JULY 2024

Is UV Safety Awareness Month

During the summer months, it's time to get outside and enjoy the sunshine. But it's important to know that too much sun can negatively impact your body. Ultraviolet (UV) rays contain harmful radiation, and too much exposure can cause serious health issues, such as premature aging and skin cancer.

July is UV Safety Awareness Month. When the weather heats up, it's important to be aware of the impacts of UV exposure. To protect yourself, consider staying in the shade during the sun's peak hours, wearing protective clothing and using a broad-spectrum sunscreen with an SPF of at least 30.

Speak with us to learn more about the risks of UV exposure and how you can best protect yourself.

Live Well, Work Well







July 2024

Beat the Summer Heat



Summer heat can be more than uncomfortable; it can threaten your health, especially for older adults and children. Hot and humid weather can make it more challenging for your body to cool down, leading to heat-related illnesses. If left untreated, heat-related illnesses can become life-threatening. In fact, heat-related deaths have been on the rise in the United States.

The CDC reports that heat-related deaths in the country have been increasing, with approximately 1,602 occurring in 2021, 1,722 in 2022, and 2,302 in 2023.

Exposure to abnormal or prolonged heat and humidity without relief or adequate fluids can cause various heat-related illnesses. Here are some common types of illnesses to keep an eye out for this summer:

- **Heat cramps** are a mild form of heat illness consisting of painful muscle cramps and spasms. These occur during or after intense exercise and sweating in high heat, so moving to a cool place to rest and stretch cramped muscles is important.
- **Heat exhaustion** occurs when a person cannot sweat enough to cool the body, usually due to not drinking enough fluids during hot weather. A person suffering from heat exhaustion must move to a cool place and drink plenty of water.
- **Heatstroke** occurs when your body temperature reaches 104 F or higher within minutes. The person may also become confused or lose consciousness. The condition is the result of untreated heat exhaustion and a serious medical emergency that must be treated quickly by a professional.

Don't let the summer heat get the best of you. Consider these tips to prevent heat-related illness:

- Drink plenty of fluids, but avoid alcoholic and caffeinated beverages (e.g., coffee, tea and soda) that can lead to dehydration.
- Eat light, refreshing foods.
- Wear lightweight, light-colored and loose-fitting clothing.
- Apply sunscreen and wear a wide-brimmed hat and sunglasses.
- Do chores or other outdoor activities in the morning or evening.
- Stay indoors as much as possible, or take breaks from being outside.

Remembering these tips can help you beat the heat. Contact a doctor if heat-related symptoms don't improve within an hour and seek immediate medical attention if the person has heatstroke.

Although grilling is a popular way to prepare food in the summer, it can also be dangerous. According to the National Fire Protection Association, an average of almost 11,500 home fires involve grills, hibachis or barbecues each year. May, June, July and August are the most active months for grill fires, with July being the top month.

Keep the following safety suggestions in mind when grilling:

- Keep your grill at least 10 feet away from other objects, including your house, decks and overhanging branches.
- Set up the grill on a flat surface, and don't bring it into an unventilated or enclosed space (e.g., garage or porch).
- Only use starter fluid with charcoal grills—never with gas grills.
- Keep children and pets at least 3 feet away from the area.
- Never leave your grill unattended.
- Clean the grates and trays to remove grease and fat buildup.

Overall, practicing vigilance and taking proper precautions can help reduce fires and associated burn injuries caused by grills.

Safe Food Temperatures

Prevent foodborne illnesses by grilling food to the USDA's proper internal temperatures.

Poultry: 165 F

Ground meats (including burgers and hot dogs): 160 F

• Steaks, roasts and chops: 145 F

• Fish: 145 F

Healthy Lifestyle May Offset Genetic Risks by 62%

Genetics may put some people at greater risk for a shorter lifespan or premature death; however, a healthy lifestyle could help significantly combat it. A new study found that risk could be mitigated by about 62% in people with a genetic predisposition. Furthermore, those individuals could extend their lifespan by up to 5.5 years with a healthy lifestyle. The study identified four lifestyle factors that offered better benefits for counterbalancing genetics and prolonging the human lifespan: No current smoking, regular physical activity, adequate sleep duration and a healthy diet. Building a healthier lifestyle may sound challenging, but small changes can make a difference. Contact your doctor for additional guidance.

