

healthy wealthy&wise

PUT YOUR BEST
FOOT FORWARD

SEASONAL
SAVINGS
STRATEGIES

A SEASON OF
TRADITIONS

WINTER 2025



Empowered Members,
Informed Choices



HAPPY FEET: HOW HEALTHY FEET SUPPORT YOUR WHOLE BODY

Your feet do quiet, relentless work every day. They absorb shock, stabilize your posture, and propel you forward—whether that's across a parking lot, up a flight of stairs, or through a long day on your feet. Yet they're also easy to ignore until something hurts. Foot experts point out that healthy feet are foundational to staying active and independent, and that routine care can prevent many common problems.

One reason foot health matters so much is sheer mileage. Over a lifetime, the average person walks roughly 100,000 miles. Every mile adds stress to bones, joints, tendons, and skin. When your feet are supported and functioning well, that stress is distributed safely. When they aren't, whether because of poor footwear, loss of flexibility, or chronic conditions, the strain can radiate upward, contributing to knee, hip, or back pain and subtly shrinking your willingness to move. A small foot issue can turn into a big mobility issue if it changes how you walk.

Feet also act as a first line of defense against infection and injury. The skin on the soles and between the toes is exposed to moisture, friction, and pressure all day. Without basic hygiene and inspection, problems like fungal infections, cracked heels, or unnoticed cuts can worsen. This is especially important for people with diabetes or circulation issues, since reduced sensation makes it easier to

miss early warning signs. Pharmacy and podiatry sources emphasize that prevention and early attention are key to avoiding complications.

As we get older, foot health becomes even more tied to overall quality of life. Age-related changes—like ligament laxity, gradual flattening of arches, or shifts in body weight—can make feet larger, wider, or more prone to pain. That can lead people to keep wearing shoes that no longer fit quite right, which increases risk for corns, bunions, and nail problems. Experts note that maintaining mobility and balance depends heavily on healthy, pain-free feet, because discomfort often leads to reduced activity and higher fall risk.

Older adults are also more likely to have conditions that intersect with foot function: arthritis that stiffens toe and ankle joints, osteoporosis that makes fractures more serious, or neuropathy that blunts protective pain signals.





Even mild foot pain can discourage walking, and less walking can accelerate deconditioning and social withdrawal. In other words, caring for your feet is a practical way to protect independence.

The good news is that many foot problems are preventable with simple habits. Most guidance boils down to three action items: keep feet clean and dry, keep them strong and flexible, and put them in shoes that help rather than hurt. Regular stretching and strengthening can maintain arches and ankle mobility, and the payoff is better balance, fewer aches, and a lower chance of overuse injuries.

Here are a few practical, high-impact ways to keep feet healthy (and catch trouble early):

- **Inspect your feet daily.** Look for redness, swelling, blisters, cracks, color changes, or sores—especially if you have diabetes or poor circulation.
- **Wash and dry carefully.** Soap and water are enough, but dry thoroughly between toes to reduce fungal growth.
- **Moisturize the skin (not between toes).** Lotion helps prevent painful cracking and calluses; avoid adding moisture where fungus likes to grow.
- **Trim nails straight across.** This lowers the risk of ingrown toenails, which can become infected.
- **Wear properly fitting shoes.** Choose a roomy toe box, good cushioning, and support. Swap shoes regularly rather than wearing one pair every day.
- **Move and stretch your feet.** Gentle toe circles, calf stretches, and foot-strengthening exercises keep joints limber at any age.
- **Manage weight and health conditions.** Extra body weight increases foot stress, and well-controlled diabetes supports nerve and tissue health.
- **Know when to seek help.** Persistent pain, sudden swelling, wounds that don't heal, or changing foot shape deserve a podiatry check.

If you think of foot care as optional grooming, it's easy to push it aside. Think of it as maintenance for your body's base and it becomes part of healthy aging and daily wellbeing. Your feet are literally carrying you, so treat them well.

ACTIVE & FIT MARKETPLACE

BEGINNING DECEMBER 1, 2025, ALL ENROLLED ACTIVE&FIT DIRECT MEMBERS WILL HAVE ACCESS TO THE ACTIVE&FIT DIRECT MARKETPLACE, THE NEW GO-TO DESTINATION FOR BIG DISCOUNTS ON TOP-TIER HEALTH & FITNESS BRANDS.

