

Live Well, Work Well

SEPTEMBER 2025



Are You Prepared for an Emergency?

Disasters such as hurricanes, tornadoes, floods and earthquakes can strike with little or no warning. Roads may become impassable, power could be out for days and emergency services might be overwhelmed. In these situations, having a plan can make all the difference between chaos and calm.

September is National Preparedness Month, so make a plan for if you need to evacuate your home or get trapped inside for days.

Preparedness isn't just about stocking up on supplies; it's about knowing what to do, where to go and how to stay safe.

Consider these five key steps to help you and your household prepare:

- 1. Know your risks.** Understand the types of disasters most likely to affect your area. In the Midwest, tornadoes and floods are common. Coastal regions may face hurricanes, while the West Coast is more prone to earthquakes and wildfires.
- 2. Create a communication plan.** Make sure every member of your household knows how to reach each other during an emergency. Choose an out-of-town contact person and establish meeting points in case you're separated.
- 3. Assemble an emergency kit.** Your kit should include nonperishable food and water (enough for at least three days), flashlights and extra batteries, basic first-aid supplies, medications and personal hygiene items, important documents (e.g., IDs and insurance papers) in a waterproof container, and a battery-powered radio.
- 4. Plan for evacuation and shelter-in-place.** Know your local evacuation routes and shelters. Also, prepare for scenarios where you may need to stay inside your home for several days. Keep extra blankets, a manual can opener and entertainment for kids, if needed.
- 5. Include pets in your plan.** Don't forget your furry family members. Ensure you have food, water and any medications they need, and identify pet-friendly shelters in advance.

Visit the Federal Emergency Management Agency's (known as FEMA) website, [Ready.gov](https://www.ready.gov), to learn more about preparing for emergencies at home, at work and on the road.



Schedule Your Annual Checkup

An annual checkup with your primary care physician is crucial to your overall health. Not only can regular visits help you find potential health issues before they become more serious problems, but they also help build a strong relationship with your doctor, making it easier to address concerns and personalize your care plan. Also, an annual physical is generally covered under most health plans as it's considered preventive care.

Consider these additional reasons to schedule an annual checkup appointment with your doctor:

- **Establish a baseline.** Annual checkups can create a health baseline, allowing your doctor to detect any unusual or abnormal health concerns before they become more serious.
- **Stay current on vaccines.** During your yearly visit, your doctor may recommend several necessary vaccines to help keep you and your loved ones healthy.
- **Detect disease early.** Preventive care (e.g., regular appointments and screenings) can allow you to discover diseases or illnesses before they cause serious health problems.
- **Manage chronic diseases.** Annual doctor appointments are essential to manage existing diseases or medical conditions.
- **Improve your relationship with your physician.** If you visit your doctor annually, you're more likely to feel comfortable with them and trust their advice.

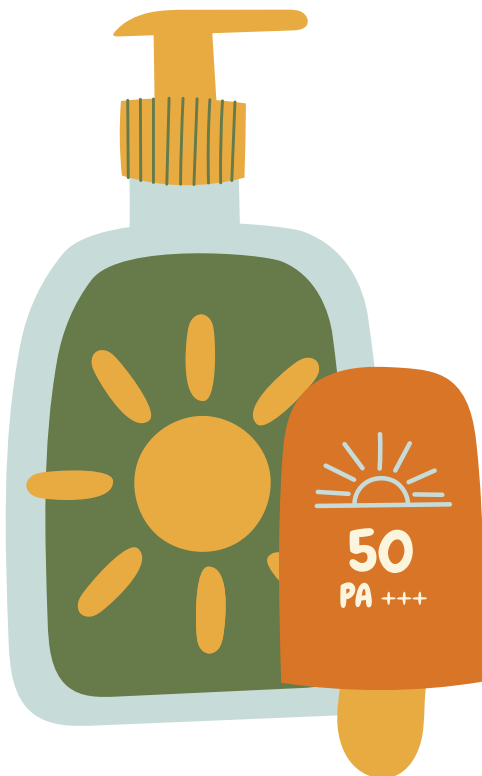
Scheduling your annual checkup is a meaningful way to invest in your long-term health. It gives you a chance to connect with your doctor, set personal wellness goals, and take charge of your health journey. By staying ahead of potential issues through preventive care, you're making a smart, proactive choice for your well-being. At HealthCheck360, we're here to support you on that journey with tools, resources, and personalized guidance to help you stay on track and make the most of your preventive care.



Protect Your Skin in Every Season

Spending time outdoors can be great for your health and well-being, but protecting your skin from the sun's harmful ultraviolet (UV) rays is important. Sun safety isn't just for summer—UV rays can damage your skin even on cool, cloudy days, making protection essential all year long. One of the most effective ways to do this is by understanding and using the UV index, a daily forecast that measures the strength of the sun's UV radiation.

The UV index is reported on a scale from 0 to 11+. The higher the value, the greater the potential for harm from unprotected sun exposure.



Children, older adults, and people with fair skin or certain medical conditions may be especially vulnerable to high UV levels. Here's how to use the UV index proactively:

- **Check the index in the morning.** Many weather apps and websites display the UV index alongside the daily forecast.
- **Adjust your schedule when possible.** If the UV index is high (6 or above), plan outdoor activities for early morning or late afternoon, when the sun's rays are less intense.
- **Take extra precautions when the index spikes.** On days with a very high or extreme rating, minimize direct exposure and prepare accordingly with strong sun protection.
- **Watch for environmental amplifiers.** Snow, sand, water and even pavement can reflect UV rays and increase your exposure.

Checking the UV index as part of your daily routine can help you reduce your risk of sunburn, premature aging and skin cancer while still enjoying time outdoors. Contact your doctor for more information.

Apple Oatmeal Muffins

Makes: 6 servings

Source: MyPlate

Ingredients

- ½ cup nonfat milk
- ½ cup unsweetened applesauce
- ½ cup all-purpose flour
- ½ cup quick-cooking oats (uncooked)
- 1 cup sugar
- ½ Tbsp. baking powder
- ½ tsp. ground cinnamon
- 1 tart apple (cored and chopped)

Nutritional Information

(per serving)

Total calories 218

Total fat 1g

Protein 3g

Sodium 132mg

Carbohydrate 52g

Dietary fiber 2g

Saturated fat 0g

Total sugars 38g

Preparations

1. Preheat the oven to 400 F.
2. Place 6 cupcake holders in a baking tin.
3. In a mixing bowl, add the milk and applesauce. Stir until blended.
4. Stir in the flour, oats, sugar, baking powder and cinnamon. Mix until moistened. Be careful not to overmix.
5. Gently stir in the chopped apples.
6. Spoon it into cupcake holders.
7. Bake for 15-20 minutes or until an inserted toothpick comes out clean.
8. Cool in the pan for 5 minutes before serving. Store unused portions in an airtight container.

