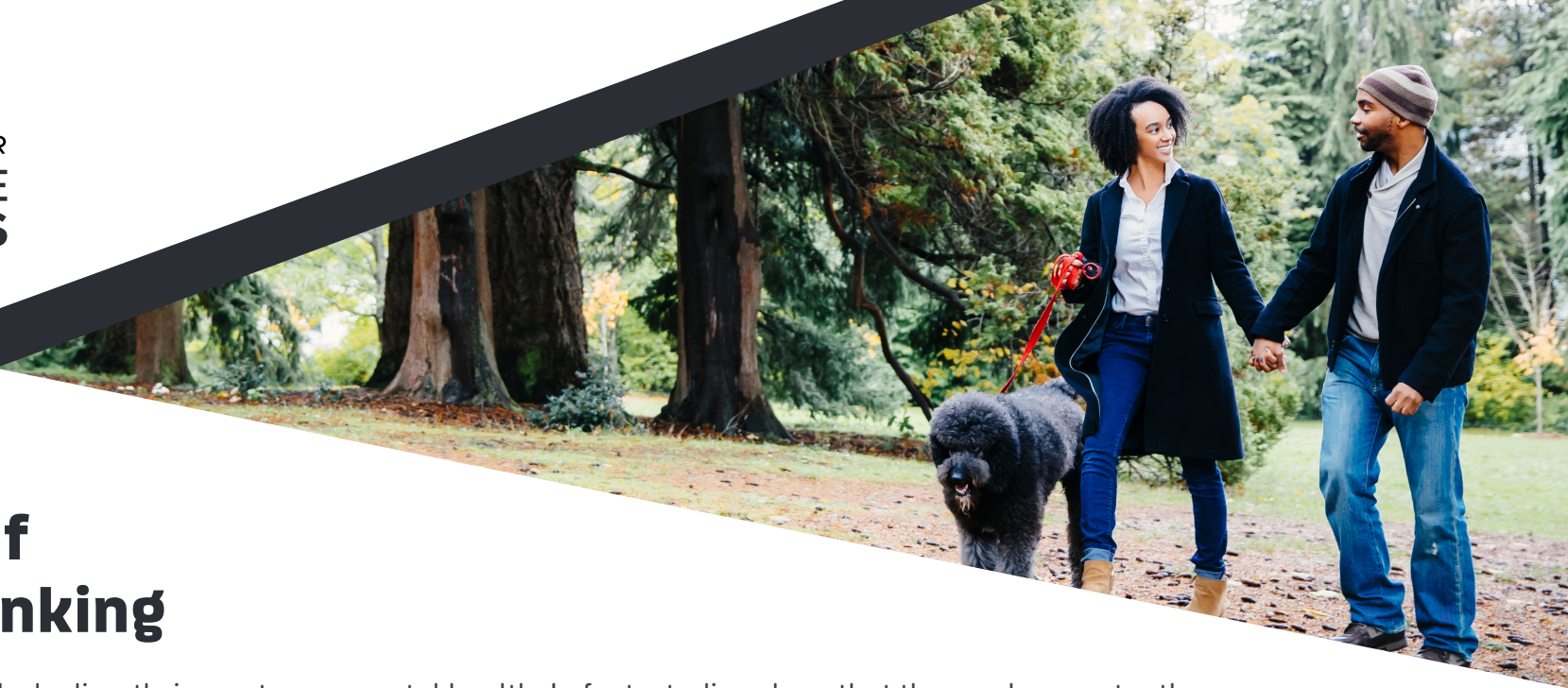




The Power of Positive Thinking

What we think about regularly directly impacts our mental health. In fact, studies show that those who constantly consume up-to-date news **have** increased feelings of helplessness and depression. So, instead of constantly consuming overwhelming information, why not focus on something more positive instead — gratitude.

By simply putting aside time in our day to feel gratitude, we can significantly improve our **wellbeing** and even **live longer**. You can practice gratitude through a number of different ways:

- **Gratitude list:** At the same time each day, write down a list of things you're thankful for. You can see the benefits of this practice by listing as little as **3 items per day!**
- **Gratitude walk:** Instead of putting on your headphones and tuning out the world, try tuning in to the small moments of beauty around you: the birds singing, the color of the sky, or the weather. Gratitude walks can help you reduce stress, re-ground, and build emotional resilience all at the same time. They don't have to be long walks either — even 5 minutes will do!
- **Gratitude meditation:** Unlike deep meditation for sleep, gratitude mediation can be done anytime, anywhere! Whenever you have a moment of pause, such as waiting for your coffee to brew, reflect on what you're grateful for.

The most important part of any gratitude practice is consistency. Our brains have a natural ability to adapt to new situations and systems, a feat known as **neuroplasticity**. This means that the things you engage with the most have actual, physical impact on your brain. By dedicating yourself to a consistent gratitude practice, you can strengthen your brain's joy-seeking neural pathways, and in turn, literally **train** your brain to see the world more positively!



BENEFIT SPOTLIGHT

Critical Illness Coverage

Critical illnesses, like cancer, stroke, and heart attack, affect **millions** of Americans each year. While regular health insurance covers some of the costs for treatment and care, it doesn't cover everything. Critical illness coverage, a type of supplemental health insurance, exists to help you pay for uncovered costs.

If you're diagnosed with a critical illness that is covered by your policy, you are eligible for a lump sum of money, typically **ranging** from \$10,000 to \$100,000. The most **common** benefit amounts are \$25,000 and \$50,000. Most policies cover cancer, stroke, and heart attack, but additional critical illnesses may be **included**, depending on the plan.

The benefit amount given to you may be used for anything. This includes health insurance deductibles, copayments, and coinsurance, as well as non-medical expenses, like fees for out-of-network specialists, travel and lodging, childcare, or living expenses.

It's important to read the terms of your critical illness insurance carefully, since the terms for payout are very specific. Critical illness coverage does **not** include any pre-existing conditions that you were diagnosed with before purchasing a policy. It also won't cover any self-inflicted injuries, or conditions caused by substance abuse, illegal activities, or acts of war.

The cost of critical illness insurance depends on several different factors, **including** age, gender, current health, nicotine usage, and the method you use to enroll (either buying it yourself or getting it through an employer). The average monthly cost of critical illness coverage is around **\$50-\$100**, though it can be upwards of \$200 per month if you have pre-existing health conditions or smoke. Some policies may also **reduce** your benefit by 50% when you turn 65, while others **cap** benefits anywhere from ages 64-80.

If you have a family history of critical illnesses that are covered by the policy, you may want to **consider** purchasing a plan. Critical illness insurance may also be a good option for those **enrolled** in a high-deductible health plan (HDHP), particularly if you haven't yet met your deductible limit.

BONUS ARTICLE: Walking (and Other Exercises) in a Winter Wonderland and Strengthening Your Immune System