ENROLLED MEMBERS CAN SAVE 10% - 50% BY SIMPLY LOGGING IN TO THEIR ACTIVE & FIT DIRECT ACCOUNT AND CLICK ON MARKETPLACE TO VIEW AVAILABLE SAVINGS



UP TO 75% OFF HOME CHEF MEAL KIT DELIVERY



25% OFF NEW BALANCE SPORTSWEAR



15% OFF VITAMIX PRODUCTS



UP TO 25% OFF FITBIT DEVICES
20% OFF GARMIN DEVICES



25% OFF SKULLCANDY ACCESSORIES



20% OFF SELECT ADIDAS GEAR



Empowered Members,
Informed Choices

GET STARTED AT:
login.mylifebenefits.org

Click on Additional Benefits
Active & Fit is located under the Wellness Tab



PRESENCE OVER PRESENTS: CHRISTMAS ON A BUDGET

Christmas on a budget doesn't have to feel like a disappointment. Imagine walking into a living room lit by soft string lights, the scent of cinnamon and fresh cookies in the air, and laughter spilling from a small group of friends or family gathered around a slightly crooked tree. Nothing is extravagant, but somehow everything feels just right.

That's why having a practical, budget-friendly Christmas game plan matters. You're not the only one quietly figuring out how to keep the season warm and joyful without burning through your bank account. In fact, you're part of a growing crowd of people discovering that simple, intentional choices can make the holiday feel richer than ever.

A budget-friendly Christmas starts with a mindset shift: the goal isn't to spend as little as possible, it's to spend with *purpose*. When money gets tight in December, it's usually not because you bought one big thing. It's because you didn't notice the slow drip; extra gifts, last-minute add-ons, stocking stuffers, party supplies, impulse purchases, and a handful of convenience meals when you're too busy to cook. A simple plan makes those costs visible before they snowball.

The easiest way is to decide what matters most to you and your people. That might be gifts for kids, a cozy meal, travel to see family, or a few meaningful traditions. It's all about keeping the spirit while cutting the fluff.





Once you know your priorities, you can build a realistic number around them. Some folks like to establish a set spending limit for everything. Others do buckets such as gifts, food, travel, or events and allocate funds for each. Either way, decide the number *before* you start shopping. It gives you a filter. If you want a real eye opener, look back at last year's

December bank statements and highlight every holiday associated expense. That's your baseline, and it's usually more honest than your memory.

Gifts are the big emotional and financial center of Christmas, so this is where small strategy changes pay off fast. Start with a list of who you're buying for and a limit per person. If you're a "buy as you see things" shopper, try flipping it: choose *people first*, then shop. You'll avoid buying random gifts that feel right in the moment but add up later.

Don't forget, timing is your friend. Shopping earlier gives you more chances to compare prices, wait for sales, and avoid panic shipping fees. It also allows you to take advantage of deals and promotions; Black Friday is a great example, and similar deals can allow you to spread your budget even further. If early shopping stresses you out, set a "soft deadline" for yourself like December 10 for gifts and December 18 for grocery/hosting items. It keeps you ahead without making you feel like you're starting Christmas in October.

Decor and holiday experiences are the quiet budget busters because they feel small—until they're not. But you don't have to be a minimalist to save here. Re-use what you already have and pick one inexpensive addition, like a new ornament, fresh greenery, or a different tree topper. For experiences, aim for low-cost, high-memory things such as a potluck dinner with friends, a cookie-baking night, a neighborhood lights walk, a movie marathon, or a game tournament. These don't just save money; they widen the holiday beyond shopping.

Here's a quick list of budget-friendly moves that work without turning you into a spreadsheet Grinch:

- **Set a total cap and divide it into buckets** like gifts, food, travel, and activities. Spend from the buckets, and this will curb any impulse purchases.
- **Try a "rule" for gifts to reduce overbuying**—like one main gift per person, and something useful they might need, like a new pair of pajamas.
- **Do a Secret Santa or gift exchange for adults** so you buy one great thing instead of six okay ones.
- **Give consumables or shared gifts** such as coffee, homemade treats, a photo book, or a board game for the whole family.
- **Use your calendar to plan meals and events** so you don't get stuck buying takeout all the time.
- **Pick one splurge lane.** Maybe it's dessert, maybe it's the kids' big gift, maybe it's travel. Everything else stays simple.



Say yes to “presence over presents.” A cozy tradition can be the gift; after all, presents are fun but not what the holidays are all about.

