



  
**MOVEMBER<sup>®</sup>**

# Becoming Your Best Self

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



## MO-Vember? Men's health is in crisis.

Men are dying on average 4.5 years earlier than women, and largely for preventable reasons.



No shave November started as a joke about bringing the moustache back. Two friends decided to talk their friends into growing a mustache (or Mo) inspired by a friend's mother who was fundraising for breast cancer. The idea took off and today stands for a commitment to change the face of men's health.

The three areas that men struggle with are mental health and suicide prevention, prostate cancer, and testicular cancer.

**The issue of suicide is incredibly complex.** However, we know that improving our overall mental health and helping men establish better social connections can reduce the risk of suicide.

**1 in 8 men in the USA will be diagnosed with prostate cancer.** Movember movements aim to educate men about prostate cancer's signs, symptoms, and risk factors.

**Testicular cancer strikes young, and it's the most common cancer in young American men.** At greater than 95%, the odds of survival for men with testicular cancer are better than good.

So, whether or not you want to grow a mustache this month, please schedule an appointment with your doctor and get the recommended screenings. This action could save your life.



# Explore your Medicare coverage options

Act fast! Medicare Open Enrollment is from October 15-December 7, and you might find a plan that saves you money.

## Have you compared your options?

Medicare's Open Enrollment period is a great time to compare your coverage under ConGlobal with the multiple Medicare options to see which plan meets your unique needs.

Our FREE benefit, SmartConnect, will give you side-by-side comparisons of coverage and costs so you can feel comfortable choosing. If you find Medicare is the best option, they'll help you enroll. If not, you can stick with your current plan.

The best part is that SmartConnect is 100% free—for you, your family, and even your friends.

Connect with SmartConnect today by visiting <https://gps.smartmatch.com> or calling 833-859-1314.

A video player thumbnail for a SmartConnect webinar. The title "What We Do" is at the top. The text describes the SmartConnect partnership as an exclusive, no-cost program for Medicare-eligible working adults. A play button icon is overlaid on the text. The SmartConnect logo is at the bottom left. On the right side of the thumbnail, there is a photograph of a woman with grey hair and glasses sitting at a desk and working on a laptop.

**What We Do**

The SmartConnect™ partnership is an exclusive, no-cost program created specifically to connect Medicare-eligible working adults to the world of Medicare. Whether you plan to continue working or is transitioning to retirement, we tailor solutions designed around your needs. Our agents provide an unfiltered view of the entire range of options and prices available to you, your family members, and friends.

Created by iconpacks from Noun Project

**SmartConnect**  
POWERED BY SMARTMATCH

Scan the QR code to watch a 30-minute webinar that unpacks the parts of Medicare, styles of secondary coverage, enrollment periods, and HSA.



# Carbs and blood sugar—finding your balance

When you eat or drink foods that have carbohydrates—also known as carbs—your body breaks down those carbs into glucose (a type of sugar), raising the glucose level in your blood, and your body uses that glucose for fuel to keep you going through the day.



After your body breaks down those carbs into glucose, your pancreas releases insulin to help your cells absorb that glucose.

Food has three main types of carbs: starches, sugar, and fiber. If you're reading food labels, total carbohydrate refers to all three types. The goal is to choose nutrient-dense carbs rich in fiber, vitamins, and minerals.

Knowing how many daily calories you need, you can figure out how many grams of carbs you need.

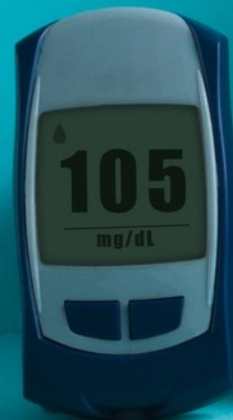
1. Decide on your daily calorie need and divide that number in half. That's how many calories should come from carbohydrates.
2. Each gram of carbohydrate has four calories. Divide the number you got from the first step by 4.
3. The final number is equal to the number of carbohydrates in grams.

# November is diabetes awareness month

Diabetes mellitus refers to a group of diseases that affect how the body uses blood sugar (glucose). Glucose is an important source of energy for the cells that make up the muscles and tissues. It's also the brain's main source of fuel.

