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Live Well, Work Well

 **TruePlan**SM
Benefit and Retirement Advisors



Cholesterol and You

Cholesterol is a waxy substance found in your blood that your body needs to build cells; however, too much can pose a problem. Cholesterol travels through the blood on proteins called lipoproteins. There are two types of lipoproteins:

1. Low-density lipoprotein (LDL), known as **bad cholesterol**, makes up most of your body's cholesterol. High levels of LDL cholesterol can increase your risk for heart disease and stroke.
2. High-density lipoprotein (HDL), known as **good cholesterol**, absorbs cholesterol and carries it back to the liver to be flushed from the body.

More than 40% of U.S. adults with high cholesterol don't know they have it, according to a study published in JAMA Cardiology.



High cholesterol usually has no symptoms, so the American Heart Association (AHA) recommends that adults age 20 or older have their cholesterol checked every four to six years. Bad cholesterol can be elevated by age, family history, certain health conditions (e.g., Type 2 diabetes and obesity) and lifestyle factors. While you can't control all those risk factors, you can take steps to lower your risk for high cholesterol with the following lifestyle changes:

- **Eat a heart-healthy, balanced diet.** Saturated and trans fats can increase your cholesterol, so focus on monounsaturated fats (e.g., olive oil, nuts and avocados) and polyunsaturated fats (e.g., salmon, herring and margarine). Also, limit red meat, fried foods, processed meats and baked goods.
- **Exercise regularly.** The AHA recommends individuals get at least 150 minutes of moderate aerobic exercise each week. Adding resistance exercises to your routine at least twice a week can further help.
- **Avoid or quit smoking.** Smoking tobacco increases LDL cholesterol, decreases HDL cholesterol and can result in cholesterol buildup in one's arteries.
- **Limit alcohol use.** If you consume alcohol, do so in moderation. For men, this typically means up to two drinks per day, and for women, one drink per day.
- **Maintain a weight that is healthy for you.** Having excess weight or obesity can increase your risk of developing high cholesterol levels. A doctor can help determine a sustainable weight management plan.

The only way to know whether you have high cholesterol is to check your levels. Visit your doctor for a cholesterol screening and to discuss lifestyle risks.

Are You Prepped for a Disaster?

Disasters such as hurricanes, tornadoes, floods and earthquakes can strike with little or no warning. September is National Preparedness Month, making it a good time for you and your household to make a plan if you need to evacuate your home or get trapped inside for days. The Federal Emergency Management Agency (FEMA) recommends discussing the following questions when creating an emergency plan:

- How will I receive emergency alerts and warnings?
- What is my shelter plan?
- What is my evacuation route?
- What is my household communication plan?
- Do I need to update my emergency preparedness kit?

You'll also need to consider your household's specific needs, make an [emergency plan](#) and practice it with your family members. These tips pertain to your home, but remember that emergencies can happen anywhere. Visit FEMA's website, [Ready.gov](#), to learn more about preparing for emergencies at home, at work and on the road.

Emergency Supply Kit Checklist

- | | |
|---|--|
| <input type="checkbox"/> Water | <input type="checkbox"/> Local maps |
| <input type="checkbox"/> Nonperishable food | <input type="checkbox"/> Manual can opener |
| <input type="checkbox"/> Flashlight | <input type="checkbox"/> Battery-powered radio |
| <input type="checkbox"/> Whistle | <input type="checkbox"/> First-aid kit |
| <input type="checkbox"/> Dust mask | <input type="checkbox"/> Pet supplies |

Don't Forget About the 988 Mental Health Crisis Hotline

The [988 Suicide and Crisis Lifeline](#) (988) was launched nationwide in July 2022. Like dialing 911 for medical emergencies, people in emotional distress or suicidal crisis can call or text 988 to connect with counselors who will listen, provide support and connect them to resources. Since 988's launch, counselors have answered over 10 million calls, texts and chats. Despite the volume, a new poll revealed that only 23% of Americans are at least somewhat familiar with 988.

988 provides immediate and accessible care to anyone experiencing mental health-related distress, including thoughts of suicide, mental health or substance use crisis, or other emotional struggles. It's vital to continue spreading the word about 988. People can also call if they are worried about a loved one who may need immediate support.

Makes: 2 servings

Ingredients

- 1 cup cooked brown rice
- ½ cup nonfat milk
- ½ tsp. cinnamon
- 1 cup chopped fruit (e.g., apples, bananas, raisins, berries and peaches)
- 2 Tbsp. chopped nuts (e.g., walnuts and almonds)

Preparations

1. Combine cooked rice, milk and cinnamon in a microwave-safe bowl. Microwave on high for 45 seconds. Stir and heat for another 45-60 seconds or until the rice mixture is heated.
2. Divide the rice mixture between two bowls. Top with fruit and nuts. Serve warm.
3. Refrigerate any leftovers within two hours.

Nutritional Information (per serving)

Total calories	203
Total fat	5 g
Protein	6 g
Sodium	31 mg
Carbohydrate	35 g
Dietary fiber	4 g
Saturated fat	1 g
Total sugars	10 g

Source: MyPlate