



AN AWESOME AUGUST

lb LIFESTYLE BENEFITS

AGING GRACEFULLY

You're only as old as your body thinks you are. Aging happens to us all, but retaining a healthy body and lifestyle as the years go by is something that is largely within our control. **A few factors that can affect health as one ages are fitness, weight, food and fun.**



Fitness can be as simple and relaxing as gardening, going for a long walk, or even taking the stairs instead of the elevator. Being fit can

also positively benefit those with health issues such as heart disease, high blood pressure, diabetes, arthritis, and fatigue.

Heavier body weight can be indicative of or a result of some illnesses or diseases. Those with conditions such as Type 2 diabetes, heart disease and arthritis should be cognizant of weight and body shape.

“While it is unhealthy to be overweight, weighing less is also something to keep an eye out for.”

Becoming thin or frail as one ages can be a sign of developing health issues like bone loss, depression or cancer.

Engaging in activities you love has been shown to increase health and happiness. Activities such as reading, dancing, and engaging in social activities have not only shown to lead to healthier lives, but also in some cases reduce the risk of dementia.



(SUN)BLOCK OUT SKIN CANCER



You know you should put on sunscreen when enjoying the pool or the beach. But there's more you can do to protect your skin.



Sunscreen at all times.

Cover up with a lightweight shirt or wide-brimmed hat.



Stay in the shade.

Watch for signs of skin cancer.



Skin cancer is the most common cancer in the U.S.

Common signs of skin cancer are changes in your skin, such as new growths, changing moles or a sore that won't heal. If you have any of these, talk to your doctor.

BENEFIT SPOTLIGHT

STUDENT LOANS 101

The weight of student loans can be daunting, but there are programs available to assist paying them off.

A **Standard Plan** involves fixed payments that will ensure the loan is paid off within 10 years. A **Graduated Repayment Plan** starts with small payments that gradually increase, typically every two years, to complete the loan payment within ten years. The **Extended Repayment Plan** can be either fixed or graduated and will have the loan paid off in 25 years.

Other options include a Pay As You Earn Repayment Plan (PAYE), the Income-Based Repayment Plan (IBR), the Income-Contingent Repayment Plan (ICR) and the Income-Sensitive Repayment Plan. Eligibility for these plans varies based on amount of loans, income and more. A Direct Consolidated Loan is a good option if multiple federal education loans have been accumulated. It allows the consolidation of the individual loans into a single loan—meaning one monthly payment instead of multiple payments.

Though the load may seem heavy, options are available to provide aid. Visit ldblifestylebenefits.com to learn how COVID-19 might affect your student loans.



BONUS ARTICLE OF THE MONTH:
AIR POLLUTION ON BREAK

LDBLIFESTYLEBENEFITS.COM
AUGUST CHALLENGE: TRY SOMETHING NEW MONTH