Lemon Pepper Salmon Patties

Makes: 5 servings

Ingredients

- ¾ cup breadcrumbs
- 1/4 cup reduced-fat mayonnaise
- 1 egg, slightly beaten
- 1/2 tsp. lemon pepper
- 7 oz. frozen salmon (thawed, drained and finely chopped)

Preparations

- 1. Mix the breadcrumbs, mayonnaise, egg and lemon pepper in a medium bowl. Add the salmon and mix.
- 2. Measure 1/3 cup of salmon mixture and form it into a round patty. Repeat until you have five salmon patties.
- 3. Spray a skillet with cooking oil and set the stove to medium heat.
- 4. Place the salmon patties in the skillet and cook until light brown, about 5–7 minutes. Flip the patties and cook on the other side until brown. Salmon should reach a final internal cooking temperature of 145 F, measured with a food thermometer.

Nutritional Information (per serving)

• Total calories: 190

Total fat: 11 gProtein: 11 g

• Sodium: 246 mg

• Carbohydrate: 12 g

• Dietary fiber: 1 g

Saturated fat: 2 gTotal sugars: 1 g

Source: MyPlate

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MENTAL HEALTH MINUTE





JULY 2024

Combating Summertime Stressors

Many people experience better mental health and mood during the summer due to longer days and sunlight. Yet the season is stressful for others; summertime stressors and extreme weather conditions may even worsen symptoms of seasonal affective disorder.

To cope effectively, it's first important to understand what triggers anxious or depressive feelings. For example, summertime triggers may be related to the weather—such as the heat, sun or humidity—or finances, as pressure and stress result from spending money on trips, experiences and child care or being unable to take time off.

Try these tips to support your summertime mental well-being:

- Get outside.
 - Spending time in nature can help improve your mood by reducing stress, combating anxiety and depression, and enhancing cognitive function.
- Stay active. Exercise can help reduce stress, so prioritize daily movement.

- Maintain a healthy sleep schedule. Long, hot summer days may make sleeping difficult, but regulating your sleep is critical to improving your overall mood.
- Stick with a routine.
 Establishing and following a routine can help you feel more in control of your summer and motivate you.
- Don't compare
 yourself with others.
 It's easy to get
 overwhelmed while
 scrolling social
 media, so try not to
 compare your day
 and activities and
 keep the fear of
 missing out (or
 FOMO) at bay.
- Be realistic. It's important to control—and potentially lower—your expectations and be realistic about what you are able to do during the summer.

It's easy to get overwhelmed or burned out in the summer by pressures and expectations, but understand that it's common. Contact a health care provider if you need help this summer.

The Influence of AI on Mental Health Care

Artificial intelligence (AI) in mental health is still relatively new but could become more prevalent in the future. Some people are turning to AI platforms, such as ChatGPT, for mental health support, but this behavior can be risky; the technology doesn't have the qualifications of a qualified mental health professional.

Here are the potential benefits of using AI for mental health care:

- Increased accessibility
- Boosted mental health literacy
- Preserved anonymity

While AI has great potential, its development isn't there quite yet, especially for mental health-related topics. It's important to understand that there are also pitfalls, including the following:

- False information
- Misinterpretation of information
- Ethical concerns (e.g., data privacy and bias)

Some AI platforms even include disclaimers that they shouldn't be used to diagnose serious conditions, provide instructions for curing conditions or manage life-threatening issues.

Takeaway

In today's digital world, it's easy to become overwhelmed when researching information.

Accurate mental health advice and information requires using all available sources but understanding their limitations. For example, Al currently doesn't consider your lifestyle habits, medical history and other personal details when providing information.

Although generative Al and chatbots are not meant to replace professional health care, they can help you increase your mental health literacy and anonymously discuss concerns. However, Al is no replacement for traditional forms of therapy, such as talking to a certified professional. As such, contact a qualified medical provider for the most accurate, personalized information and guidance.





