

healthy wealthy & wise



STAYING
HYDRATED
THIS SUMMER

KEEPING YOUR
PERSONAL
INFORMATION
PRIVATE

TRAVEL LIKE A
PRO THIS YEAR

SUMMER 2023



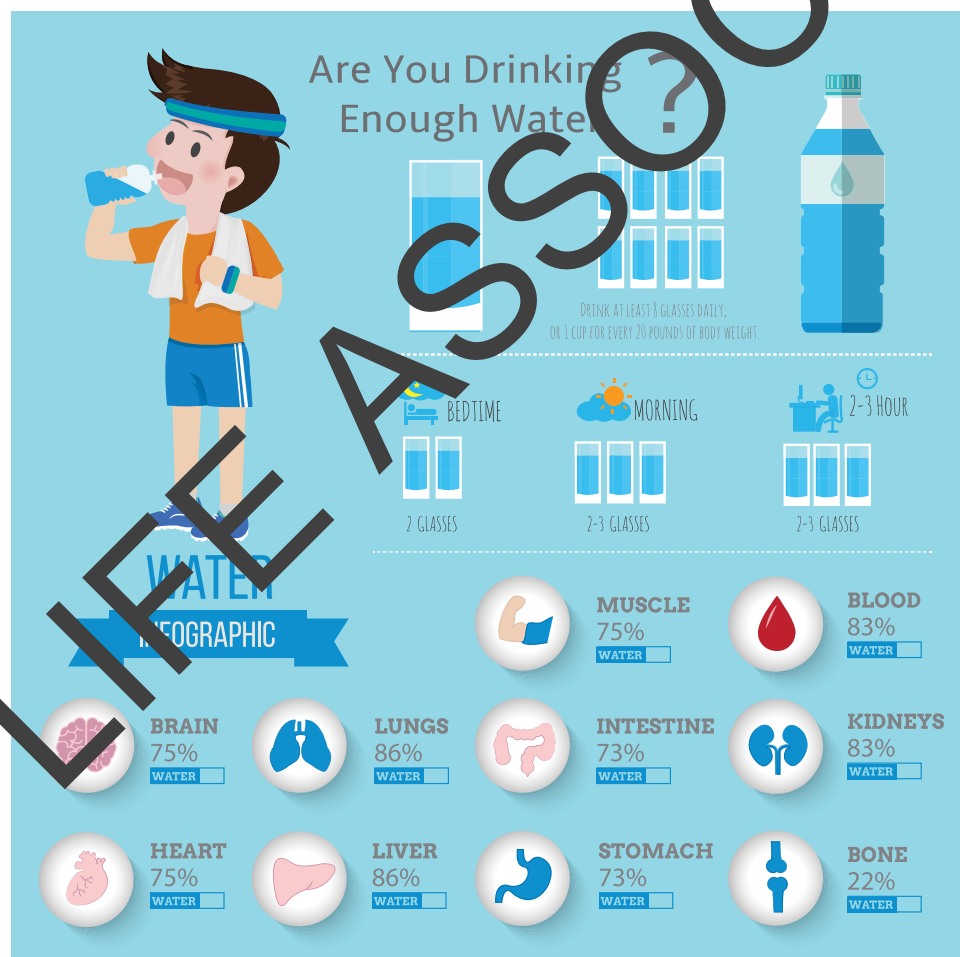
Empowered Members,
Informed Choices



KEEPING YOUR BODY HEALTHY AND HYDRATED

When trying to stay healthy, many people focus on a well-balanced diet and maintaining an active lifestyle. It is often easy to overlook the most essential part of living healthily: ensuring your body is hydrated.

Water is crucial to the human body – it is one of the most essential nutrients needed for life. While the human body can exist for weeks without food, it cannot last more than a week without water. Water carries nutrients and oxygen to all the cells in the body; it helps convert food into energy and regulates body temperature.



Water's Effect on Your Body

- Improves brain performance
- Helps with digestion
- Assists with weight loss/management
- Increases energy
- Improves detoxification
- Helps with heart health

Dehydration can affect your body's optimal function and negatively affect your cognition and mood. If you're feeling thirsty, it is your body's way of telling you it is dehydrated. Drinking water regularly, before your body alerts you, is best to maintain optimum hydration.

The consensus is that you should drink at least 64 ounces of water daily. On average, the body loses and needs to replace about two to three quarts of water daily, which comes out to roughly eight to twelve cups. Another way to determine your daily intake is to take 1/3 of your body weight and drink that number of ounces of water. So, if you're 180 pounds, you should drink about 60 ounces of water daily or about seven and a half cups (one cup of water = eight ounces).

If you can't keep up with this daily, your body can get the water it needs in other ways. Any beverage you drink will provide water but may also include unwanted calories or other toxins. Low-or-no-calorie drinks like sparkling water and teas are healthier for your

water intake. Sugary and alcoholic drinks will provide you with some hydration but are full of calories and have very little nutritional value. Food is also a way to get hydrated. Fruits and vegetables are excellent sources of water. However, a glass of water has zero calories and is ultimately the best way to hydrate your body.

