



LB LIFESTYLE BENEFITS



(WEIGHT)LIFT YOURSELF UP

Strength training with weights can be hugely beneficial to your overall health. Start with lower weights (1-5 pounds for women, 5 to 8 pounds for men) and increase as you go. Resistance bands and an exercise ball are also great tools. Benefits of strength training include:

- 1. Burn more body fat.** A recent study in the Obesity Journal showed that in obese adults over 60, the combination of weight training and a low-calorie diet resulted in greater fat loss than a low-calorie diet and walking workouts.
- 2. Flatten your tummy.** A University of Alabama study found that women who lifted weights lost more deep-belly fat than those who only did cardio.
- 3. Burn more calories than cardio.** Your metabolic rate can spike for hours after strength training, so your body is still working after you've cooled down.
- 4. Strengthen your bones.** When your muscles tug on your bones, the bone cells react by creating new bone cells. Over time, this makes your bones denser and stronger.

Not sure where to begin with weight lifting?

Visit LDBLIFESTYLEBENEFITS.COM for tips.

MINIMIZING YOUR CARBON FOOTPRINT

There are many ways to help the environment and one of those ways is by lowering your carbon footprint—the total amount of greenhouse gases generated by the actions of an individual or group.

The average carbon footprint for a person in the United States is 16 tons, one of the highest rates in the world, according to the Nature Conservancy. Four ways to lower your carbon footprint are:

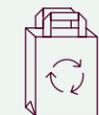
- 1. Refuse, Reduce, Reuse, Rot, and Recycle.** Limit plastics use. Reduce product consumption and reuse items when possible. Compost food waste. Recycle any paper, plastic, glass or metal.



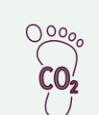
- 2. Drive less. Ride your bike or even walk if possible.** Driving less will help decrease the exhaust polluting the air.



- 3. Water conservation.** Take shorter showers, avoid soaps and cleaners that contain toxins, and use reusable goods when possible.



- 4. Clean energy.** Employing clean energy can help reduce the emissions that fossil fuels produce. Alternative energy sources like solar power and wind power can be used to generate electricity.



BENEFIT SPOTLIGHT

HOSPITAL INDEMNITY HOW-TO

Nobody plans for a hospital visit, but things happen. It's better to be protected in the event you or a loved one need a hospital stay. Hospital Indemnity coverage can give you peace of mind when you need it most.

Hospital Indemnity coverage pays cash benefits directly to you if you have a covered stay in a hospital or critical care unit. The benefit amount is determined based on the type of facility and the number of days you stay. You can use the benefits from this policy to help pay for your medical expenses such as deductibles and copays, travel cost, food and lodging or everyday expenses such as groceries and utilities. Hospital Indemnity coverage offers Guaranteed Issue Coverage (no medical questions). Contact your Human Resources department to see if Hospital Indemnity insurance is available to you.



BONUS ARTICLE OF THE MONTH:
GOODBYE, HOLIDAY STRESS

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