



Live Well, Work Well

September 2026

Cholesterol and You

Cholesterol is a substance in your blood that your body needs to build cells; yet, too much can pose a problem. Cholesterol travels through the blood on proteins called lipoproteins. There are two types:

1. Low-density lipoprotein (LDL), known as **bad cholesterol**, makes up most of your body's cholesterol. High levels of LDL cholesterol can increase your risk for heart disease and stroke.
2. High-density lipoprotein (HDL), known as **good cholesterol**, absorbs cholesterol and carries it back to the liver to be flushed from the body.

More than 40% of U.S. adults with high cholesterol—and 1 in 4 with very high levels—don't know they have it, according to a study published in JAMA Cardiology.

High cholesterol usually has no symptoms, so the American Heart Association (AHA) recommends that adults age 20 or older have their cholesterol checked every four to six years. Bad cholesterol can be elevated by age, family history, certain health conditions (e.g., Type 2 diabetes and obesity) and lifestyle factors. While you can't control all of these factors, you can take steps to lower your risk:

- **Eat a heart-healthy, balanced diet.**
Saturated and trans fats can increase your

cholesterol, so focus on monounsaturated fats (e.g., olive oil, nuts and avocados) and polyunsaturated fats (e.g., salmon and margarine). Also, limit red meat, fried foods, processed meats and baked goods.

- **Exercise regularly.** The AHA recommends individuals get at least 150 minutes of moderate aerobic exercise each week. Adding resistance exercises to your routine at least twice a week can also help.
- **Avoid or quit smoking.** Smoking tobacco increases LDL cholesterol, decreases HDL cholesterol and can result in cholesterol buildup in one's arteries.
- **Limit alcohol use.** For men, this typically means up to two drinks per day, and for women, one drink per day.
- **Maintain a weight that is healthy for you.** Having obesity can increase your risk of high cholesterol. A doctor can help determine a sustainable weight management plan.

The only way to know whether you have high cholesterol is to have your levels checked. Be sure to visit your doctor for regular cholesterol screenings.

Are You Prepared for an Emergency?

Disasters such as hurricanes, tornadoes, floods and earthquakes can strike with little or no warning. Roads may become impassable, power could be out for days and emergency services might be overwhelmed. In these situations, having a plan can make all the difference between chaos and calm.

September is National Preparedness Month. As such, consider using this time to plan for scenarios that may require you to evacuate your home or shelter in place.

Preparedness isn't just about stocking up on supplies; it's about knowing what to do, where to go and how to stay safe. Consider these four key steps to help you and your household prepare:

1. **Know your risks.** Understand the types of disasters most likely to affect your area.

2. **Create a communication plan.** Make sure every member of your household knows how to reach each other during an emergency.
3. **Assemble an emergency kit.** Your kit should include nonperishable food and water (enough for at least three days), flashlights and extra batteries, basic first-aid supplies, medications and personal hygiene items, important documents (e.g., IDs and insurance papers) in a waterproof container, and a battery-powered radio.
4. **Plan for evacuation and shelter-in-place orders.** Know your local evacuation routes and shelters. Also, prepare for scenarios in which you may need to stay indoors for several days.

Visit [Ready.gov](https://www.ready.gov) to learn more about preparing for emergencies at home, at work and on the road.

Meal Prepping Tips

September brings a shift in routine as school schedules kick back in and free time shrinks. Meal prepping is the concept of preparing meals for the week ahead. It can lead to more nutritious choices and help save valuable time on busy weeknights.

HelloFresh's State of Home Cooking report revealed that 38% of Americans don't have groceries on hand when they need them, which is one of the biggest obstacles to making dinner.

- Pick recipes with varying cooking methods (e.g., oven or stovetop).
- Choose which meals to prepare first based on their cook times.
- Store meals properly in portioned containers. Refrigerate meals you plan to eat within three to four days and freeze the rest.

Meal prepping doesn't have to be intimidating. Try these basic steps to cut down on cooking time and have more time for other activities.

Fortunately, meal prepping can help solve that problem. Consider these best practices:

- Stick to a schedule for when you plan, grocery shop and prepare your meals.

MENTAL HEALTH MINUTE

September 2026

988 Lifeline Enters Its Fourth Year as Demand Grows

September is Suicide Prevention Month, and this year's observance comes as the 988 Suicide & Crisis Lifeline (Lifeline) marks its fourth anniversary, with usage climbing steadily. The three-digit number gives anyone a free, easy way to reach crisis counselors by phone, text or chat, connecting callers to a network of over 200 local and state-funded crisis call centers.

New figures show just how much that need has grown. Since its 2022 launch, the 988 Lifeline has logged 23.3 million total contacts, including 15.8 million calls, 4.2 million texts and 3.4 million chats. Monthly volume has topped 600,000 contacts consistently over the past year, sometimes nearing or exceeding 700,000, more than double the roughly 277,000 monthly contacts recorded just before the three-digit dialing code launched. Compared with a year ago, demand is up 15%, and nearly 50% higher than two years ago.

