

Swimming is a full-body workout that involves your major muscle groups and your cardiovascular system. It is a good option for people with arthritis, certain disabilities, injuries, or other conditions that rule out high impact exercises such as running. Swimming is also a great form of exercise for older adults who may be dealing with joint pain, as well as pregnant people.

If you're looking for a pool, you probably have a few local options. Many YMCAs have pools with set times for lap swimming, as do some neighborhood pools and other gyms. Some employers partner with local gyms to offer discounted memberships, and Lifestyle Spending Accounts may also cover those fees. As always, it's recommended to check with your doctor before starting a new type of exercise.

## **BENEFIT SPOTLIGHT**

## **Wellness Programs**

Employer-sponsored medical benefits are provided to help you stay healthy. But some employers go a step further by implementing wellness programs. Wellness programs provide various tools and incentives for you to keep an eye on your overall health. The incentives often take the form of discounts off your medical premiums (or even a surcharge), fitness trackers, or gym memberships. If your spouse is on your insurance, they may also be eligible.

Often times these programs will require an annual biometric screening that checks certain standard health factors, such as blood pressure, cholesterol levels, height, weight, and glucose levels. These may reveal health issues that you can address with your doctor. You can usually get these biometric screenings done at your doctor's office, though some employers will offer onsite screening opportunities as well.

Many wellness programs also include health education modules and mental and financial wellbeing resources. Check your benefits information to see whether your employer has a wellness program and what its benefits are.



**LDBLIFESTYLEBENEFITS** 

**TWO BONUS ARTICLES:** More Than Snoring and Easy Mood-Boosters

DISCLAIMER: The information contained herein is intended to serve as a general guide. Please consult your physician, insurance company and/or tax advisor for information specific to your individual needs.