

## Produce Straight from the Farm

By Cara Rosenbloom, RD



From juicy apples to freshly laid eggs, many people partner with local farms to enjoy their weekly harvest. This is **community-supported agriculture (CSA)**, and it's a smart way to support local farms and save money.

To receive a **CSA box**, you buy shares in a specific farm's harvest. The farm then sends you your share of the fresh food the farm grew. Is a CSA box the right choice for you? Here are some pros and cons:

### Pros:

- You support a local farm. You can visit the farm, meet the team, volunteer, and see where your food grows.
- Freshness: You get a weekly box of whatever was grown or harvested that week.
- You may save money compared to buying the same items at the grocery store.
- You'll have lots of vegetables and fruits on hand, which is a great incentive for healthy eating.



### Cons:

- You need to pay it all up front (usually a few hundred dollars), instead of buying groceries weekly.
- You invest in some risk. If the weather or pests are bad and the farmer has a poor growing season, you get less than what you paid for.
- You may have little choice about what's in your weekly box. If the farmer grows kale, that's what you'll get, even if you don't like it.
- You may get more food than you can use in a week. Be prepared to use, share, can or freeze items to reduce food waste.



**Also, ask yourself** if you are creative and enjoy cooking. The most satisfied CSA users are those who are willing to try new things.

## Sun Safety for Every Body

We all need some sun to produce vitamin D, which helps our bodies absorb calcium for healthier bones. But excess exposure to the sun's ultraviolet radiation can damage your skin and immune system and cause cataracts. At the current rate, about 9,500 people in the U.S. are diagnosed with skin cancer every day.

**Basal cell and squamous cell carcinoma are the most common types of skin cancer.** Both tend to be relatively low-risk cancers when treated promptly. Melanoma is a much more dangerous kind of skin cancer. Watch for skin changes and see your health care provider if you notice unusual skin blotches, including a waxy bump, white or red, thick, scaly patch, a new or unusual bump or any spots changing, growing or bleeding.

At the height of outdoor summer activities, practice sun safety six ways:

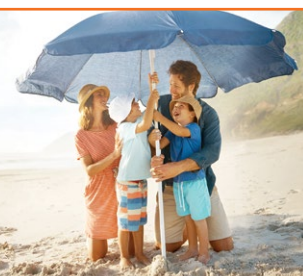
1. Avoid getting a tan outdoors. It injures your skin, and it won't protect you from sunburn.
2. Slather on the sunscreen, even if you are sitting in the shade. Use one ounce of **broad-spectrum, water-resistant** sunscreen with a sun protective factor (SPF) of at least **30** to all exposed skin, and reapply every two hours, especially after swimming or sweating.
3. Use sunscreen on cloudy days, too, as 80% of the sun's UV rays can penetrate clouds.
4. Don't use tanning beds and sunlamps, which expose you to high levels of UV radiation.
5. Wear sunglasses and hats with wide brims to shade your face, head, ears and neck.
6. Avoid sun exposure when it's hottest, especially between 10 a.m. and 4 p.m.



Learn to relax and **enjoy the shade** — one of the best ways to limit UV exposure.



**July is Ultraviolet (UV) Safety Month.**



# Reduce Out-of-Pocket Health Care Costs



**Not all expenses for medical care are reimbursed by health care coverage plans.** These are your out-of-pocket costs. They include deductibles, coinsurance, copayments for covered services and all costs for services that aren't covered through your plan. **Here are ways to save:**

**Ask your health care provider** if your medicines are available in lower-cost generic forms with the same active ingredients. Take all of your medicines as directed to avoid further health problems.

**Recognize the level of care you need** — when to call your provider and seek urgent or emergency room care. ER care examples: chest pain, trouble breathing or severe pain or bleeding. Urgent care examples: sore throat, bladder infection or a dog bite.

**Get routine health screenings,** which are often covered without co-payments.

**Choose in-network health care providers** whenever possible as charges can be less than out-of-network providers.

**In advance of having procedures or surgery,** ask your provider if you can have it done at an outpatient clinic, often cheaper and faster than having the same procedure in a hospital.

**If possible,** use a Health Savings Account (HSA) or Flexible Spending Account (FSA). These are savings accounts that allow you to set aside pre-tax money for health care expenses, potentially saving you significant money each year.

Learn more at [choosingwisely.org](https://www.choosingwisely.org).

## Water Sports

**Summer is the season for watery fun.**

Swimming is the most popular way to cool off in pools, lakes or the ocean. But there are a host of other water-based recreational activities to enjoy, depending on your fitness level and preferences.

### Five water sports to explore:

1. **Water skiing** is a full-body workout. You grip a tow rope while standing on skis as a motorboat pulls you and the water zips beneath you. With practice, you can turn and even jump the boat's wake.
2. **Kayaking and canoeing** can involve racing. But they are also peaceful ways to explore a river or lake while getting upper body exercise from paddling.
3. **Snorkeling** allows you to explore marine life as you swim. If you dive in some tropical areas, you can explore coral reefs up close, too.
4. **Paddle boarding** is a water sport for all ages. Beginners can kneel or sit while paddling; the more fit and experienced can move through the water while standing and paddling.
5. **Surfing** takes a surfboard and patience for the right wave to come along. You paddle along with the wave and then attempt to stand and ride the wave. Expect to fall a few times before you succeed. If you're a surfing novice, take lessons. It's not as easy as what you see in movies.



## Keeping Kids Busy in the Summer

**Keeping youngsters occupied until school starts again doesn't have to be a chore.** Whether you or your partner are at home this summer, or someone cares for your kids while you work, it's important your children have daily activities that are safe, fun and even educational.

### Avoid starting the day with "So, what do you want to do today?"

Instead, have a plan. Don't schedule every hour, but have a few activities, day trips or play dates set and let your kids know what's on the agenda ahead of time.

### Tips for keeping youngsters busy and happy this summer:

- **Plan visits to your local library once a week.** Many libraries offer summer reading programs and fun activities. Consider getting your child his or her own library card and challenge them to see how many books they read this summer.
- **See what activities** your local parks and recreation department offers in local parks, such as summer art shows or concerts the whole family can enjoy.
- **If you have a yard,** let the kids plant and water their own small garden. No yard? Potting plants for a balcony or window can help youngsters learn about growing flowers and edibles.
- **An afternoon swim is always a hit, but so is outdoor fun right at home.** Children and their friends can play tag, hide and seek and other outdoor games.
- **Use a rainy day** to learn about cooking. Let your children help in the kitchen by making healthy meals and snacks.
- **Encourage art projects.** Empty boxes and cans can be turned into an imaginary town. And youngsters can draw scenes from their summer and make a scrapbook about their adventures.



**Note:** Due to production lead time, this issue may not reflect the current COVID-19 situation in some or all regions of the U.S. For the most up-to-date information visit [coronavirus.gov](https://www.coronavirus.gov).

The **Smart Moves Toolkit**, including this issue's printable download, **Summer Fitness, Family Style**, is at [personalbest.com/extras/22V7tools](https://personalbest.com/extras/22V7tools).



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