Local response has also improved. As of May 2026, 26 states answered at least 90% of their 988 calls in-state, up from only eight states before launch, meaning more callers reach counselors familiar with nearby resources rather than being routed to national backup centers.

There are encouraging signs in the outcomes data, too. Suicide deaths declined modestly in 2024 and stayed relatively stable in provisional 2025 figures, with one study finding suicide deaths among people ages 15 to 34 running about 11% lower than expected had 988 never launched. However, sustained funding and staffing shortages at call centers remain concerns as demand continues to rise.

988 Lifeline offers voice, text and chat options in English and Spanish. Call or text 988 or visit 988lifeline.org if you or someone you know is experiencing mental health struggles, emotional distress, or alcohol or drug use concerns. Help is one call, text or chat away.

Mental Health Benefits of Reading

Curling up with a good book is more than a cozy hobby; it's a genuine workout for your mind and emotions. In fact, researchers continue to uncover the advantages of being a habitual reader. Studies have found that reading offers several benefits, such as the following:

- **Strengthens your brain**—Over time, regular reading may actually reshape brain structure, strengthening the neural pathways tied to memory, focus and comprehension.
- **Builds emotional resilience**—Books can stir the full range of feelings, from happiness and surprise to sadness, fear and anger. Experiencing that emotional range can help build resilience and improve one's ability to cope with difficult situations.
- **Sharpens empathy**—Reading literary fiction has been shown to improve your ability to sense what others are thinking and feeling, even when it differs from your own. This skill can carry over into real relationships.
- **Relieves stress**—Losing yourself in a good book can help reduce stress by lowering cortisol, blood pressure and heart rate. Many people build this into a bedtime ritual to help the body wind down and sleep better.
- **Improves focus and attention span**—Reading can help train the brain to sustain attention on a single thread for an extended stretch. That practice in prolonged focus can carry over into work, conversations and other areas of life that demand concentration.
- **Eases feelings of loneliness**—Getting lost in a story can offer a sense of companionship without the pressure of social interaction. For people navigating isolation, books can provide comfort, connection and a reminder that others have felt what they're feeling.

Making reading a daily habit can yield many cognitive and emotional benefits. For further guidance, contact a mental health professional.

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— Take Charge of Your Health —



Schedule Your Annual Checkup



Annual checkups are one of the simplest ways to protect your long-term health, yet they're easy to put off when you're feeling fine. Regular visits with your doctor can catch potential health issues early, keep chronic conditions in check and give you a clear picture of how your body is changing over time. Making that appointment and keeping it is a small investment that can pay off for years to come.

Consider the following guidance for scheduling and preparing for your annual checkup:

- **Book it before you need it.** Don't wait for a symptom to prompt the call. Schedule your checkup around the same time each year, such as your birthday month, so it becomes a predictable part of your routine rather than an afterthought.
- **Gather your health history.** Bring a list of current medications, supplements and any changes in your health since your last visit. Include family health history if this is a new provider, since it helps your doctor assess your risk for certain conditions.
- **Write down your questions ahead of time.** It's easy to forget concerns once you're in the exam room. Jot down anything you've been wondering about, from a recurring ache to a change in sleep or energy levels, so nothing is left unaddressed.
- **Know what screenings apply to you.** Recommended tests, like bloodwork, blood pressure checks or cancer screenings, vary by age, sex and personal risk factors. Ask your doctor which screenings make sense for your stage of life, so you don't miss anything important.
- **Treat it as a checkpoint, not just a checklist.** Use the visit to talk through lifestyle habits like diet, exercise, sleep and stress. An annual checkup gives you the chance to make small adjustments now, before minor concerns turn into major ones.

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Recipe of the Month

Apple Oatmeal Muffins

Makes: 6 servings

Ingredients

- ½ cup nonfat milk
- ⅓ cup unsweetened applesauce
- ½ cup all-purpose flour
- ½ cup quick-cooking oats (uncooked)
- 1 cup sugar
- ½ Tbsp. baking powder
- ½ tsp. ground cinnamon
- 1 tart apple (cored and chopped)

Nutritional Information

(per serving)

Total calories	218
Total fat	1 g
Protein	3 g
Sodium	132 mg
Carbohydrate	52 g
Dietary fiber	2 g
Saturated fat	0 g
Total sugars	38 g

Source: MyPlate

Preparations

1. Preheat the oven to 400 F.
2. Place 6 cupcake liners in a baking tin.
3. In a mixing bowl, add the milk and applesauce. Stir until blended.
4. Stir in the flour, oats, sugar, baking powder and cinnamon. Mix until moistened. Be careful not to overmix.
5. Gently stir in the chopped apples.
6. Spoon the mixture into the cupcake liners, distributing it evenly.
7. Bake for 15-20 minutes or until an inserted toothpick comes out clean.
8. Cool the finished muffins in the pan for 5 minutes before serving. Store unused portions in an airtight container.