



January mindfulness

Be here now

There's a lot competing for our attention throughout the day: family and work responsibilities, phone notifications, TV shows, and never-ending to-do lists.

Mindfulness is paying attention to the present moment and focusing on the here and now. Through mindfulness, you can:

- Bring awareness to your surroundings and how your body feels
- Observe thoughts without responding emotionally
- Appreciate each moment to find more fulfillment in life



Listen to Cigna's free CLIMB (changing lives by integrating mind and body) podcasts and learn simple methods for incorporating mindfulness, stress management, and self-care daily into your life—https://bit.ly/3tPnCPR.



Practice being in the moment

Mindfulness helps us put some space between ourselves and our reactions, breaking down our conditioned responses.



If you're ready to try it, use this mindfulness exercise.

- 1. Find a comfortable position and close your eyes
- 2. Breathe in through your nose for 4 seconds
- 3. Hold your breath for 7 seconds
- 4. Breathe out through your mouth for 8 seconds
- 5. Repeat the cycle 3 times.

Use this 4-7-8 breathing method when you're feeling stressed, going to sleep, or need to take a pause.

Want to learn more? Join Cigna's experts for a 30-minute guided mindfulness session held twice a week by phone.

Tuesdays at 4 pm CT, or Thursdays at 7:30 pm CT

Call-in number: 844.621.3956

Passcode: 965 38 022





Top wellness trends for 2024



"The term wellness borrows from holistic self-care because at its core, it's the same concept—a holistic approach to your financial life." —Craig Rubino

Financial wellness

This form of self-care might change your life.

According to a Bank of America survey, over half of companies now offer financial wellness programs because how we use money helps us live our happiest, healthiest, best lives possible.

When you think about it, money is simply a tangible exchange for the biggest portion of time, energy, passion, and experience you put into your life. How you manage, invest, and spend your money dictates your future finances and subconsciously sends a message to yourself about what your life's energy is worth.

Kickstart your financial wellness with these short videos.

Money 101, Where do I start? https://bit.ly/3SeZMq5
Budgeting Basics https://bit.ly/48zbpOj
Debt Reduction https://bit.ly/48pK3Kx







"Sober curious people are those who are starting to reflect on their relationship with alcohol. And think they might like to change it." —Laura Willoughby In January, we all have that renewed desire to live our best lives, eat well, move our bodies, and tap into as many 'good for us' habits as possible. Right? (*Right*?)

So, to ensure you're ahead of the crowd, here are the health and wellness trends predicted to take 2024 by storm...

Spirit of moderation

People are pivoting the way they drink to be more mindful about their alcohol consumption (adopting the label 'mindful drinkers'). This movement includes 0% alcohol options, booze-free club nights, relaxing alternatives, and mocktails.

Being a mindful drinker means you actively pay attention to how alcohol impacts your life — in all areas, from your quality of sleep to your relationships to work. Exploring mindful drinking is a good middle ground, which could be thought of as similar to those who describe themselves as being 'flexitarian' after having reduced the amount of meat they consume.





Top wellness trends for 2024



Market-research firm NCSolutions says "Gen Z is more willing to go without coffee, and while that might have something to do with age, there's also a sense that they may be gravitating towards healthier, more natural and environmentally sustainable options."

Rethinking your morning cup of joe

It looks like our mornings could also see a different start, with a resurgence in matcha, mushroom coffee (Lion's Mane is going to be *everywhere*), and fancier decaf coffee options, and experts are shouting about a growth of 7% in decaf consumption between now and 2027.

For some, the high amount of caffeine—95 g per serving—causes nervousness and agitation and can lead to tummy troubles and sleepless nights. If this is you, explore the many alternatives, including yerba mate, chai tea, chicory coffee, or even a wheat bran and molasses combo.

Program Support: Omada

Omada is here to help you with personalized health support from anywhere at no additional cost. Apply today at omadahealth.com/conglobal







"Not only does the social element of racket sports make the workout fly by, but it also keeps people excited to come back for more." —Becky Codi

Racket sports

Badminton is tennis's cuter, more accessible cousin — and the sport is coming in hot as a 2024 trend. With a lighter racquet and a buoyant birdie instead of a ball, badminton is a win for folks who may not enjoy the grunting, smacking effort of tennis or pickleball — or who don't have a court nearby.

"We don't often get opportunities to run, jump, and play. This trend unleashed that need for many of us," personal trainer Codi elaborates. Many people would rather play a racket sport with their friends than do a traditional workout at a gym, and the games can be as leisurely or intense as you want to make them.

My Health Assistant is an online coaching program to help you reach big health and wellness goals in easy-to-do steps. **Enroll online at myCigna.com**, select My Health Assitant under the Wellness dropdown.

Top wellness

trends for 2024







"While our smart devices offer us an easy way to do or learn anything in the world, they can also be a distraction from the things that can't be found with a Google search." —Wendy Speake

Digital detox

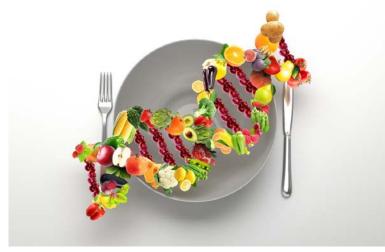
Most of us spend most of the day on our devices. As of 2018, the average person in the U.S. spent 10 hours and 39 minutes on a screen each day.

