

## **Disability Income Insurance**

### **Tips for Maintaining a Healthy Lifestyle**

While it is extremely important to be prepared in the case of disability, it's even better to try to avoid the possibility in the first place. Maintaining a healthy lifestyle will reduce your chances of becoming disabled. Below are some tips to help you:

- **Visit the doctor.**  
In addition to treating you when you are sick, your doctor can help you stay healthy. Get regular checkups, and if certain medical conditions run in your family, make sure you get recommended health screenings. Visit the U.S. Department of Health & Human Services Web site at [www.healthierus.gov](http://www.healthierus.gov) for recommended screenings and immunizations, as well as risk factors.
- **Stop smoking.**  
Smoking is the single most important factor in improving the quality of your health. Smoking is linked to serious diseases such as cancer, heart disease and stroke. If you are a smoker, stopping should be your first priority. For more information about quitting smoking, visit the American Cancer Society's Web site at [www.cancer.org/guide](http://www.cancer.org/guide) for quitting smoking.
- **Get cancer screenings regularly.**  
Ask your doctor how often you should be screened for cancer. You may need to start screening at an earlier age if you have certain risk factors or a family history of cancer. Visit the American Cancer Society Web site at [www.cancer.org](http://www.cancer.org) for more information about cancer screenings.
- **Watch your weight.**  
A little extra weight can put a strain on your heart, increase your blood pressure and significantly raise the risk of a heart attack. Avoid high-fat foods and eat plenty of high-fiber, nutrient-rich fruits and vegetables. For more information on healthy eating, click on the Web site for The Center for Nutrition Policy and Promotion, an organization of the U.S. Department of Agriculture, at [www.mypyramid.gov](http://www.mypyramid.gov).
- **Exercise regularly.**  
Keeping physically active is an important part of a healthy lifestyle. Exercise prevents heart disease, cancer, high blood pressure and obesity. The American Heart Association recommends that you exercise 30 to 60 minutes at least four times a week. For more information, visit [www.americanheart.org](http://www.americanheart.org).
- **Avoid excessive drinking.**  
Drinking in moderation is unlikely to lead to problems, but heavy

drinking can lead to liver damage and other health risks. For more information, visit the Substance Abuse and Mental Health Services Administration's Web site at [www.samhsa.gov](http://www.samhsa.gov).

- **Practice safety in all that you do.**

Drive defensively, wear seatbelts and use safety equipment for work or play. For more information, visit the National Safety Council at [www.nsc.org](http://www.nsc.org).

- **"Watch your back."**

Back injuries and arthritis are among the leading causes of disability. Gentle stretching before exercise, weight reduction and practicing sound lifting techniques can help prevent back injuries. For more information, visit the Cleveland Clinic Health Information Center at [www.clevelandclinic.org/health](http://www.clevelandclinic.org/health).

- **Take care of your mental and emotional health.**

Maintain contacts with family and friends, and stay active through work, recreation, and your community. Keep a positive attitude toward life. Do things that make you happy. Reducing stress reduces the likelihood of some physical illnesses. For more information, visit Mental Health America at [www.nmha.org](http://www.nmha.org).

Visit the CDA website for more information: [www.disabilitycanhappen.org](http://www.disabilitycanhappen.org)