

# YOUR HEALTH & WELL BEING



CIGNA HealthCare  
A Business of Caring.



## Fitness 101

### Are you in the mood to move?

If you have determined that the benefits of exercise are worth the effort and you have decided to start an exercise program within the next 30 days, how do you begin? By establishing a basic game plan that sets a start date and encourages you to do a little preparation before you start. The following information will help establish a starting place:

### How much activity do I need to get health benefits?

The American College of Sports Medicine, the Centers for Disease Control and Prevention, and the Surgeon General recommend that adults engage in moderate-intensity physical activity for a total of 30 minutes on most days.

### Which activities are best?

It depends on whether you're interested in fitness activities or health-enhancing activities—though there are similarities, there is a difference. If health enhancement is your primary goal, then moderate activities that add up to a total of 30 minutes on most days are the minimum “dosage” to experience protective health benefits. Recommended activities include brisk walking, jogging, cycling, dancing, swimming, and “lifestyle” activities such as gardening, raking leaves and doing household chores.

On the other hand, fitness activities not only provide health-enhancement benefits, but also improve physical performance

measures such as muscular strength, endurance, agility, speed, and so on. Fitness and sports activities usually require more effort over a longer period of time.

### How hard should you exercise?

Simply, you should be able to carry on a conversation comfortably as you move. If you're out of breath and can't speak comfortably, then slow down. A more precise gauge is your exercise heart rate. With this method, you exercise within a heart-rate zone that takes into consideration your age and level of fitness.

Your heart rate should be elevated and maintained within your exercise heart-rate zone for a minimum total workout time of 30 minutes.

### To calculate your zone:

Start by subtracting:  
 $220 - \text{your age} = \underline{\hspace{2cm}}$

Multiply the answer by:  $.6$

This is the low end  
of your zone:  $\underline{\hspace{2cm}}$

To find the high end of your zone:

Subtract again:  
 $220 - \text{your age} = \underline{\hspace{2cm}}$

Multiply by:  $.8$

This is the high end  
of your zone:  $\underline{\hspace{2cm}}$

If you're a beginning exerciser, work out at the low end of your zone and increase intensity as your fitness level improves. You can find out if you're exercising at the appropriate intensity level by checking your pulse immediately

after finishing your workout. Count the number of beats — the first beat is zero — for 10 seconds and then multiply by six to find the number of beats per minute. Adjust the intensity of your next exercise interval or workout appropriately.

### Do I need to do all my physical activity at one time in order to realize the benefits?

No. In fact, research shows that for health benefits, even 10 three-minute walks of moderate intensity throughout the day will work as long as your total time adds up to 30 minutes per day, on at least five days per week (or on most days). Remember, climbing stairs, walking, carrying groceries and cutting the lawn all can contribute to your 30 minutes. If you want to increase your fitness level, 20 to 40 minutes of continuous activity during each session is recommended.

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## Did You Know?

Did you know that through the CIGNA Healthy Rewards Program<sup>®</sup>, CIGNA HealthCare members can participate in an online walking program? Log-on to [www.myCIGNA.com](http://www.myCIGNA.com) for more information.

## FITNESS 101

(continued from front)

### I have been inactive for years. Should I see my doctor before I exercise?

It's always a good idea for anyone who has been sedentary for any length of time to check with his or her doctor before starting an exercise program. This is especially true if you are over 40 years of age, or have any of the following conditions or symptoms:

- Chronic health problems such as arthritis, asthma, osteoporosis, hypertension or heart disease
- Shortness of breath or chest pain

- Dizziness or loss of consciousness
- Joint problems that cause pain on exertion
- Pregnancy

### Is exercise dangerous if I have health problems such as arthritis or high blood pressure?

No. In fact, exercise can be an excellent complement to your medical treatment plan. Once again, it's important to talk to your doctor about potential restrictions.

Remember: Fitness is easy to achieve, and many exercises and activities are enjoyable and often inexpensive, but invaluable if you are seeking health and well-being.

## Did You Know?

Try these tips to boost your daily energy:

- Eat a healthy breakfast;
- Exercise in the morning;
- Take a walk at lunch-time;
- Cut down on sugary snacks; and
- Get enough sleep.

You'll be surprised how small changes can help you feel better and more energized!!

# Choose to Stay Healthy

## Let Healthy Rewards® Help

A big part of staying healthy depends on the choices we make. And today, we have choices like never before.

From acupuncture treatments to buying vitamins online. From aerobics classes to a therapeutic massage. From chiropractic to vision care services.

The choices are there. But how can you afford to make some of them a regular part of your health regimen? That's the idea behind **Healthy Rewards®**.

CIGNA HealthCare's program can save members of any of our medical, dental HMO or PPO, or behavioral health plans up to 60 percent on a range of complementary and alternative care services and products. The discounts apply

whenever you use Healthy Rewards participating providers.

### No referral. No claim. No catch.

Healthy Rewards are separate from regular plan benefits, so they don't apply to your plan's copayments or coinsurance. The choice to use them is entirely yours. You make the decision, set the appointment and enjoy the savings when you show your CIGNA HealthCare ID card. And there's no time limit or maximum to Healthy Rewards – members can use them whenever they need them.

Some of the rewards you can enjoy include:

- Acupuncture
- Chiropractic Care
- Online Health & Beauty Products
- Fitness Club Memberships
- Hearing Care
- Laser Vision Correction
- Massage Therapy
- Natural Supplements
- Tobacco Cessation
- Weight Management
- Vision Care

If good health is its own reward, consider Healthy Rewards a well-deserved bonus.

*Some Healthy Rewards programs are not available in all states. Additionally, not all Healthy Rewards programs are available to members of CIGNA Dental Health of California, Inc. and CIGNA Behavioral Health of California, Inc. A discount program is NOT insurance, and the member must pay the entire discounted charge.*

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