

VitaMin

Vital health information in a minute!

Be Fit After 50

Whether you've been exercising for decades or you've never been one to break a sweat, being active into your later years is important.

Tried and True

According to the American Academy of Family Physicians, exercise is safe for most adults ages 50 and older. Mixing strength training and aerobic activity offers several important benefits.

Using free-weights or weight machines can build muscle mass and increase metabolism. Aerobic activity benefits your heart and lungs. Try aerobic activities, such as swimming or brisk walking, for 20 to 40 minutes, two or three times a week, and focus on strength training on alternate days.

Making Adjustments

If you have always exercised regularly, you may find that your body can't perform quite the way it used to. This is normal. It's important to continue to exercise, but recognize your body's limits. Do not push too far or ignore pain.

A Few New Steps

Some forms of exercise have less risk for injury and of aggravating certain conditions, such as arthritis.

- **Water exercise** is easy on your joints but still provides an aerobic workout and helps build strength.
- **Yoga** emphasizes stretching and breathing techniques, improving flexibility and toning muscles.
- **Tai chi** is a gentle series of movements to improve balance, maintain muscle strength and relieve pain.

With any exercise, at any age, it's important to start slowly to warm up and stop gradually to cool down. Also, be sure to talk with your doctor before starting an exercise program. ■



Better ways to manage your health care costs

As you look toward 2011, you might want to take the following steps to help plan for future health care coverage and related expenses:

- *Determine* your medical and prescription drug expenses from last year.
- *Consider* any expected changes in your medical spending in the coming year.
- *Estimate* your out-of-pocket health care costs, including your payroll contributions for your medical plan.
- *Review* the health plan materials you receive to learn more about what's being offered.
- *Talk with your doctor* about your care, including your prescription drugs.
- *Learn more* about the programs and products offered by your plan that may help you manage certain health conditions, track and assess your health care goals and better manage your health care spending.

Choosing your plan is just the beginning. Planning for future expenses and making smart choices throughout the year will continue to help you effectively manage your health and related costs.

