



Live Well, Work Well

July 2026

UV Index and Sun Safety

Spending time outdoors can be great for your health and well-being, but protecting your skin from the sun's harmful ultraviolet (UV) rays is important. One of the most effective ways to do this is to understand and use the UV index, a daily forecast that measures the intensity of the sun's UV radiation. Whether your job requires you to spend time outside, or you're heading out for a walk, playing sports or simply running errands, knowing the UV index can help you time your exposure and take steps to protect yourself from sun damage.

The UV index is reported on a scale from 0 to 11+, with each range corresponding to the average person's risk level.

The higher the UV index value, the greater the potential for harm from unprotected sun exposure. Children, older adults, and people with fair skin or certain medical conditions may be especially vulnerable to high UV levels. Even on cloudy days, up to 80% of UV rays can penetrate cloud cover, so protection is important no matter the weather.

The UV index is a helpful tool that can guide your daily decisions and keep you protected from

harmful UV radiation. Here's how to use it proactively:

- **Check the index in the morning.** Many weather apps and websites display the UV index alongside the daily forecast.
- **Take extra precautions when the index spikes.** On days with a very high or extreme rating, minimize direct exposure and prepare accordingly with strong sun protection.
- **Adjust your schedule when possible.** If the UV Index is high (6 or above), plan outdoor activities for early morning or late afternoon, when the sun's rays are less intense. When rescheduling is not feasible, take extra precautions to protect yourself from exposure.
- **Watch for environmental amplifiers.** Sand, water and even pavement can reflect UV rays, increasing your exposure.

The UV index is a simple, reliable tool that helps you know when to take extra precautions. By making it part of your daily routine, you can reduce your risk of sunburn, premature aging and skin cancer while still enjoying time outdoors. Practicing daily sun safety, guided by the UV index, helps protect your skin for the long term.

Outdoor Exercise Tips

Working out in green spaces may not only make your workout more enjoyable but also help you relax and feel more socially connected. Recreational sports (e.g., basketball, golf and tennis) are great options during the summer. In addition, consider activities such as cycling, hiking, roller skating, swimming, trail running and walking. Alternatively, you could move your yoga, strength training or cardio sessions outdoors. Before heading outdoors, set yourself up for a successful and safe workout:

- Check the weather forecast to avoid extreme heat and severe weather.
- Avoid exercising during the hottest part of the day, between 10 a.m. and 4 p.m.
- Wear lightweight, loose-fitting clothes to keep you cool and reflective clothing to stay visible around dawn and dusk.

How to Fibermaxx Safely

With a growing awareness of gut health, a new trend called “fibermaxxing” encourages people to intentionally increase their daily fiber intake, often to meet or exceed the recommended intake. The goal? Better digestion, improved heart health, lower cholesterol and reduced cancer risk.

The National Academy of Medicine recommends that men 50 and under get 38 grams (g) of fiber daily and women 50 and under get 25 g. Those figures decrease for adults over the age of 50, with 30 g for men and 21 g for women.

While fibermaxxing may sound like just another fleeting wellness trend, experts say this one has real merit. More than 9 in 10 Americans don't get enough fiber. That's problematic, as low fiber intake has been linked to rising colon cancer rates among younger adults. While fibermaxxing can be beneficial, going too hard too fast can backfire.

- Bring a water bottle and take regular sips—whether you're thirsty or not.
- Apply a broad-spectrum sunscreen with SPF 30 or higher and reapply every two hours.
- Do warm-up exercises (e.g., light jogging, stretches or jumping jacks) to get your blood flowing and reduce your risk of injury.
- Avoid blasting music or podcasts on your earphones so you hear oncoming cars, people and other potential hazards.
- Pay attention to how you're feeling and stop if you start to feel dizzy or nauseous.

Always speak with your doctor before starting a new exercise regimen.

Sudden increases in fiber intake may cause bloating, gas or discomfort. Here are tips to incorporate fiber:

- **Start slow.** Begin with 5 g per day and increase by 5 g weekly until your goal.
- **Drink plenty of water.** Fiber needs water to move through your system.
- **Eat whole foods,** including beans, fruits, vegetables, whole grains, nuts and seeds. Some fiber-rich foods include chia seeds, raspberries, black beans, oats, popcorn, quinoa, barley, carrots, apples and peas.
- **Avoid relying on supplements.** Whole foods offer more nutrients and are easier to digest.
- **Listen to your body.** If symptoms persist, adjust your intake or consult a dietitian.

Most of us need more fiber, and doing it right can lead to lasting health benefits. Talk to a healthcare professional about diet changes or concerns.

Recipe of the Month

Black Bean Burgers

Makes: 4 servings

Ingredients

- 15.5 oz low-sodium black beans (drained and rinsed with cold water)
- 1 large egg
- ½ cup cooked brown rice
- 2 scallions (minced about ¼ cup)
- 2 Tbsp. chopped fresh cilantro (or basil or a combination)
- 1 clove garlic (peeled and minced)
- ¼ tsp. dried oregano or basil
- 1 tsp. vegetable oil
- ½ tsp. salt
- ½ tsp. black pepper
- 4 whole-wheat buns

Preparations

1. Add the beans to a bowl and mash with a fork until chunky. Add the egg and mix well.
2. Add the precooked rice, scallions, garlic, oregano, salt and black pepper and mix until well combined.
3. Divide the mixture into four portions and form each into a patty about ¾- to 1-inch thick.
4. Place a large skillet on the stove on high heat. When the skillet is hot, add the oil. Add the burgers and cook for 4 to 5 minutes per side until browned on both sides and heated throughout.
5. Place on a whole wheat bun.

