

THE Messenger

SPRING 2015 

ARE YOU AT RISK FOR DISABILITY?

Approximately 90% of disabilities are caused by illnesses rather than accidents and many are lifestyle related. Factors that increase the risk of disability include excess body weight, tobacco use, high risk activities or behaviors, chronic conditions such as; diabetes, high blood pressure, back pain, anxiety or depression, frequent alcohol consumption or substance abuse.

To calculate your own Personal Disability Quotient (PDQ), go to: www.whatsmypdq.org.

To learn more about risk factors and ways to help reduce your risk, go to: www.disabilitycanhappen.org/reducing_chances

Income protection when you need it most

Many look to Your Health Insurance Shop for individual health insurance, Medicare supplemental insurance, or help to buy insurance through the online Marketplace. We can also help protect your family with other individual insurance products including life, final expense, long term care, critical care and . . . disability insurance.

MAY: Add Superfoods To Your Diet

Certain foods have tremendous health benefits. Start by adding three Superfoods a week. By the end of the month, strive to eat a Superfood each day. (See page 2)

JUNE: Work It Out

It's getting warmer out. Go for a walk or work out at the gym for at least 20 minutes three times a week. As the month goes on, add an extra five or ten minutes or extra days until you are walking at least 10,000 steps a day.

JULY: Drink The Good Stuff

Determine how much fluid you need to drink each day and make sure you get it. If you don't drink much water now, start by increasing your intake by two glasses a week until the end of the month when you will be up to eight a day.

Disability happens more often than you would imagine. Before they retire, just over 1 in 4 of today's 20 year-olds will become disabled for 3 months or longer.

Disability insurance helps protect your income in case you are injured, are pregnant or have an illness that requires you to take a lot of time off work or perhaps not even able to return to work at all.

You can purchase Short Term Disability, Long Term Disability or both.

Short Term Disability insurance can provide you with up to 60 percent of your income after an elimination period of 7 to 14 days. The coverage can last up to 26 weeks depending on the policy you choose.

With Long Term Disability Insurance you can choose coverage that lasts 2, 5, or 10 years or until you reach Social Security Retirement age.

Many employers offer some type of Short Term or Long Term Disability

“Short Term Disability can provide you with up to 60% of your income...”

Insurance policy or both. Check to see if this option is available to you and if the employer pays the premium or if it is a voluntary option. Even if you have to pay for it yourself, a group policy through your employer is usually less costly.

If Disability Insurance is NOT available through your employer, talk to the Insurance Advisors at Your Health Insurance Shop for a solution that will fit your budget. For a confidential appointment at their office at 130 West Main Street in Somerset or a location convenient to you, call 800-491-3642.





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Insurance Advisors Tracey Kiesnowski, Kelly Barron, Heather Kiraly and Cristy Pritts serve Your Health Insurance Shop clients in Somerset and surrounding areas.

Your Health Insurance Shop now one of UPMC and Highmark's largest brokers



Your Health Insurance Shop represents many of the largest and most comprehensive insurance companies in the nation enabling our insurance advisors to recommend the right product for your needs and budget. We are now one of UPMC and Highmark's largest brokers in the region because of the recent consolidation between our affiliate, VCS Group Inc. and Pittsburgh-based Benefits Network.

VCS Group founder, **Glenn E. Miller, Jr.** (left) and Benefits Network President and CEO, **David Straight** are excited about the enhanced buying power of insurance

products that will directly benefit customers. The combined business will employ 26 people at its Somerset and Pittsburgh locations.

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Include Superfoods In Your Diet!

Everyone from Dr. Oz to the Mayo Clinic agree that **Superfoods** should become a part of your diet. Try to eat at least one of these Superfoods each week!

1. **Low fat or fat-free plain yogurt** is higher in calcium than some other dairy products and contains protein and potassium.
2. **Eggs** contain 12 vitamins and minerals, including choline, which is good for brain development and memory.
3. **All nuts** are healthful in small doses, and studies show they can help lower cholesterol levels and promote weight loss.
4. **Kiwis** are among the most nutritionally dense fruits, full of antioxidants. One large kiwi supplies your daily requirement for vitamin C.
5. **Quinoa** (pronounced keen-wa) an ancient grain, is one of the best whole grains you can

eat. In addition to quinoa, try barley, oats, buckwheat, whole wheat, wild rice, and millet.

6. **Beans and other legumes** are loaded with insoluble fiber, which helps lower cholesterol, as well as soluble fiber, which fills you up and helps rid your body of waste.
7. **Salmon and other fatty fish** is a super food



because of its omega-3 fatty acid content that helps protect heart health.

8. **Broccoli** is a rich source of vitamin A, vitamin C, and bone-building vitamin K, and has plenty of fiber to fill you up and help control your weight.
9. **Sweet potatoes** are a delicious member of the dark orange vegetable family, which lead the pack in vitamin A content.
10. **Berries** are loaded with antioxidants, phytonutrients, low in calories, and high in water and fiber to help control blood sugar and keep you full longer. Blueberries lead the pack because they are among the best source of antioxidants and are widely available. Cranberries are also widely available fresh, frozen, or dried.