

Does an apple a day really keep the doctor away?

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Regular checkups with your primary care physician can help you stay healthy and catch problems early. To encourage annual physical exams, health plans that provide minimum essential benefits cover in-network preventive care at 100%!

So what is preventive care? In general, preventive care consists of routine exams and tests performed when no symptoms or complaints are present and nothing of concern is found during the procedure. Commonly accepted guidelines have been established for men, women and children; however, each person is unique. High risk persons should be screened at younger ages and more frequently than persons at standard risk. There are many exams, tests and vaccines for children at various age levels that are designed to make sure they are growing and developing as expected by their pediatrician.

Proper dental care is also an important part of a person's health. In fact, routine dental exams may detect serious health risks such as diabetes in their earliest stages when they are easiest to treat. When you keep cavities and gum disease away, you can also save money on costly fillings and other major dental work.

Even if you can see well, regular eye exams are important to help keep your eyes healthy and ... you guessed it, catch other health problems early. Over time, the sun's UV rays can damage your eyesight through cataracts and age-related macular degeneration. Be sure to wear sunglasses that look good, but also block 100% of UV rays.

Insurance carriers understand that the choices you make every day play an important role in helping you maintain your health and well-being. Some carriers have even implemented programs where you can earn points to redeem for rewards such as gift cards from hundreds of retailers.



Your plan may also have programs that offer you support for living a healthy life and preventing illness. From giving you incentives to make smart choices, to providing you with individualized solutions and information for issues that concern you, it's a carrier's goal to help you and your family stay well and benefit from a healthy lifestyle.

Setting up activities for your family introduces fitness to your schedule and fosters quality time together. Remember to keep them simple and most of all, FUN. Here are a couple of ideas to get you started.

Get active. Go old school and break out the jump rope and hula hoop, stretch your muscles with a game of Twister or just enjoy a family bike ride. Even a simple walk around the neighborhood can be beneficial.

Eat more fruits and veggies. You can start by growing a garden together. You'll be amazed at how much more interest a child will take in a vegetable if they have invested time and energy into growing it.

Look at it this way; you have a maintenance schedule for your car, right? Changing the oil, giving it fuel and getting tune ups ensures that your vehicle is running at its peak performance. Why wouldn't the same hold true for your own body?

In 1985, Ed Gaelick established PSI Consultants, LLC where he specializes in life, disability, long term care insurance, employee and executive benefits. Throughout his career, Ed has earned many of the highest professional honors awarded in the insurance industry. Ed has exceptional knowledge, integrity and a commitment to being relevant to his clients.

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