

FEBRUARY 2021

REVITALIZE YOUR INTENTIONS



BEATING BURNOUT

Burnout is the state of physical, emotional and mental exhaustion leading from long-term and excessive stress. Feeling burned out can reduce your productivity and drain your energy. It can also affect your emotions so you feel resentful and hopeless. Burnout is more than just stress – feeling stressed turns to burnout when you feel like you no longer have any more to give.



- Constant fatigue
- Loss of motivation
- Frequent illness/lowered immunity
- Isolating yourself from others

Try the three R's to beat burnout.

Recognize. Watch yourself for signs.

Reverse. Seek support from loved ones and manage your stress – it's okay to ask for help!

Resilience. Take care of your physical and emotional health to strengthen your resolve for the long term.



BONUS ARTICLE OF THE MONTH: HEARING VS. LISTENING

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PROTECTION THROUGH PREVENTION

Cancer is a common disease, and it can occur just about anywhere in the body. According to the National Cancer Institute, as of 2019, there were an estimated 16.9 million cancer survivors in the US. That number is expected to reach 22.2 million by 2030.

According to the CDC, smokers who quit entirely cut their risk for cancers of the mouth, throat, esophagus and bladder by 50%.



Here are some tips to lower your risk:

1. **Don't use tobacco.** Smoking and chewing tobacco have been linked to cancers of the lung, mouth, pancreas and more. If you smoke, quit – it can help lower your current risk.
2. **Eat healthy.** Adding fruits and veggies to your diet, as well as limiting processed meats, can help keep you healthy and reduce your risk. The Mediterranean diet with extra-virgin olive oil and mixed nuts may reduce risk of breast cancer.
3. **Protect your skin from sun.** Skin cancer is very common, and easily preventable. Avoid the midday sun, stay in the shade, and wear sunscreen.
4. **Get regular checkups.** Make sure you have a primary care physician and that you're getting all the screenings you should for your age and gender. Early diagnosis means treatment is more likely to be successful.

BENEFIT SPOTLIGHT



FSA: ROLLOVER OR GRACE PERIOD?

Flexible Spending Accounts often have two options that might need some explanation: "rollover" and "grace period." A Flexible Spending Account (FSA) is a special tax-free account money goes into to pay for certain out-of-pocket expenses. Rollover refers to the amount of money put into the account that can roll over to the next plan year for Healthcare FSAs. The grace period is the amount of time, typically 2.5 months, that expenses can be incurred after the plan year ends.

What does that mean?

With an FSA, you must use the money in the account by end of Plan Year; however, a Healthcare FSA may allow up to \$500 to roll over to the next year.

A Healthcare FSA or Dependent Care FSA may include a 2.5-month grace period after the end of the Plan Year for any extra expenses to be incurred and submitted for reimbursement.

A plan can have either a rollover or a grace period, but not both. Any unclaimed funds at the end of the run out are lost and returned to your employer. Recent legislation has allowed employers to extend grace periods and uncap carryover amounts due to COVID-19. Check with your employer for details