There are many ways you can consciously ensure that you are getting the recommended amount of water daily. During meals, serve or order water instead of flavored beverages. Not only will it aid in digestion, but if you're eating out, it's cheaper too. If you're on the go, carry a bottle of water with you, and refill it frequently. If water seems too "boring" to you, add a wedge of lemon or lime to help improve the taste.

With the summer season looming, your body will likely need more water than usual, especially if you stay active outdoors. Be aware of the temperature and activity level, and ensure your body remains healthy and hydrated the whole season.



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* Costs for premium exercise studios exceed \$25/mo. and an enrollment fee will apply for each premium location selected, plus applicable taxes. Fees vary based on premium fitness studios selected.

** Add a spouse/domestic partner to a primary membership for additional monthly fees. Spouses/domestic partners must be 18 years or older. Fees may vary based on fitness center selection.

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Online Scams and How to Avoid Them

Sandra received an email from her bank asking her to verify her username and password, claiming it was an essential security measure to ensure her information was up to date. After doing so, she resumed her day, none the wiser. The next time she logged into her checking account, Sandra saw that a substantial amount of her balance was missing. Unfortunately, she was a victim of a very common internet scam in which she received an official-looking email and assumed it was a legitimate inquiry.

Something Sandra and many people may need to learn is that banks and credit card companies do not send out unsolicited emails. The address the

email was sent from was suspicious. Fake emails designed to look like they're from a legitimate business or company are a common scam called phishing. Once a scammer obtains banking or identity information, thefts begin, and once they occur, they can be tough to repair.

As the world becomes increasingly reliant on the internet to do business and send information, more scammers use their wits to try and take advantage of people. This can come in the form of official-looking emails, as mentioned above, fake GoFundMe's trying to exploit people's generosity, and people making up completely false identities, such as the familiar "prince from a foreign country" scam, in which a supposed wealthy nobleman needs help to transfer millions to their homeland, offering a sizable cash reward if you choose to help. This scam alone results in the loss of \$100-200 million a year for those who fall for it.

One of the most essential pieces of advice on avoiding online scams is simple: if something seems too good to be true, it most likely is. And while these scammers are very tech-savvy, there are tried and true ways to protect yourself from these schemes.



Keep your computer up to date.

Ensure you have the latest browser and operating system and that your security software is still running. This applies to all your mobile devices as well. Don't forget to renew your security software, as most run on a yearly license.

Make sure your passwords are strong.

Having a strong password is a surefire way to keep your information protected. Don't use personal info, i.e., names or birthdates, in your passwords and make sure you use a combination of upper- and lower-case letters, numbers, and special characters.

Keep your personal information private.

Many people have information publicly available on social media platforms, such as birthdates and anniversaries. If you can avoid doing this, it will go a long way toward protecting your identity. Do not share information sensitive to security questions, such as your mother's maiden name. Ignore private messages from people with unverified profiles; many scammers will pretend to be someone else on social media and try to retrieve personal information from you in what seems like an innocent chat.



Use secure websites.

When it comes to sensitive information like personal details and banking information, never enter any information on an unsecured website. The simple way to identify a secure website is via its URL. The standard 'http' URL is not secured. You know your information is safe if the URL has an 's' in it, which would read as 'https.' Phishing scams will send you a website that looks authentic, but if you read the URL, you'll notice something is off. It may be a spelling error or the use of extra words or letters that an official website would not do. For example, a fake amazon.com site may read as amazon.com, and it will not have the 'https' URL.

Use a second form of verification.

If you receive a suspicious email from your bank or another online entity asking for personal information, verify the validity of it by calling their customer service and inquiring whether or not they are requesting this information. Most scammers will be prepared for this, so don't use the information in the email's body, as it will likely play into the scam. Instead, call the customer service number on your credit card or listed on the official website. This will allow you to determine whether the email is valid quickly.

Other Ways to Avoid Internet Scams

- Only use secure payment methods you've setup yourself
- Don't give unverified users remote access to your computer
- Review privacy/security settings on social media
- Google the "scam" and find out if others have reported it
- Report your incident to the Federal Trade Commission

If your gut tells you something seems fishy or is potentially too good to be true, trust your instinct. Always ensure you're using a secure website, your software and operating systems are current, and your personal information stays as private as possible. Knowing these online scams can help keep your information secure and your money in your bank account.

SAVE

— with the —

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Planning Ahead For Your Summer Travels



Summer, from Memorial Day to Labor Day, is the busiest time of year for travel. Kids are out of school, the days are long, and the weather is inviting. There's no better time of the year to take a vacation, but traveling can be stressful. Packing, airports, long car rides – there's plenty to factor in before you're sipping cocktails by the beach.

The Earlier, the Better

Vacations can quickly become work trips, especially for parents, if you don't plan ahead. After you have selected your destination and dates, it's important to book your travel and accommodation. Generally speaking, the earlier you book, the lower your cost. Nobody wants to be stuck in a seedy motel miles from anything because there are no vacancies near the action.