Nutritional Information

(per serving)

Total calories	274
Total fat	5 g
Protein	13 g
Sodium	668 mg
Carbohydrate	47 g
Dietary fiber	12 g
Saturated fat	1 g
Total sugars	4 g

Source: MyPlate

MENTAL HEALTH MINUTE

July 2026

Coping With Summer-onset Seasonal Affective Disorder

Summer is often linked to fun and sunshine, but it can trigger reverse seasonal affective disorder (SAD) for some. This lesser-known condition, driven by heat, routine changes and social pressure, can disrupt mood and energy, often causing insomnia and reduced appetite. It can seriously impact daily life and shouldn't be dismissed as "summer blues."

While reverse SAD can be challenging, the following strategies can help manage symptoms of the condition:

- **Acknowledge the condition.** Understanding SAD and accepting that it can occur during summer can help reduce the stigma around getting help.
- **Stay cool.** Keeping your living and working spaces cool or taking cold baths can help reduce discomfort associated with warm temperatures and humidity.
- **Maintain a regular sleep schedule.** Going to bed and waking up at the same time every day can help regulate your body's internal clock.
- **Stay hydrated.** Dehydration can exacerbate feelings of lethargy and depression, so it's essential to drink plenty of water.
- **Exercise regularly.** Going outside for a daily walk and engaging in other physical activities can help boost your mood and energy levels.
- **Eat a balanced diet.** A diet abundant in fruits, vegetables, lean proteins and whole grains can also help relieve symptoms.

Reverse SAD is a legitimate and often overlooked condition that can significantly impact one's quality of life during the summer. Fortunately, with the right strategies, it's possible to manage its symptoms and improve overall well-being.

Talk to a healthcare provider if you're experiencing symptoms of reverse SAD. Additionally, if you're concerned about your mental health, talk to your doctor or a licensed mental health professional, or contact the Substance Abuse and Mental Health Services Administration's National Helpline by calling 800-662-HELP (4357).

Provided by Pierce Insurance Agency, Inc.

Relieving Anxiety With Fidget Toys

In today's fast-paced world, anxiety has become increasingly common, especially among younger generations. One simple yet effective coping mechanism gaining popularity is the use of fidget toys. These small, handheld objects, such as stress balls, spinners or textured cubes, offer more than just entertainment; they can play a meaningful role in managing anxiety symptoms.

Fidget toys work by providing sensory stimulation that helps redirect nervous energy. When someone feels anxious, their mind may race, and their body may become tense. Engaging with a fidget toy gives the hands something repetitive and calming to do, which can make it easier to refocus attention. This sensory distraction helps break cycles of worry and supports a more grounded state of mind.

Research and professional practice support the use of these tools. Occupational therapists often recommend fidget toys for people with attention-deficit/hyperactivity disorder (ADHD), autism spectrum disorder and anxiety-related conditions. These tools can support sensory processing and promote emotional regulation by providing predictable, soothing input. Over time, this can help individuals feel more in control of their reactions and better equipped to manage stress.

In particular, Generation Z (people born from 1997 to 2012) has embraced fidget toys as part of their wellness routines. Whether used during study sessions, work breaks or moments of overwhelm, these tools can help calm the nervous system and enhance concentration. Their portability and discreet design make them easy to incorporate into daily life.

While fidget toys are not a cure for anxiety, they can serve as a helpful complement to other coping strategies, such as deep breathing, mindfulness or therapy. Using them during the workday, whether in meetings, while answering emails or tackling focused tasks, can provide a subtle way to manage stress and stay engaged. Ultimately, fidget toys offer a simple, accessible way to channel restless energy into calm, productive focus, both at home and on the job.

— Take Charge of Your Health —



Protect Your Skin With Sunscreen



Sunlight has several benefits, including boosting vitamin D production, improving mood, supporting immune function and lowering blood pressure. However, excessive sun exposure can cause sunburn and increase the risk of skin cancer, especially during summer, when ultraviolet (UV) radiation is strongest. Using sunscreen helps protect against these risks, reducing the likelihood of skin cancers and preventing premature aging.

Consider the following guidance on proper sunscreen use:

- **Apply sunscreen generously and evenly.** Use enough sunscreen to cover all exposed skin, including often-missed areas like ears, neck and the tops of feet. An adult typically needs about 1 ounce for full-body coverage.
- **Reapply sunscreen regularly.** Sunscreen wears off over time, especially with swimming or sweating. Reapply at least every two hours, or more often if you're in the water or drying off with a towel.
- **Wear sunscreen even on cloudy or cold days.** Up to 80% of UV rays can pass through clouds, meaning your skin is still exposed even when the sun isn't visible. Cold temperatures also don't reduce UV radiation, so protection is still essential year-round.
- **Choose the right sunscreen for your needs.** Look for a broad-spectrum sunscreen that protects against both UVA and UVB rays, with an SPF of at least 30. Mineral formulas may be better for sensitive skin, while water-resistant options are ideal for outdoor activities.
- **Apply sunscreen before going outside.** Put on sunscreen about 15 minutes before sun exposure to allow it to fully absorb into your skin. This helps ensure you're protected from the moment you step outdoors.

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