



Becoming Your Best Self

ConGlobal's Thrive Wellness program helps employees succeed in every aspect of their lives.

October 2023



Be aware, take care

October is Breast Cancer Awareness Month



**MORE
THAN
AWARENESS**



Breast cancer is the second leading cause of cancer death in women.

Not everyone has the same warning signs. Some don't have any at all—and they found out they have breast cancer after a mammogram.

Risk factors include:

- Being a woman
- Being 50 or older
- Having certain kinds of breast cancer genes (BRCA and BRCA2)

If you have a family history of breast cancer or known genetic risk factors, you may have a higher breast cancer risk. Talk with your doctor about getting a mammogram and ways you can lower your risk.

Nutrition tips during breast cancer treatment

Receiving a breast cancer diagnosis can be scary and stressful. On top of trying to understand your type of breast cancer, treatment options, and how to manage side effects, you might wonder about what you should or shouldn't eat.

By adequately nourishing your body, you'll give it the tools to fight off your cancer and focus on maintaining a balanced diet that incorporates foods packed with nutrients.

Your food choices should include lean proteins, healthy fats, fruits, vegetables, whole grains, and low-fat dairy products.

The nutrients found in these food groups are essential for preserving muscle mass, supporting recovery during cancer treatment, reducing inflammation, and lowering your risk for future health concerns and cancer recurrence.

1. If you undergo chemotherapy, you may develop neutropenia, and your ability to fight off infections is impaired. You can reduce your risk for infection by avoiding foods associated with food-borne illness, including unwashed fresh produce, unpasteurized or raw dairy products, soft-cooked or raw eggs, and undercooked or raw meats and fish.
2. Some chemotherapy and breast cancer treatment medications interact with grapefruit and grapefruit juice. Check with your physician to see if you should avoid it.
3. Avoid antioxidant, herbal, green tea, and phytoestrogen supplements. Research indicates that these supplements do not provide the same benefits as food sources of vitamins, minerals, and antioxidants and may interact with cancer treatment interventions.

Please talk with your physician before starting any supplement to ensure it is safe during treatment!

4. If you experience nausea and/or vomiting, it's important to avoid greasy, sweet, spicy, or strong-smelling foods.





Flexible Spending Accounts (FSA) can save you money on eligible health & dependent care for you and your family.

An FSA lets you take home a larger paycheck by reducing your taxable income. If you enroll, you contribute tax-free dollars to accounts you can use throughout the year to reimburse yourself for qualified health and dependent expenses.

Eligibility Requirements:

1. Employees must be hired before 10/2/23
2. You must enroll each year

Use-it-or-lose-it!

Because FSA's have tax benefits, the IRS places guidelines on them. Funds left in your accounts at the plan year's end are forfeited.

However, a 'Grace Period' exists to use funds (until March 15, 2025).

Plan carefully when determining your contribution.

Open enrollment starts
October 23rd – November 3, 2023
(11:59 p.m., CST)



Enroll by visiting
www.dayforcehcm.com
and clicking the 'Benefits Center' link.

CONGLOBAL
thrive

MEDICARE



ADVANTAGE

Medicare plans can change each year—and so can your health needs.

The Medicare Open Enrollment Period, which occurs each year from October 15-December 7, allows you to review and make changes to your current Medicare Coverage.

Changes you make during 2023 open enrollment go into effect on January 1, 2024.

SmartConnect is a concierge service to explore the benefits and savings of Medicare coverage.

- ✓ For employees who are Medicare-eligible
- ✓ Or their friends, extended family, loved ones
- ✓ The service is FREE
- ✓ Compare current healthcare coverage to various Medicare plans to uncover savings.
- ✓ Answer questions and help to understand the options
- ✓ If you find a plan you like, your agent will help you enroll

**Explore your Medicare
Coverage Options
with SmartConnect**

<https://gps.smartmatch.com>

or call 833-859-1314

Can walking be an ab workout?

