



HealthAdvocate<sup>SM</sup>

# member newsletter

## Keep Stress In Check for a Healthy Heart

Chronic stress, whether it stems from juggling work and life responsibilities, relationship issues or another source, not only harms your mental well-being but can cause physical changes that can increase your blood cholesterol and blood pressure, key risk factors for heart disease. Ongoing stress can also lead to unhealthy coping behaviors that can increase the risk of heart disease, such as drinking alcohol, overeating, or smoking cigarettes. **These tips can help decrease the effects of stress, keeping your heart healthy and increasing your well-being.**

- **Get enough sleep.** Sound sleep helps improve your mood, decision-making ability, energy level, and physical health.
- **Do something creative** to take your mind off your stressors. Try drawing or coloring (even if it's just doodling!), writing in a journal, painting, or working on a hobby or craft project.
- **Try exercising.** Even walking is a good stress reliever.
- **Practice a relaxation technique.** Mindfulness meditation, tai chi, and yoga are just a few strategies to help calm both body and mind.
- **Don't let stress build up**—confront it head-on. Negotiate with others and brainstorm ideas to make the situation better.

- **Connect with loved ones and friends.** Having a good support system to talk through issues with, or simply spend time having fun together, can help you stress less.
- **Avoid multitasking.** When you multitask, you don't always focus well on any of the tasks you're trying to do, and it can feel more stressful and chaotic.
- **De-stress on the spot—breathe deeply.** Close your eyes and focus on breathing slowly and deeply from your belly.

**If you are experiencing ongoing stress, and especially if you are having anxiety or other symptoms, be sure to let your healthcare professional know.**

## Be Heart-Healthy—Start Exercising

You've likely heard it many times before, and it's true: Exercise is one of the best things you can do to improve the strength and efficiency of your heart. In fact, regular exercise may help reduce your risk of heart disease by half! Exercise may increase your body's ability to utilize oxygen, subsequently improving your circulation and your heart's ability to pump. As a result, your heart becomes stronger and more efficiently pushes blood throughout your body with the help of your lungs.

### How exercise can benefit your heart

- Regular exercise may keep your arteries clear from the build-up of plaque.
- Exercise increases your body's production of HDL (good) cholesterol, which helps remove the LDL (bad) cholesterol.
- Through exercise, your body begins to burn more calories and develop muscle, helping you lose weight and increasing your metabolic rate. Improved weight management helps keep your blood pressure, cholesterol and risk for diabetes in check—all things that can contribute to heart disease.



- Remember, as noted above, exercising regularly may also help you to reduce your stress levels and anxiety through the release of brain-pleasing neurotransmitters. Decreased stress may lower your risk for heart disease.

# Plan for Retirement NOW

Worrying about not having enough money in retirement is increasingly common for people of all ages. However, knowing what you'll need to fund your post-working years and how to grow your nest egg can help you take control of your financial future. Start with these tips:

**Get an estimate of what you'll need.** The figure is about 70 to 90 percent of your pre-retirement income to maintain your standard of living once you no longer work. To help plan for your future expenses, visit: <https://www.investor.gov/tools/other-resources> \*

## Check out how much Social Security will contribute.

On average, Social Security will provide about 40 percent of your post-retirement budget. Get an estimate of your Social Security benefits: <https://www.ssa.gov/benefits/retirement/estimator.html> \*

**Contribute as much as you can to your workplace retirement savings/pension plan.** Many employers contribute up to a certain match in a 401(k) plan, for example. Over time, compound interest can add up—just avoid touching your savings plan until you retire!

**Pay off your debts!** No investment strategy pays off as well as, or with less risk than, eliminating high-interest debt on credit cards, for example.

**Look into savings and investment options.** Find information about IRAs (individual retirement accounts) and more. Visit: <https://www.irs.gov/retirement-plans/plan-sponsor/types-of-retirement-plans> \*



## Plan to work beyond normal retirement age.

Each year you delay taking your Social Security benefit qualifies you for an 8 percent higher amount in your monthly Social Security check. To find out more, visit: [www.ssa.gov/planners/retire/agereduction.html](https://www.ssa.gov/planners/retire/agereduction.html) \*

**Supercharge your savings.** Examples include: increasing your 401(k) contributions each time you get a raise; downsizing to a more affordable house, car, or cable plan; or taking on a side job for a second income.

**Retirement planning depends on many individual factors. Consider working with a professional financial advisor for guidance.**

\* **For Canadian residents:** To search for retirement planning information and tools, visit: <https://www.canada.ca/en/financial-consumer-agency/services/retirement-planning.html>



## Heart Health Month

**Read:** Learn about your risk for heart disease and the many steps you can take now to help protect your heart.

Find out more:

<https://bit.ly/2DhdQ9N>

Visit our award-winning healthcare blog at [blog.HealthAdvocate.com](http://blog.HealthAdvocate.com)



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