Biden Administration Cancels \$7.7 Billion in Student Debt for 160,000 Borrowers

On May 21, 2024, President Joe Biden announced that an additional 160,000 Americans would get their student debt—a collective \$7.7 billion—canceled. With this move, the Biden-Harris administration has offered a total of \$167 billion in loan forgiveness to 4.75 million Americans.

The newest debt relief applies to borrowers enrolled in Public Service Loan Forgiveness (or PSLF) plans, including teachers, nurses and law enforcement officials. It also applies to some borrowers enrolled in the Saving on a Valuable Education (or SAVE) repayment plan, an income-driven repayment program that bases a borrower's monthly payment on their income to lower their financial burden and through administrative adjustments to other income-driven repayment plans. Eligible borrowers should have already received emails about their loan discharges. The debt cancellation will be processed in the next few weeks.

Student debt affects about 43 million Americans, with a combined \$1.7 trillion of debt. Some borrowers and their advocates say it has harmed their ability to save for a home or achieve financial milestones.

What's Next?

The Biden administration plans to provide additional broad-based loan forgiveness through the Higher Education Act. The new plan could relieve about 30 million borrowers by erasing some or all of their student loans.

While this debt forgiveness impacts many people with student loans, concerned borrowers can contact their loan servicer to confirm whether they qualify for student debt relief. Borrowers are also encouraged to visit StudentAid.gov for the latest information.



In the Loop July 2024

Most College Graduates Are Confident They'll Get a Job But Are Concerned About Job Security

As another wave of graduates enters the workforce, it can be helpful to understand what motivates or concerns your newest colleagues as you collaborate or interact with them. So, what do you know about the class of 2024? According to Monster's 2024 State of the Graduate Report, 82% of graduates are confident they'll receive a job offer shortly after graduating, a 6% dip from 2023. Although most graduates think they'll get a job, 77% are concerned about job security while they look for a new role. Since U.S. employers cut more than 90,000 jobs in March alone, layoffs are increasingly a concern for workers regardless of experience level.

It's also important to note that graduates are confident they'll find a job, but it may not be the one they want. Half (52%) of graduates believe they won't find a job at their preferred company, and almost two-thirds (62%) believe employers have more leverage in the current job market. Many survey respondents said they plan to settle on some conditions, such as a lower salary, working on-site or a long commute, to secure a job.

Although graduates may believe employers have the upper hand in the current market, they are unwilling to compromise on some core requirements during their job hunts: flexibility, mental health and career development. Many of today's workers are interested in learning and development opportunities, and the class of 2024 is no different. Most graduates are interested in learning or upskilling programs. Among upskilling options, graduates are interested in on-the-job training, industry-related certificate courses, mentorship programs, job shadowing, job rotations and training repayment agreement provisions.

The class of 2024 is eager to learn in an environment and culture that supports long-term career growth and opportunities to climb the ranks.

Notably, the class of 2024 also strongly values competitive benefits and flexibility, not wanting to work at a fully remote or in-person company. They are mainly interested in a hybrid work model. Additionally, , given that 2024 is an election year, it's not surprising that recent graduates do not want to work for a company with opposing political views.

Hiring for entry-level positions is expected to remain steady during the graduation season, so you'll likely cross paths with the newest graduates. Keep these report findings in mind as you collaborate or interact with your newest colleagues. Recent graduates often bring in new ideas and skills, so consider how you can best listen, understand and fuel innovation. Talk to your manager if you have any workplace concerns.

2

Banana Cocoa Yogurt Pops

July 2024 Recipe

Makes: 4 servings



Ingredients

- 1 cup low-fat vanilla yogurt
- 1 medium banana
- 2 tsp. cocoa powder
- 1 ice cube tray (or paper cups)

Nutritional information for 1 serving

Calories	79
Total fat	1 g
Saturated fat	1 g
Cholesterol	3 mg
Sodium	41 mg
Carbohydrate	15 g
Dietary fiber	1 g
Total sugars	12 g
Added sugars included	4 g
Protein	3 g

Directions

- **1.** Mash banana with a fork.
- 2. Mix banana and yogurt well.
- **3.** Stir in cocoa powder.
- **4.** Divide into 4 small paper cups (or 8 mini muffin cups) and place in popsicle sticks (or cut paper straws).
- **5.** Freeze.

Source: MyPlate