Walking is all the rage these days. And for good reason: It's an accessible, low-impact form of aerobic exercise that provides many physical and mental health benefits.

The abdominal muscles *are* used in almost any upright exercise to help stabilize the trunk and support the spine. Every step you take when you walk activates the psoas, a deep core muscle that connects the lower back/pelvis to the femur (thigh bone).

Pumping your arms more vigorously when you walk increases the intensity of your workout by activating more muscle groups—including your abdominal muscles.

Walking up an incline is also an effective way to engage your abs because you have to engage your core muscles (mainly the rectus

abdominis as well as the internal and external obliques, pelvic floor muscles, and hip flexors) to help you draw your leg higher up towards your chest for each step.

Remember to **use good walking form** with an upright posture, tight core, shoulders back and down, and gaze forward. This will help engage your abs, protect your lower back, and improve the efficiency of your walking stride.



How to budget for beginners

A common misconception is that maintaining a budget equals restriction. But budgeting allows you to spend money on the things you care about. Tracking your income and expenses each month or pay period gives you a better understanding of where your money is going and stay focused on reaching your financial goals.

There is no one-size-fits-all budget. You need to find one that works for you and your goals. Here are some popular options.

50/30/20 budget—this method divides your money into 50% needs, 30% wants, and 20% to save, invest, or pay off debt.

Zero-based budget—if you prefer, you can allocate every dollar to a line item in your budget, assigning them to categories.

Pay yourself first budget—you take your paycheck and set aside money towards your goals. Then, use the remaining balance to pay your bills and spend.

Envelope budget—this is a cash-based approach. When you use a card to pay for expenses, it can be challenging to picture how much you're spending. Create budget category envelopes and place the allocated cash inside to keep a handle on your money. Once the money is gone, it's gone.

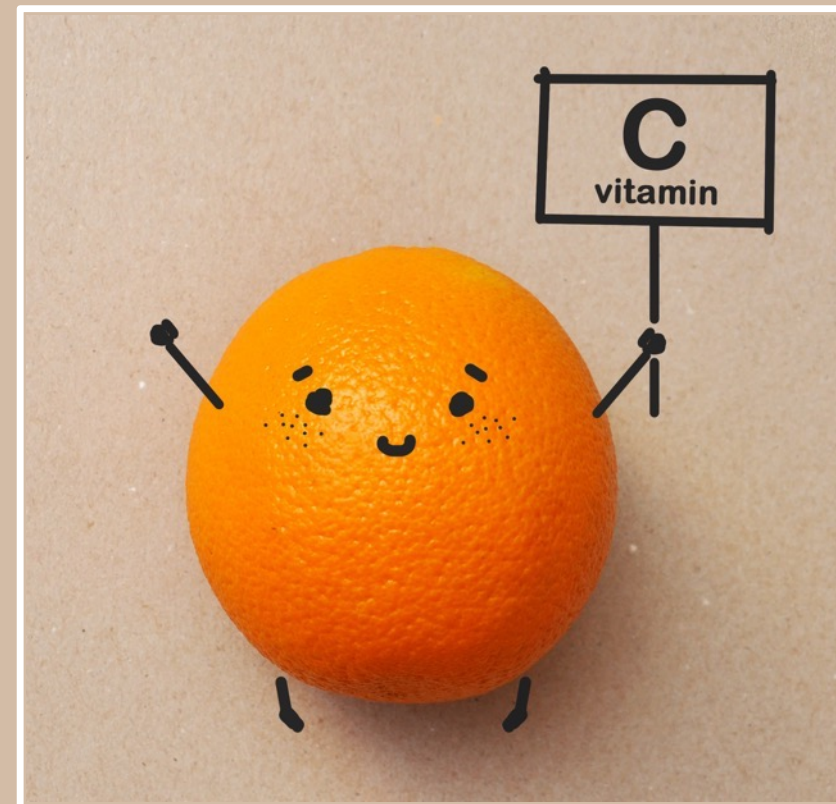
There are tons of apps out there that can help. Look at Mint, YNAB, EveryDollar, NerdWallet, Simplifi, or GoodBudget.