If you are traveling out of the country, you must also ensure that all of your travel documents are in order. Everyone traveling will need to have a valid passport, and some countries

require that your passport be valid for at least six months beyond the dates of your trip. Some airlines will only allow you to board if this requirement is met.

Some countries require proof of vaccination for certain diseases, while it is advisable to obtain vaccinations when traveling to some developing or rural communities as you may encounter more conditions. Getting vaccinated at least 4 to 6 weeks before you travel to give the vaccines time to start working is important.

In the days leading up to your vacation, you will also want to make a few calls to ensure everything goes smoothly. First, notify your bank that you will be traveling to avoid any embarrassing credit card denials. To avoid an ugly surprise upon returning from your trip, it's wise to check on your phone plan to determine if extra fees will be charged for connecting in your destination city. Lastly, double-check your times and reservations. The last thing you want to do is start your trip with an extended delay at the airport.

Ready, Set, Go

With proper planning, packing for your trip doesn't have to be a nightmare that ends in the middle of the night before you leave. A checklist can do wonders. But even before the list, log on and check the weather at your planned destination. If you don't, you might live to regret it. Once you have set out all the garments you anticipate needing, put half back. Select clothes with similar or complementary colors, and pack more tops than bottoms. Also, try to choose knits, wool, and cotton, as these fabrics resist wrinkles.

Roll softer garments that won't wrinkle and fold stiffer items, such as starched shirts, dress pants, and skirts, to make the most of the room in your suitcase. Always remember to place the clothes you will need first on top. This way, whether your first location is the beach or your bed, you can start your vacation immediately.

One of the hardest parts of packing is shoes. They are bulky and heavy. Limit yourself to one pair of casual shoes or sandals, a pair of athletic shoes, and one pair for the more formal evenings. Wear the heaviest of these shoes on the plane and pack the rest in one-gallon resealable or plastic grocery bags. This will keep any dirt from getting on your clothing.

When it comes to toiletries, less is more. Try and find all of your needs in travel sizes. If they are unavailable, purchase some small, travel-sized bottles for downsizing. To keep things manageable, pack one bag for cosmetics, one for hair products, and one for skin-related items so it is easier to locate the items you need.



Top Items Left Behind

- Phone and laptop charger
- Prescription medication
- Glasses and contact lenses
- Travel adapter
- First aid kit
- Wet wipes or hand sanitizer
- Carry on a change of clothes
- Sunscreen and other skin care items

Carry On

With your bag packed, you just have your carry-on left. It's important to remember that you will have to deal with this bag through check-in, security, and when you have to dash a half mile in five minutes after a gate change. The point is, try and keep it light. Your carry-on should include your passport, ID and travel documents, your phone, and any electronics you will be taking, along with the proper chargers, glasses/sunglasses, hand sanitizer and wipes, any prescriptions medications you take, a change of clothes in case your luggage gets lost, and any entertainment you want on the flight. These items should get you through until you are reunited with your checked baggage.

Whether it's a trip across the country or a vacation to an exotic locale, planning for your summer travels will only make your experience more enjoyable. Customize your checklist to fit your vacation needs, and tick off the boxes to ensure every task is completed. Proper planning will allow you to start your vacation calmly, and that fruity drink on the beach will be all the sweeter.





You are Important to Us and to Your Family.



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Informed Choices

Life Association has partnered with Life Line Screening, the nation's largest provider of preventive health screenings, to bring our members convenient, painless, and non-invasive health screening services.

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Abdominal Aortic Aneurysm Screening

Ultrasound is used to screen for the presence of an aneurysm (enlargement) in the abdominal aorta that could lead to a ruptured aorta.



Peripheral Arterial Disease Screening

Evaluate for peripheral arterial disease (plaque buildup) in the lower extremities. Patients with PAD (peripheral arterial disease) are 3 to 6 times more likely to have a heart attack or stroke.

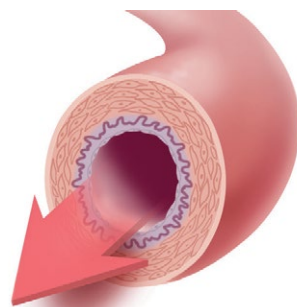
Please call to find out when the screening will be available in your area.

Call toll-free to schedule: 1-800-636-0196

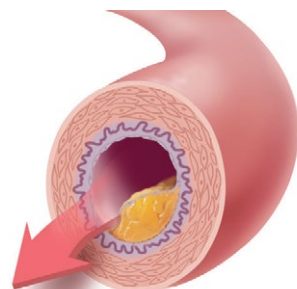
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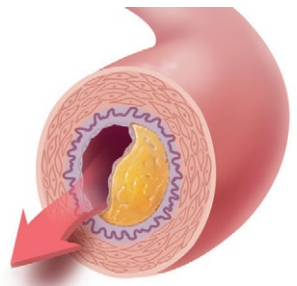
**Plaque buildup
can lead to heart
disease, stroke
and aneurysms.**



**A normal artery allows blood
to flow through easily.**



**As you age, arteries can
become partially blocked.**



**Plaque buildup reduces
your blood flow and can be
dangerous if left untreated.**

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.

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