One more thing that’s underrated is talking about budget boundaries out loud. Most people are relieved to hear it because, honestly, they’re usually thinking the same thing but don’t want to be the first to say it. And if someone isn’t on the same page, that’s okay too! Everyone’s circumstances are different, and you’re allowed to celebrate within your reality—without guilt, apology, or comparison. Setting those expectations early just makes the season easier, kinder, and a lot more honest for everyone involved.

A budget Christmas is the same holiday—lights, good food, laughter, and a little seasonal chaos—only with clearer choices. You’re still doing all the things that make it feel like Christmas, just without the January hangover. When you spend intentionally, the magic doesn’t fade—it simply becomes easier to see.



Tis the Season to Save

Explore Digital Gift Cards

Our catalog offers a wide variety of digital gift cards in categories such as Apparel & Accessories, Auto, Home & Office, Flowers & Gifts, Health & Beauty, Restaurants & Food, Sporting Goods, and Travel & Entertainment. With so many choices, there's something for everyone!



Connect to local and national deals instantly!

With thousands of members-only discounts from brands you know and love, LIFE Plan is your ultimate destination for deep deals where you live, work, play and travel!

You'll enjoy savings of up to 50% on local eats, online shopping, apparel, movies, auto services, grocery coupons and so much more! With an average savings of 34% per offer, members who use their discounts just a few times a week can easily save hundreds of dollars each month

Valvoline

PAPA JOHN'S

OMAHA STEAKS

sam's club

SHERWIN
WILLIAMS

Bass Pro Shops

Only available on the following plans:
Prime, Prime Plus, Sterling & Sterling Plus

login.mylifebenefits.org



CELEBRATE: WINTER HOLIDAYS AROUND THE WORLD

December can feel like it “belongs” to Christmas in the U.S., but the winter season is actually a tapestry of celebrations across religions, cultures, and communities. This makes December a month of love, tradition and family, regardless of your religion. It's a great time to learn about your neighbors and how they celebrate.

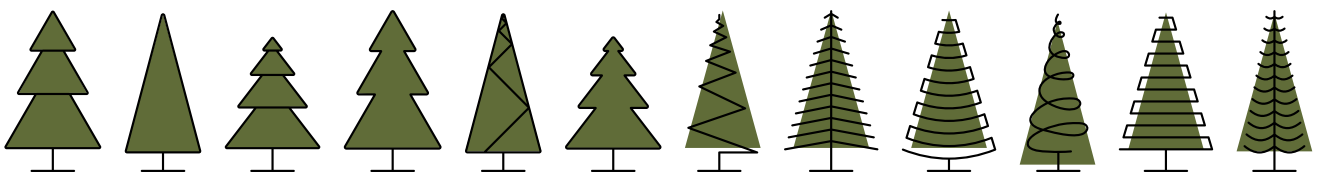
Below are five major winter holidays (including Christmas) that many people recognize in December or around the winter solstice. Each has its own history, symbols, and ways of gathering, but they share familiar themes: hope, generosity, and family.



Christmas (Christian) — December 25

Christmas is a Christian holiday commemorating the birth of Jesus Christ, observed on December 25 and celebrated worldwide as both a religious and cultural event. For Christians, the season is tied to Advent, weeks of preparation and reflection leading up to Christmas Day, and to Christmastide, the celebratory period that follows.

Today, Christmas traditions vary widely by country and family, but often include church services, nativity scenes, carols, gift-giving, and special meals. In many places it also includes secular customs such as decorating trees, exchanging cards, and gathering with friends, which is why Christmas can feel culturally “in the air” even for non-Christians.





Hanukkah / Chanukah (Jewish) **— late December, dates shift yearly**

Hanukkah is an eight-night Jewish Festival of Lights, commemorating the rededication of the Second Temple in Jerusalem after the Maccabean revolt. According to tradition, when the Maccabees sought to relight the Temple's menorah, they found only enough oil for one day. Miraculously, the small amount of oil burned for eight days. Each night, one additional candle is lit on a nine-branched menorah (hanukkiah), often

placed in a window to “publicize the miracle.”

Family rituals commonly include blessings over the candles, songs, foods fried in oil, games, and giving gifts or gelt (chocolate coins). Because Hanukkah follows a lunar-based Hebrew calendar, its dates move each year and can fall in late November or December.