Immune-supporting eating habits

As we head into the colder months, the threats of colds, flu, and other pesky illnesses loom. Strengthening our immune system ahead of time will help ward off pathogens before they have a chance to strike.

1. **Avoid eating too many added sugars.** If you read labels, you'll know that sugar is hidden in unsuspecting foods, so you may eat more than you realize. Rather than reaching for candy or a soda, consider replacing that with nutrient-rich fruit.
2. **Include orange juice in your diet.** It's no coincidence that a glass of fresh-squeezed OJ is a known cold and flu remedy it's rich in vitamin C and folate.
3. **Sip on a mocktail rather than a cocktail.** Overindulging in alcohol can disrupt immune pathways and impair the body's ability to defend against infection.
4. **Eat protein-rich foods.** Protein is the most satiating macronutrient we don't get enough of. Signs you're not eating enough are muscle loss and weakness, injuries, slow recovery, and poor immune function.
5. **Eat fermented foods.** From yogurt to kimchi to miso, fermented foods are packed with gut health-supporting live bacteria that are particularly important to stay well.



How to embrace change

Every day, you grow into a different version of yourself. You meet someone new, improve a skill, or read something that clarifies your life. These small moments may sound ordinary, but are a small step forward each day.

Small adjustments to your habits and mindset can break down any resistance to change and welcome the uncertainty that comes with it.

1. **Write it down**—when debating a big change your mind might distract you with what-ifs and worries. All this information prevents you from finding the clarity necessary to move forward. Getting your thoughts on paper can help you identify mental blocks you must overcome to feel safer.
2. **Accept your fears**—for most, fear doesn't feel good. You can fight them off by staying positive and concentrating on all the times you've

overcome challenges rather than failing.

3. **Ask for help**—successful people understand that life isn't a solo journey. Leaning into a community of friends, colleagues, or getting help from a coach or therapist can give you the support you need.
4. **Embrace creative thinking**—rolling with unexpected challenges and curve balls requires resilience so you can adapt. Tapping into your creative side (like an art class, reading group, or taking great pictures on your phone) can spark curiosity and lead to success in other areas of your life.



Don't get over it, get through it!

October is Emotional Wellness month

When things aren't going well, we often fall back on avoidance. Avoiding the situation might seem like a great way to become less stressed, but confronting the issue is often the only way to reduce the stress it causes.

People prone to anxiety might have learned avoidance techniques early and find it more challenging to adopt proactive strategies.

Avoidance magnifies stress by:

- Creating more anxiety
- Never solving the problem which leads to more stress in the future
- Habitual avoidance strategies are frustrating to others and create conflict
- The problem you started with usually grows

If you find yourself using the avoidance coping, look for opportunities to shed the habit:

Understand avoidance coping—the first step is to understand this coping mechanism and why it has become part of your life.

Recognize when you're doing it—take a minute and think of situations when you tend to use avoidance. Are you procrastinating? Avoiding discussing problems?

Ask for help—if you're finding it hard to make changes or you aren't even sure where to start, a professional might help.



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Text-based
coaching



Talkspace
Online
therapy



Happify
Games for
stress & worry

Calming anxious thoughts

Learn how to quiet the little voice that likes to take over

One of the most effective ways to calm anxious thoughts is to acknowledge that they're happening. Here are a few techniques you can try:

- **Remind yourself how I feel is normal;** it's just my nervous system on high alert
- **Rate your worry**—on a scale from 1-10, how likely is the thing you're worrying about to happen?
- **Talk to a friend**—don't avoid your anxious thoughts. Get a friend or family member to listen and get their perspective.
- **Release energy**—go for a brisk walk or squeeze a stress ball to eliminate nervous energy.
- **Breathe deeply**—focus on your breathing—inhale through your nose and exhale out through your mouth.



