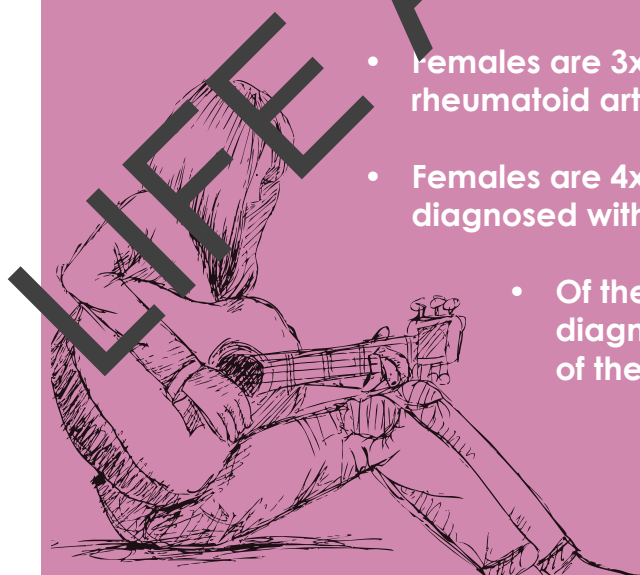
If the budget for the study of rheumatoid arthritis in women were doubled from \$6 to \$12 million, the return on investment would be 174,000%, adding \$10.5 billion to the economy over thirty years from a \$360 million investment.

Research has slowly begun to rectify the problem of women's inclusion in studies being underrepresented and underbudgeted. In 1997, the FDA established a guideline which required drug manufacturers to show how their product interplayed with age, race, and sex. In both animal and human studies, scientists must now account for sex as a biological variable. A 2016 study of the National Institutes of Health showed evidence that half of participants in certain clinical trials were women. While these actions have mitigated some of the issues, more women are still needed both in studies and behind the scenes.

To celebrate Women's History Month this year, consider donating to a woman specific health study, or write your state and/or federal lawmakers and encourage them to support parity in healthcare studies.

As Tammy Wynette sang, *sometimes it's hard to be a woman!* Consider donating to medical research projects that study diseases that disproportionately affect women or that focus on how a disease and treatments affects men and women differently.

- Autoimmune diseases affect roughly 8% of the world's population, but 78% of those affected are women.
- Females are 3x more likely than men to develop rheumatoid arthritis.
- Females are 4x more likely than men to be diagnosed with multiple sclerosis.
- Of the more than 6 million people diagnosed with Alzheimer's Disease, 2/3 of them are women.





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Sign Up. Save Time. Feel Better.

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TeleMedForLIFE is included in the Basic, Preferred, Prime, Prime Plus, Sterling, Sterling Plus, My LIFE Wellness and My LIFE Senior Plus membership plans.



Preregister for Faster Relief

Complete preregistration via your member portal at any time. Details are located on your LIFE membership ID card. For login assistance, call 800-557-5024.

THE BUILDING BLOCKS OF RETIREMENT PLANNING

RETIREMENT PLANNING THE SMART WAY

There are many ways to save for retirement. Start saving early is a key piece of advice, and making smart choices like employer matched 401Ks will greatly benefit you in the long run. But what does retirement look like? While retirement looks different to everyone, there are a few constants that everyone must keep in mind, and it comes down to expenses.



The entirety of retirement planning comes down to being able to live comfortably after you stop working. In the simplest of terms, you are pre-planning a budget. What does this budget look like? Here are a few building blocks to consider when planning out your own retirement.

Common Expenses

Common expenses are the essential costs one must consider when planning for retirement. These are your everyday expenses. Unless you've paid off a mortgage, housing will most likely be your number one expense. Other main expenses to consider are food and healthcare – insurance is essential in your golden years, and basic but essential costs like groceries, monthly bills, and gas must be considered for anyone who is retiring. Variables like taxes and inflation should be taken into account when planning for your common expenses.

Extra Expenses

Discretionary expenses are those you can likely live without, but what's retirement without some perks? Unlike your common expenses, extra expenses are completely under your control. Dining out, entertainment, gym or country club memberships and vacations are just a few examples of extra expenses one might consider when planning for retirement. If you have children and want to contribute to their advanced education or perhaps a wedding, you will also want to budget that into your extra expenses.

One-Time Expenses

Unlike extra expenses, one-time expenses may be out of your control, but thinking ahead never hurts anyone. A one-time expense might include home improvements, a hospital bill, or vehicle repair. Think of it like the emergency fund for your retirement.