You can develop type 2 diabetes at any age, even during childhood. You are more likely to develop type 2 diabetes if you:

- Are overweight or obese.
- Are age 35 or older. Children and teens can also develop type 2 diabetes, but the risk increases as a person gets older.
- Have a family history of diabetes.
- Are African American, American Indian, Asian American, Hispanic/Latino, or Pacific Islander.
- Are not physically active because of physical limitations, a sedentary lifestyle, or a job that requires sitting for long periods.
- Have prediabetes.
- Have a history of gestational diabetes, a type of diabetes that develops during pregnancy, or gave birth to a baby weighing 9 pounds or more.





## 10 silent symptoms of diabetes

More than 30 million Americans (10% of the population) have diabetes, including the 7.3 million undiagnosed. Diabetes has plenty of early warning signs, but some symptoms are subtle.

- 1. Frequent urination**—most people urinate 4-7 times a day. If you are making more trips to the bathroom, especially at night, it might be a sign that your kidneys are working overtime to flush out excess sugar in the blood.
- 2. Excessive thirst**—if you drink a lot of water and it isn't quenching your thirst, this could be due to high blood sugar.
- 3. Extreme hunger**—when blood sugar isn't properly regulated, it sends conflicting messages to your brain about the need for food.
- 4. Weakness/fatigue**—when sugar cannot enter the cells, your kidneys must work overtime to remove the extra sugar.
- 5. Pins and needles**—extra sugar in the blood can damage nerve endings, especially those farthest from the spinal cord (like your feet).
- 6. Blurry vision**—sugar lingering in the blood can cause swelling in the lens of the eye, making it difficult to focus.
- 7. Itchy skin**—poor circulation paired with the loss of fluids can cause skin to dry out. Dry skin leads to itchy skin.
- 8. Slow healing wounds and increased skin infections**—lingering sugar wreaks havoc on veins and arteries, disrupting circulation. Without proper blood flow, it takes longer for cuts and bruises to heal.
- 9. Volatile moods**—riding the roller coaster of unstable blood sugar may cause a short temper. It also mimics symptoms of depression.
- 10. Urinary tract infections and yeast infections**—high sugar levels in the urine are a breeding ground for bacteria and yeast.

If you're having some of these symptoms, make an appointment with your doctor to check it out. **If you don't have a primary care physician (PCP), Included Health can help. Visit [includedhealth.com/conglobal](https://www.includedhealth.com/conglobal) or call 1-800-929-0926.**



# ConGlobal Perks—just in time for the holidays!

ConGlobal employees get unparalleled access to employee discounts from industry-leading travel, entertainment, and retail brands.



Scan the QR code and follow the instructions below to activate your ConGlobal Perks account and enjoy deals and limited-time offers on the products, services, and experiences you need and love.

- Hotel discounts up to 60% off
- Save up to 20% on flights
- Get movie tickets up to 40% off
- Save up to \$100 off gate prices at Walt Disney World
- Exclusive savings Apple products, appliances, and even new or used cars



Scan QR code or click the link to visit website



Choose the best deals and offers



Find amazing exclusive offers & deals



More savings, more of what makes you happy

# Free weights vs. machines, which is better?

You can use both to build muscle, increase strength, and improve functional movement. So, there isn't one clear answer, but there are differences between the two.

Weightlifting machines allow you to do one type of exercise. You can adjust the weight in specific increments to change the resistance. They guide you through a controlled motion that isolates certain muscle groups and is a good place for a beginner to start.

Denise Chakoian, C.P.T., a trainer and founder of CORE Cycle Fitness Lagree, says, "Mixing free weights and machines in the same workout is a good plan to get the best of both. You can incorporate free weights to gain stability and core advantages and then

use the machines for isolating the muscles more effectively."

## Free weights:

- Allow a greater range of motion
- Increase muscle activation
- Provide variety and convenience

## Machines:

- Help with proper form
- A good option for injury recovery







# Shoulder mobility exercises for better range of motion

Many of us have limited shoulder mobility, which can keep us from being able to do movements like an overhead squat or lead to lots of discomfort in our neck and upper back.