Kwanzaa (African American / Pan-African cultural holiday) **— December 26 to January 1**

Kwanzaa is a weeklong cultural celebration of African heritage and community, created in 1966 by scholar and activist Maulana Karenga. It runs from December 26 through January 1, and each day highlights one of the Nguzo Saba (Seven Principles): Umoja (Unity), Kujichagulia (Self-Determination), Ujima (Collective Work and Responsibility),

Ujamaa (Cooperative Economics), Nia (Purpose), Kuumba (Creativity), and Imani (Faith).

Celebrations often involve lighting candles on a kinara (candleholder), telling stories, honoring ancestors, music, dance, and community meals. The sixth night traditionally features Karamu, a communal feast focused on togetherness and gratitude.

Kwanzaa isn't religious; it is values-based and cultural. Many families celebrate Kwanzaa alongside Christmas or other holidays, using it as a time to reflect on identity, community care, and the year ahead.



Winter Solstice celebrations (many cultures) — around December 21–23

The winter solstice is the shortest day and longest night of the year in the Northern Hemisphere, typically occurring around December 21. Across the world, cultures have marked this turning point for centuries as a moment of renewal; the symbolic return of light.

In many Pagan, Wiccan, and Northern European traditions, the solstice is observed as Yule, an ancient festival celebrating the sun's rebirth. Common symbols include evergreens, candles, and the Yule log—images that overlap with modern Christmas décor, reflecting shared winter themes of warmth, life, and hope. Solstice celebrations often include a bonfire, decorations of garland and flowers, and feasts.

The solstice is a great reminder that “the holidays” can be spiritual or seasonal, and that awe for nature's cycles is one of humanity's oldest celebrations.



Bodhi Day (Buddhist, especially Mahayana/Zen) — December 8

Bodhi Day commemorates the Buddha's enlightenment—when Siddhartha Gautama is said to have awakened under the Bodhi tree after deep meditation. “Bodhi” means awakening or enlightenment, and the holiday symbolizes clarity, compassion, and the possibility of transformation.

Observances vary by tradition and region, but often include meditation, chanting, study of the Dharma, and acts of kindness. Some Buddhists light candles or lamps as symbols of wisdom shining in darkness—another winter-season resonance. Bodhi Day tends to be quieter than some other December holidays, but it adds a meaningful contemplative note to the season—centered on inner peace and ethical living.

What's lovely about seeing these holidays together is how the traditions show us how similar our cultures are. Whether it's Christmas, Hanukkah, Kwanzaa, solstice celebrations, or Bodhi Day, all hold space for reflection, generosity, family and community. This December, let's revel in our commonalities and embrace our differences. Let there be peace on earth this holiday season.



**INTERNATIONAL
MED-CARE**

Hospital and Diagnostic Facility Negotiations Services

Slash Your Medical Bills: Save Up to 60% with Our Negotiations Program
Get the care you need, without the financial strain.

Whether you're facing hospital charges, preparing for surgery, or scheduling diagnostic tests, our Negotiations Program is here to help. Members can save anywhere from 5% to 60% on facility fees, making high-quality care more affordable.

Don't let cost stand in the way of your health - let us advocate for your savings.

Pre-Service Negotiations



If your physician is scheduling you for a non-emergency procedure, please contact Member Services immediately to open a case.



Please allow your Case Manager at least five business days prior to your scheduled procedure to negotiate your case.



Once finalized, an "Estimate of Savings" will be provided, and you will be required to deposit funds. Savings will vary case-by-case.

Post-Service Negotiations



If you have already received services from a hospital or an outpatient facility, please contact Member Services to determine what steps need to be taken to open a case.



A Case Manager will gather information for post care including provider contact information and bills received for negotiations.



Once a negotiated rate is obtained, an "Estimate of Savings" will be provided, and you will be required to deposit funds. Payment is made directly to the providers along with a copy of the fee statement. Savings will vary case-by-case.

Negotiations are NOT available on services if:

- Member has already paid for such services.
- Member has previously negotiated their own payment arrangements with a provider.
- The bill has been sent to collections.

To Access:
login.mylifebenefits.org

Click On: Additional Benefits
Negotiations is located under the Healthcare tab.

Hospital & Diagnostic Facility Services are not available in MD and WV.

This Program is Not Insurance.

Available in the following memberships: Basic, Prime, Prime Plus, Sterling & Sterling Plus.

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.



Empowered Members,
Informed Choices

LIFE Association – Texas

500 N. Central Expwy.
Plano, TX 75074

LIFE Association – Alabama

2100 Southbridge Pkwy, Ste 650
Birmingham, AL 35209