October is Cybersecurity Awareness month

Staying safe online is easy when you:

1. **Use strong passwords**—passwords should be long, random, and unique and include all character types (numbers, upper case and lowercase letters, and symbols). Password managers are a powerful tool so you can create a password for each of your accounts.
2. **Turn on MFA**—you need more than a password to protect your accounts and MFA (multi-factor authentication) makes you less likely to get hacked.
3. **Recognize and report phishing**—be cautious of unsolicited messages asking for personal information and avoid sharing information with unknown sources.
4. **Keep your software up-to-date**—ensuring your devices software is updated is the best way to make sure you have the latest security patches and updates.





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STEADY.



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GOT SWAG!**

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When to go to the ER, Urgent Care, or your doctor

\$ TELEHEALTH	\$ DOCTOR'S VISIT	\$ URGENT CARE	\$ HOSPITAL ER	\$ FREESTANDING ER
<p>Your Cost: \$0 Copay</p> <p>MDLive is an excellent, no-cost resource when you or a family member have a health concern.</p> <p>MDLIVE helps with</p> <ul style="list-style-type: none">• Allergies• Ear problems• Flu• Fever• Pink eye and more	<p>Your Cost: \$15-30, or 20% after deduction</p> <p>Your primary doctor is low-cost non-urgent care for illnesses and injuries, vaccinations, exams, screenings, or specialist referrals.</p> <ul style="list-style-type: none">• Generally, the best place to go for non-emergency care• Establish medical history for future care	<p>Your Cost: \$35, or 20% after deduction</p> <p>Urgent care is moderately priced care for illnesses and injuries that are not-life-threatening.</p> <ul style="list-style-type: none">• Urgent care has extended hours (nights, weekends, and holidays)• It can be used when your doctor's office is closed• Many have online or phone check-in	<p>Your Cost: \$500, or 20% after deduction</p> <p>Hospital emergency rooms are fairly expensive and should be used for serious or life-threatening emergencies.</p> <ul style="list-style-type: none">• Open 24/7• Long wait times• Expect multiple bills for services (doctor, facility, and specialists)	<p>Your Cost: \$500, or 20% after deduction</p> <p>Freestanding emergency rooms are the most expensive option, and you could be transferred to a hospital.</p> <ul style="list-style-type: none">• Open 24/7• Services don't include trauma care• Many are out-of-network and charge more than your health plan's fees• Charges extra facility and lab fees

*Costs shown are for in-network services.



Know where to go for care.

It's important that you know where to go for medical care when you need it. There are some big differences between visits to your primary care provider and visits to the emergency room, such as cost, time spent waiting for care, and follow up.

Medical, mycigna.com
Group # 3343748
800-244-6224

Cigna Personalized support
Email:
conglobal@cignahealthcare.com

Prescription Drugs, caremark.com
RxGRP: RX21AV
844-203-6363
800-237-2767 (Specialty Rx)

Telehealth MDLIVE 24/7,
mycigna.com
888-726-3171

Smart Connect,
gps.smartmatch.com/conglobal
833-859-1314

Included Health,
includedhealth.com/conglobal
1-800-929-0926

Omada,
omadahealth.com/conglobal
888-409-8687

Dental, DeltaDentalLL.com
Group # 20497
800-323-1743

Vision, eyemed.com
Group # 1022502
866-939-3633

Flexible Spending Accounts,
hrsimplified.com
888-318-7472

Employee Assistance Program,
mycigna.com
877-622-4327

Voluntary Plans, voya.com
Group# 726940
800-955-7736

Life & AD&D, voya.com
Group # 726940
800-955-7736

Disability, voya.com
Group # 726940
800-955-7736

STD & FMLA,
voya.absenceresources.com
844-206-4102

401(k), principal.com
Plan # 820829
800-547-7754

Pet Insurance,
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877-738-7874

