



Live Well, Work Well

Health and wellness tips for your work, home and life—brought to you by the insurance professionals at Paul N. Cross & Associates, Inc.



WHAT IS WELL-BEING?

In our health- and fitness-focused culture, it can be easy to lose sight of what well-being really encompasses. At its most basic level, well-being refers to feeling good and living in a safe and healthy way. It refers to wellness in all aspects of life, including but not limited to physical health, mental health, social health and financial health. The concept of well-being can have implications on your overall quality of life, health and happiness.

Learn more about four of the tenants of well-being—physical, mental, social and financial—and how you can focus on improving each area.

Physical Well-being

Achieving a state of physical well-being includes leading a healthy lifestyle, avoiding preventable diseases and conditions, and prioritizing your health. To improve your physical well-being, you should focus on:

- **Getting enough exercise**—Regularly exercising can improve your fitness level and physical health, reduce your stress (and thereby improve your mental health) and help you keep chronic conditions at bay.
- **Eating a well-balanced diet**—You'll never be able to achieve a state of physical well-being if you don't fuel your body properly. Eat a balanced diet to be well on your way to leading a healthy life.
- **Prioritizing adequate sleep**—Many Americans fail to get the proper amount and quality of sleep. However, doing this is one of the most

important things that you can do for your health. Aim to get at least seven hours every night.

- **Avoiding tobacco and alcohol consumption**—Tobacco and alcohol can have very negative effects on not just your physical health, but your mental health, too. Avoid or limit your consumption of these substances to improve your physical well-being.
- **Obtaining preventive care services**—Taking care of your body involves receiving annual checkups at the doctor. These preventive care services can help you detect potential health problems early, allowing you and your doctor to devise a treatment plan as soon as possible.

Physical well-being is tied to mental, social and financial well-being, too, so focusing on improving those other areas of well-being are crucial.

Mental Well-being

According to the World Health Organization, there's not a specific definition of mental well-being. However, various studies agree that achieving a state of mental well-being includes being able to:

- Realize one's full potential



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- Work productively
- Cope with the normal stresses of life
- Contribute meaningfully to one's community

Mental well-being includes mental health, but goes far beyond treating mental illness. One main roadblock that people face when it comes to their mental well-being is chronic stress, which can lead to lack of sleep, which, in turn, can exacerbate stress.

While it may not be possible to eliminate all of the stressors in your life, there are plenty of ways to reduce stress:

- Plan and prioritize your most important responsibilities.
- Take breaks away from your workstation to mentally regroup. Consider going for a short walk to re-energize your mind.
- Listen to relaxing music to help you calm down.
- Take time off from work to clear your mind.
- Get enough sleep.
- Exercise and eat healthy.

Social Well-being

The concept of social well-being is one that's commonly forgotten about, mainly because not many are familiar with it. Of course, there's a social interaction component to social well-being, which involves forming professional relationships and volunteering in the community. Here are some simple ways to improve your social well-being:

- **Volunteering**—Giving back to one's community has been proven to boost your mood. Volunteering can be fun and rewarding, as well as good for team building. There are many different ways to get involved with volunteering.
- **Joining a club or sports team**—Humans are inherently social beings, and joining a club or a sports team is a great way to connect with coworkers or other people in your community. Even if you're not a great soccer

player or a fantastic chef, joining such clubs or teams will give you the opportunity to learn new skills and make new friends at the same time.

Financial Well-being

Behind work-related stress, financial stress is the next biggest stressor for American adults. Financial instability can even affect your performance at your workplace. Imagine trying to focus on work when you don't know how you'll make your monthly car payment, or how productive you'd be if you had a pile of bills waiting at home. These situations illustrate the impact financial wellness can have on job performance and overall well-being.

Getting into the practice of saving will help you become more financially secure. Plan ahead so you have money waiting for you at retirement and so you can afford unexpected costs along the way. With the right preparation, you won't have to worry when life throws you a curveball. Here are some tips to help you improve your financial well-being:

- Take advantage of an individual retirement account (IRA) or other saving mechanisms.
- Understand the savings options available to you.
- Know the difference between "Roth" and "traditional" IRAs. Pick the account that works best for you and begin saving.
- Set money aside in accounts you can access prior to retirement.
- Speak with a financial professional.

Source: IRS and U.S. Department of Labor

Summary

Focusing on overall well-being instead of just individual facets of wellness is a great way to improve your overall health and happiness. It's never too late to start on your journey to total well-being.