Adding some simple shoulder stretches to your daily routine can make a huge difference in how you're feeling and functioning.



Do 5 circles in each direction with both shoulders, then do 5 in each direction with one shoulder at a time.

## Quadruped Shoulder Circles: Full-ROM Scapular Movement

You've probably done standard shoulder circles before from a standing position. The benefit of doing these on your hands and knees is the floor gives you some feedback so you can adjust the pressure easily.

- Start on your hands and knees with your knees just beneath your hips and your hands just beneath your shoulders.
- Press into the ground and keep your elbows straight as you shrug your shoulders up toward your ears, back toward your hips, down away from your ears, and then forward toward your head, creating a nice circle.
- Do these circles in both directions, and then you can try doing the circles with alternating shoulders.



# Shoulder mobility exercises for better range of motion

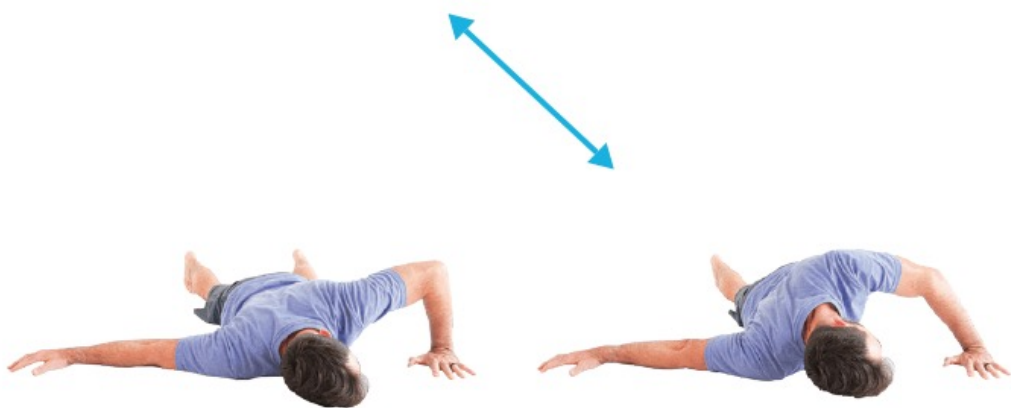


**L-Arm Stretch: Horizontal Adduction**

This stretch is very effective at stretching the rotator cuff and the back of the shoulder.

- Start by lying on your stomach with one arm by your side. Stretch your other arm across your chest with your palm facing up and without letting your shoulder shrug up toward your ear too much.
- Use your shoulder muscles to pull your chest toward the floor, creating a nice stretch in the shoulder capsule.
- Move in and out of the stretched position, and then hold the stretch.

Once you find a comfortable position, move in and out of the stretch 10 times, then hold for 30 seconds. Repeat this sequence a total of three times.



**Prone Bent Arm Chest Stretch: Horizontal Abduction**

Here's a stretch that targets the chest and front of the shoulder. You'll work on one side at a time with this one.

- Start in a prone position (on your stomach) with one hand on the floor and your elbow bent.
- Shift your weight toward your hand to feel a stretch in your chest.
- Move in and out of the stretched position, and then hold the stretch.

Once you find a comfortable position, move in and out of the stretch 10 times, then hold for 30 seconds. Repeat this sequence a total of three times.



# Shoulder mobility exercises for better range of motion

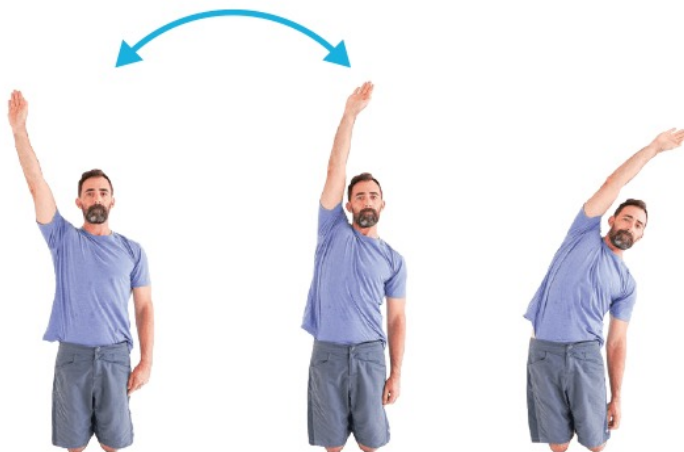


**Tall Kneeling Arm Raises: Shoulder Flexion**

This one engages the hips as well as the shoulders and will really help with opening up tight shoulder muscles.