Your version of detoxing from devices can look however you want it to, and you'll be amazed at the results. Research from 2022 found that cell phone usage was associated with negative effects on both physical and mental health, particularly in young people.

Dialing back your screen time could leave you feeling better in body and mind.







"With a quick nutritional assessment, consumers can discover the precise nutrients tailored to their body's unique requirements, all without the necessity of an in-person visit." —Melina Jampolis

Al-powered precise nutrition

"Precision nutrition not only assesses a person's health and diet history to help people figure out what to eat for optimal health and disease prevention, it also looks at other biological markers and data from continuous glucose monitors, blood biomarkers, and even wearables," explained Melina Jampolis, MD, internist, board-certified physician nutrition specialist, and chief medical officer at AHARA.

Top wellness

trends for 2023

Personalized nutrition applications in AI are growing by the day. As researchers collect millions of data points on individual responses to food intake, AI experts utilize that data to create and refine complex algorithms. These algorithms develop digital apps and tools to predict food and health outcomes.



Banking basics—how your bank can fit into your financial strategy

When developing a financial strategy for retirement, using a bank and its products can sometimes be overlooked.

You may ask questions like, "What banking products are right for me?" and "When should I invest my money, and when should I put it in the bank?"

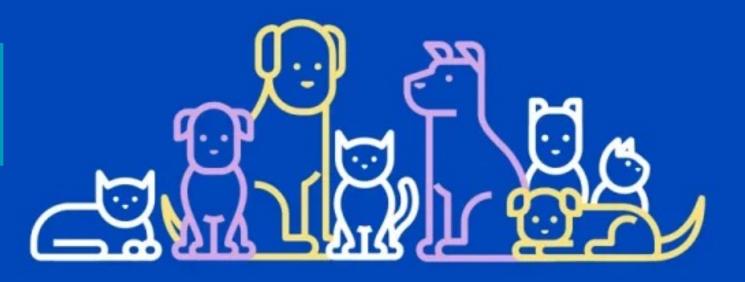
Looking to elevate your financial wellness? Browse and register for this year's webinars at webinars.principal.com.



Register for Principal's January webinar to learn answers to these questions and how banking can fit into your financial strategy and wellness.

Wednesday, January 17, 1 pm CT Register today—https://bit.ly/4aRQzLy





Start the year off on the right paw

Here are some simple tips to keep your furry best friend safe in the new year.

- Replaced damaged, worn, or stinky food dishes, litter boxes, and toys
- Remove expired items from your pet's first aid kit and emergency go-bag
- Check fencing and gates to ensure pets can't escape
- Update ID tags and microchip with current info
- Schedule your pet's annual wellness checkup

Did you know ConGlobal offers pet insurance through Nationwide?

Using this benefit, you can get reimbursement for eligible veterinary bills once your plan is in effect. Here's how it works:

- Visit any veterinarian and pay for treatment
- Submit a claim with your invoice
- Get reimbursed for eligible expenses

Get a free quote at petsnationwide.com or by calling 877-738-7874.



How much exercise is enough?

Only 1 in 5 adults and teens get enough exercise to maintain good health.

Here are the American Heart Association's recommendations for activity so you can think, feel, and sleep better and perform daily tasks.

Adults:

- Get at least 150 minutes per week of moderate-intensity aerobic activity and 75 minutes of vigorous aerobic activity or a combination of both, preferably spread throughout the week.
- Add moderate to high-intensity muscle-strengthening activity (such as resistance or weights)
- Spend less time sitting. Even light-intensity activity can offset some of the risks of being sedentary.
- Gain even more benefits by being active at least 300 minutes (5 hours) weekly, increasing your activity over time.

Children:

- Children 3-5 years old should be physically active and have plenty of opportunities to move throughout the day.
- Kids 6-17 years old should get at least 60 minutes per day of moderate to vigorous activity, mostly aerobic.
- Include vigirous intensity activity at least 3 days per week.
- Include muscle and bone strengthening (weight-bearing) activities on at least 3 days per week, increasing the intensity over time.

Don't worry if you can't reach 150 minutes weekly just yet. Just follow the mantra of moving more, with more intensity, and sitting less. The effort will do you heart good!



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



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TELEHEALTH

Your Cost: \$0 Copay

MDLive is an excellent, no-cost resource when you or a family member have a health concern.

MDLIVE helps with

- Allergies
- Ear problems
- Flu
- Fever
- Pink eye and more

DOCTOR'S VISIT

Your Cost: \$15-30, or 20% after deduction

Your primary doctor is low-cost non-urgent care for illnesses and injuries, vaccinations, exams, screenings, or specialist referrals.

- Generally, the best place to go for nonemergency care
- Establish medical history for future care

URGENT CARE

Your Cost: \$35, or 20% after deduction

Urgent care is moderately priced care for illnesses and injuries that are not-life-threatening.

- 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

HOSPITAL ER

Your Cost: \$500, or 20% after deduction

Hospital emergency rooms are fairly expensive and should be used for serious or lifethreatening emergencies.

- Open 24/7
- Long wait times
- Expect multiple bills for services (doctor, facility, and specialists)

FREESTANDING ER

Your Cost: \$500, or 20% after deduction

Freestanding emergency rooms are the most expensive option, and you could be transferred to a hospital.

- Open 24/7
- Services don't include trauma care
- Many are out-ofnetwork 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

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Disability, voya.com

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Pet Insurance,

petinsurance.com/conglobal 877-738-7874

