



Florida Insurance Brokers, *simplifying the complicated subject of employee benefits and helping you design benefit packages that will attract and maintain a talented workforce.*

Save Money on Health Care Expenses

Unexpected health care costs can be hard on any budget.

To help manage your own health care costs:

- Get preventive care. Well visits and checkups often cost a lot less than treating a disease or illness.
- Use generic medicines. Name brand medicines can cost hundreds of dollars more than generic ones. Drug makers sometimes offer coupons or savings cards for people who need them.
- [Shop around](#) for your prescriptions. Medicine costs can vary widely among pharmacies. You may also wish to look into mail-order pharmacies.
- Check your medical bills. If you have questions, or think you may be over-billed, call the number listed on your bill.



[Link to Additional Resources](#)

Hurricane Preparedness



Hazards from tropical cyclones (which include tropical depressions, tropical storms, and hurricanes) include storm surge flooding, inland flooding from heavy rains, destructive winds, tornadoes, and high surf and

rip currents.

Being prepared is essential. Know what to include in your disaster supply kit. Along with the basics of water, food and batteries, don't forget medical supplies and a list of important phone numbers, along with other important documents.



[Link to Additional Resources](#)

Healthy Activity

Daily Activity to Improve Brain Health:

- Dancing is a great way to get aerobic exercise. Dancing challenges the mind, which supports a healthy brain. Being active may also reduce the risk of Alzheimer's disease.
- Deep breathing, prayer and meditation can help relax the mind and lower stress levels.



Long-term stress can damage how the brain works, so coping with stress in healthy ways gives your brain a boost.

- And don't forget, a lack of sleep hurts reasoning and problem-solving skills. Some studies suggest that sleep helps clear out toxins from the brain, helping it to stay healthy and sharp.

Activity is not just for adults. Kids of all sizes, shapes and ages need exercise every day. When summer arrives, kids often want to spend time in front of the TV or on their computer and digital devices. But, exercise is important year-round. In fact, most kids need at least an hour of vigorous exercise each day. Exercise helps kids:

- Learn and grow in school, and build healthy bones, muscles and joints
- Get better sleep, which is important for their overall health and mental wellbeing
- Develop a healthy habit that is important throughout life
- Feel more confident and happier
- Deal with stress

If your child isn't active, it's never too late to start. Find an activity they like and help them get moving.

[More Info...](#)



We would like an opportunity to provide a no obligation consultation to review your company health benefits. Our Benefit Consultants have the resources to inform and guide you through the processes and requirements involved in group benefit packages, including health insurance, payroll, and many other HR decisions. Our online enrollment/hris system makes benefit implementation a breeze. Let us help you.

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