- Start in a kneeling position (also called “seiza”), sitting with your feet under your seat.
- Lift your hips as you raise your arms straight up overhead.
- At the top, you will be in a “tall kneeling” position with your arms straight up. Make sure to open up the shoulders in that top position, but don’t arch the back.

Move in and out of this shoulder stretch 5 times and then hold for 15-30 seconds.



**Tall Kneeling Arm Raises to Side: Shoulder Abduction**

This stretch starts in the same position as the last one, but you’ll feel this one more in the lats and the back of the shoulder.

- Begin in the same tall kneeling position, with your feet under your seat and driving your hips forward until you are kneeling on your shins.
- Now, instead of reaching straight up overhead, keep one arm down by your side and reach the other arm up and over to the opposite side.
- Focus on reaching through the shoulder so you feel a nice stretch through your lats and back of the shoulder.

Move in and out of the shoulder stretch 5 times and then hold for 15-30 seconds. Repeat on the opposite side.



# Shoulder mobility exercises for better range of motion



**Clasped Hands Extension: Shoulder Extension**

The last stretch in this sequence will help you work on shoulder extension, combating that rounded posture so many of us find ourselves in.

- Start in a seated position. In the video, you'll see that Jeff is sitting cross-legged, but sitting however feels comfortable for you. If sitting on the floor is uncomfortable, you can sit on a chair or bench as long as it does not have a back.
- Clasp your hands behind your back and straighten your elbows. Sit up with a tall posture as you pull your arms up and back. Focus on squeezing your shoulder blades together as you move into the stretch.

Move in and out of the stretch 5 times and then hold for 15-30 seconds.



## 5 ways to recession-proof your life

There are many everyday habits that the average person can implement to protect themselves from the sting of a recession or make it so that its effects aren't felt at all.

**Have an emergency fund**—If you have plenty of cash lying around in a high-interest, FDIC-insured account, not only will your money retain its full value in times of market turmoil, but it will also be extremely liquid, giving you easy access to funds if needed.

**Live within your means**—If you make it a habit to live within your means daily during good times, you are less likely to go into debt when gas or food prices go up and more likely to adjust your spending in other areas to compensate. To take this principle to the next level, if you have a spouse or are a two-income family, see how close you can get to living off only one income. This tactic will allow you to save or pay off your mortgage in good times. If one spouse gets laid off in bad times, you'll be OK because you are accustomed to living on one income.

**Have additional income**—Even if you have a great job, it's not a bad idea to have a source of extra income, like selling collectibles on eBay.

**Invest long-term**—What if a market drop brings your investments down 15%? If you don't sell, you won't lose anything. The market is cyclical, and you'll have plenty of opportunities to sell high in the long run. You might thank yourself later if you buy when the market's down.

**Keep your credit score high**—When credit markets tighten, if anyone is going to get approved for a mortgage, a credit card, or another type of loan, it will be those with excellent credit. Things like paying on time, keeping your oldest credit cards open, and keeping your debt ratio to available credit low will keep your credit score high.



### Get started today



- > Meet with a Principal Retire Secure<sup>SM</sup> professional.
- > Schedule your virtual meeting at [principal.com/Virtual1on1](https://principal.com/Virtual1on1).

# Gratitude changes everything

Gratitude stems from the Latin word gratia, meaning 'pleasing, thankful.' It is a feeling or expression of appreciation for what we have. As with many human emotions, some experience and practice gratitude more than others. While many people are familiar with gratitude, not as many are familiar with why or how to express it.

Gratitude is important because it increases happiness and provides other physiological and psychological benefits.