It is important to know how your tax liability may impact the amount of savings you have access to. Consult with a tax advisor for a better understanding of how taxes can impact your retirement plan.

Retirement calculators like the MaxFi Planner and Rowe Price Retirement Income Calculator are useful tools when looking at your savings plan. These online calculators rely on estimated data, but can give you a clearer picture of your personal expenses, and can answer questions such as "what will my yearly expense look like?" and "which savings should I use first?"

LIFE Members in the Prime, Prime Plus, Sterling and Sterling Plus Plans also have access to LIFE's Financial Empowerment Program which offers many helpful financial tools.

Retirement takes some time and careful planning, but it is a goal we all strive for, and one that is well worth the hard work!



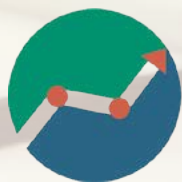
The average age of retirement in the U.S. is 62 years old.

49% of non-retirees expect their savings to fully fund their retirement.

The average American retiree receives \$1,666 monthly from Social Security.

64% of Americans believe they will still need to work at retirement age.

More than half of Americans (55%) are behind on their retirement savings.



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Pets: Doggone Good for Your Health

Any dog owner can tell you the immediate benefits of having a pet; the joy of companionship, unconditional love, and the daily fulfillment of taking care of your pup's needs. Just knowing you have saved an animal from an overcrowded shelter is enough reason for many to justify getting a dog. There are also other benefits to owning a dog, including some that may surprise you!

Mental Health

We all crave companionship, and for many that is one of the chief benefits of having a dog. Not only does this help with loneliness within the home, but owning a dog can give you social interaction that you may be lacking. Dog parks are a wonderful place not only for your pup to make new friends, but allow people to connect as well. Everyone there already has something in common: they all love their pets!

Stress Relief

Playing with your dog can release serotonin, oxytocin, and dopamine, which helps with calmness and relaxation. Petting your dog (or any pet!) can be a sensory stress relief. Doing so can lower blood pressure and bring stress levels down. All of this can lead to a reduction in both anxiety and depression!

Staying Active With Your Pup

Studies have shown that dog owners are four times more likely to meet their daily exercise goals. On average, a dog owner spends 300 minutes (about 5 hours) a week walking or being active with their dog, whereas a person without a dog only gets 100 minutes (about one and a half hours) of activity a week.



Staying active can positively affect blood pressure, cholesterol, and bone strength. An extra boost of Vitamin D during daily walks is a plus too. Maintaining a more active lifestyle with your pet can boost your immune system over time and lead to an increase in energy.

Even trivial things like throwing a ball or playing tug of war count as exercise, even if it is just for 10-15 minutes a day. And not only are both you and your dog burning energy, it serves as bonding time, which can help stave off feelings of loneliness or isolation.

Emotional Support & Structure

For some, dog ownership helps them structure their day. No matter what kind of day you may be having, your pet's needs must be met daily. They need to be let out in the morning, fed, and paid attention to. Caring for another's well-being can add to your sense of fulfillment and boost morale.

There are alternatives to pet ownership as well. Animal shelters can always use more volunteers. Many rescue groups are always looking to foster out puppies as well. If you're unsure about having a dog full-time, fostering is a great way to help out and stay involved!

Perhaps Will Rogers said it best:

***"If there are no dogs in Heaven,
then when I die, I want to go where they went."***

Nothing beats having a four-legged companion, so grab your leash, get some fresh air, and take your dog on a well-earned walk.

- Dog owners tend to naturally exhibit lower blood pressure
- Exercising with your dog decreases the chance of diabetes and promotes weight loss
- Dogs can help reduce triglyceride and cholesterol levels
- Playing with your dog can release serotonin, oxytocin, and dopamine

As a member of LIFE Association, you have access to a variety of programs and services designed to help you live life to the fullest. These outstanding programs include access to healthcare, mental health, and financial strategies. If stability and reassurance are what you want, don't forget you can purchase upgraded memberships which include Association Insured Benefits.

LIFE Association is continually striving to provide benefits and services to enhance you and your family's lives. If you have any questions regarding your LIFE Association membership, please call 800-557-5024.

Healthy, Wealthy & Wise is dedicated to helping LIFE Association members live happier, healthier lives. This publication does not replace necessary information or care provided by medical, financial, or other professionals.

Unless otherwise noted, all models are used for illustrative purposes only.



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