

Healthcare News

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BrightStar
INSURANCE SERVICES

Eye Injury Prevention Month

It's easy to take your vision for granted. Even if you suffer from a routine vision problem (corrected with glasses) it's difficult to imagine life without two fully functioning eyes. Eye injuries are commonplace in the home, but relatively easy to avoid.

Inside the House

Cooking, cleaning, and home repair are the most common causes for eye injuries inside the home. While it's not necessary to wear protective eyewear if you are making a salad or grilled cheese, you should consider wearing something to protect your eyes if you are making large batches of hot food. For cleaning and home repair, protective eyewear is highly recommended. Fumes from cleaning products can damage your eyes. Home repairs can quickly lead to injury with the use of any kind of drill or saw.



Outside the Home

Unfortunately, sports in the yard can quickly turn dangerous with an unexpected fall. Stones, dirt, bark, and sticks can easily

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Applying for Life Insurance

Applying for a life insurance policy requires time and patience. Life insurance companies want you to think the process will take no longer than a quick phone call. In order to get the best price, however, you will need to work with a broker who can guide you through the steps.

Select the Type of Insurance

There are really only two types of life insurance—term insurance and whole life insurance. Life insurance companies use these two core types of insurance, along with add-ons called riders, to offer an endless array of products. Work with your life insurance broker to find the best mix of benefits for you.

Select the Company

While your neighbor might have a great policy with Insurance Company A, you might not qualify for the same rates. Every insurance company views potential customers differently. For example, some insurance companies are experts on how to insure people who have heart conditions; so they offer the best rates to that group of clients. The best way to find the best company for you... talk to your broker.

Apply

The application process for a life insurance company can take several weeks or months. You can submit a life insurance application without making a payment, but the policy won't go into effect until a payment is received, so there is no risk in getting the

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Eye Injury Prevention (cont.)

become embedded in your eye, causing long- and short-term damage. Getting hit in the face with a baseball or football can cause serious problems. Too much time in the sun can also damage your eyes. Sunglasses are an important way to protect your eyes and prevent cataracts later in life.

Treatment

Generally, our eyes are well-equipped to naturally remove any debris. If you injure your eye, do not rub it. If you get something in your eye, use saline solution or tap water to flush out the eye—seek medical treatment if the eye hasn't recovered quickly. If you've been hit in the eye, use a cold compress to reduce swelling; seek medical treatment if your vision hasn't recovered within an hour. If you get a chemical in your eye, try to flush it out with water, and seek medical treatment immediately.



Fitness Corner

Run on Good Sneakers!

For those folks who take yoga, ride a stationary bike, or lift weights, expensive sneakers are not always necessary. For those who choose to take to the open road for fitness, expensive sneakers are a must-have. Running and walking on cement sidewalks is very hard on your knees and ankles. A good pair of sneakers will absorb much of the impact. For those who prefer to run on softer ground, a good pair of sneakers will provide your ankles with the necessary support to avoid slips and falls on the uneven surface.

Applying for Life Insurance (cont.)

application submitted. Once the application has been submitted, it will be reviewed by an underwriter. The underwriter may require additional information like family medical history, driving records, criminal records, and physician statements.

Complete the Medical Exam

In order to get the best insurance rate, you will likely need to go through a medical exam (also known as para-med). These medical exams come at no cost to you. Generally, a nurse will come to your home or workplace and spend about 30 minutes with you. They will take a blood and/or urine sample. If you are applying for a life insurance plan that requires a para-med, complete the exam right away. It will take at least a week for the insurance company to get the results of the exam from the lab.

Pick Your Policy

The insurance company will assign a classification to you based on your medical exam. This classification will determine the cost of your insurance plan. While you can't adjust your classification, you can adjust the length of time (term length) and the amount of insurance (face value). By adjusting term length or face value, you will have a variety of monthly prices to choose from.

Sign and Pay

What's the best life insurance policy? The one that's in place when you go.

Sneakers should be snug but should never feel constraining. If you plan on running for more than an hour at a time, give your feet some room to swell.

The big brand names will give you the quality you need to protect your feet, ankles, and knees—but it can come at a cost. For the best deals on running shoes, look for last year's styles in stores like Marshall's and TJ Maxx.

10 Fun and (Nearly) Free Activities for the Summer

Beaches and Parks

Pack a lunch, bring some sunscreen, and head out to a nearby park or beach. If you want to make an afternoon of it, bring a blanket, towel, and beach chair. Fresh air and sunshine are free. Don't waste a summer afternoon watching TV—enjoy the day people-watching.

Houses of Worship

Local churches, synagogues, and temples are generally welcoming to visitors curious about the history of the building and/or faith. The older the building, the more likely the building has a visitor's center and gift shop. Building interiors will often have fantastic artistic features. If the interior of the building is closed to visitors, you may be able to walk the grounds.

Fruit Farms

Fruit farms are open for business in the early summer months. Go pick your own strawberries and blueberries. You'll be surprised at the difference in taste when the berries are fresh from the field.

Farmers Markets

Most cities and towns will host a farmers market on the weekend. These are a great way to meet local farmers and business owners. Often local artisans will have their wares on display for sale.

Paddle Boating

Find a nearby reservoir or lake for an afternoon of paddleboat fun. While you might not be able to swim in a reservoir, you can likely rent a paddleboat by the hour.

Ferry Rides

Most ferry boats serve a functional purpose, but they still provide an enjoyable water ride. In addition to the boat ride (both ways) you are likely to find a cluster of shops at the ports.

Day Trip/Sunday Drive

Put a little extra gas in the car and head out in a new direction. Thanks to the GPS that is built into every smartphone, you won't ever really be lost. You might just find a nifty new town or unexpected café if you take an unguided ride.

Train Rides

Hop on the train or trolley for an inexpensive adventure. A thirty-minute ride in any direction might end with a delightful day of window shopping in a new town.

Museums

You likely know the big museums in town (art, natural history, science), but there might also be dozens of smaller niche museums filled with fascinating local history. Your city or county might have a local police or transportation museum. And the best part of any museum... the gift shop!

Arts Center

Look for a local arts association. Generally, there will be a small showing of art and an opportunity to buy from the artists. You can also find classes for pottery, watercolor, and sketching.



Pesto-Stuffed Grilled Portobellos

With the summer weather, it's time to fire up the grill. For an alternative to the traditional burger, try these pesto-stuffed portobello mushrooms. Delicious as a stand-alone side, you can add a burger bun for a hamburger replacement.

- Remove the stems from portobello mushrooms and chop them up!
- Add 3 tablespoon minced onion and/or 1 teaspoon garlic.
- Splash on some white wine.
- Add 3 tablespoon pesto.
- Throw in some extra whole pine nuts or walnuts.
- Mix the mushroom stems, onion, garlic, wine, pesto, and nuts with 1 tablespoon olive oil.
- Spoon into the mushroom top.
- Sprinkle on an Italian three-cheese blend. You'll need about 1/2 cup for 6 portobello mushroom caps.



- Put the stuffed mushroom caps on a hot grill for 10 minutes or until the caps are crispy and the stuffing is bubbling.