## Physical

- Stronger immune systems
- Less bothered by aches and pains
- Lower blood pressure
- Exercise more and take better care of their health
- Sleep longer and feel more refreshed upon waking

## Psychological

- Higher levels of positive emotions
- More alert, alive, and awake
- More joy and pleasure
- More optimism and happiness

## Social

- More helpful, generous, and compassionate
- More forgiving
- More outgoing
- Feel less lonely and isolated

While gratitude can be a feeling that spontaneously emerges from within, it is also a choice. We have to choose to practice gratitude.

## Not sure how to start?

Use this guide for ideas:

<https://www.mindful.org/an-introduction-to-mindful-gratitude/>



# It's soup season!

## Creamy Roasted Pumpkin Soup

### Ingredients:

4 tablespoons olive oil, divided  
1, 4 lb sugar pie pumpkin  
1 large yellow squash  
4-6 medium garlic cloves  
1/2 teaspoon sea salt  
1/2 teaspoon ground cinnamon  
1/2 teaspoon ground nutmeg  
1/8 teaspoon ground cloves  
Tiny dash of cayenne pepper  
Fresh ground pepper to taste  
4 cups vegetable broth  
1/2 cup full-fat coconut milk  
2 tablespoons maple syrup  
1/4 green pumpkin seeds

### Instructions:

1. Preheat oven to 425 and line a baking sheet with parchment paper for easy clean up. Carefully half the pumpkin and scoop out the seeds.
2. Slice pumpkin again into quarters and rub the flesh with 1 tbsp olive oil. Place cut sides on a baking sheet and roast for 35 minutes until easily pierced through with a fork.
3. Heat the remaining olive oil in a large Dutch oven or heavy-bottomed pot over medium heat once the oil simmers. Add onion, garlic and salt. Stir to combine and cook until onion is translucent.
4. Peel the pumpkin skin off and discard.
5. Add the flesh and spices. Use a spoon to break up the pumpkin. Add the broth and bring to a boil for 15 minutes.
6. While the soup is cooking, toast the pepitas in a medium skillet, stirring frequently.
7. Stir in the maple syrup and coconut milk, remove from heat, and allow to cool slightly.
8. Use an immersion blender to blend the soup. Taste and adjust if necessary, ladle into bowls, and sprinkle with toasted pepitas.





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

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

\*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](http://mycigna.com)  
Group # 3343748  
800-244-6224

**Cigna Personalized support**  
Email:  
[conglobal@cignahealthcare.com](mailto:conglobal@cignahealthcare.com)

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

**Telehealth MDLIVE 24/7**,  
[mycigna.com](http://mycigna.com)  
888-726-3171

**Smart Connect**,  
[gps.smartmatch.com/conglobal](http://gps.smartmatch.com/conglobal)  
833-859-1314

**Included Health**,  
[includedhealth.com/conglobal](http://includedhealth.com/conglobal)  
1-800-929-0926

**Omada**,  
[omadahealth.com/conglobal](http://omadahealth.com/conglobal)  
888-409-8687

**Dental**, [DeltaDentalLL.com](http://DeltaDentalLL.com)  
Group # 20497  
800-323-1743

**Vision**, [eyemed.com](http://eyemed.com)  
Group # 1022502  
866-939-3633

**Flexible Spending Accounts**,  
[hrsimplified.com](http://hrsimplified.com)  
888-318-7472

**Employee Assistance Program**,  
[mycigna.com](http://mycigna.com)  
877-622-4327

**Voluntary Plans**, [voya.com](http://voya.com)  
Group# 726940  
800-955-7736

**Life & AD&D**, [voya.com](http://voya.com)  
Group # 726940  
800-955-7736

**Disability**, [voya.com](http://voya.com)  
Group # 726940  
800-955-7736

**STD & FMLA**,  
[voya.absenceresources.com](http://voya.absenceresources.com)  
844-206-4102

**401(k)**, [principal.com](http://principal.com)  
Plan # 820829  
800-547-7754

**Pet Insurance**,  
[petinsurance.com/conglobal](http://petinsurance.com/conglobal)  
877-738-7874

