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# LIVE WELL, WORK WELL JULY 2026

*Your Monthly Employee Wellness Newsletter*

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FEATURE · UV INDEX & SUN SAFETY

## UV Index and Sun Safety

Spending time outdoors can be great for your health, but protecting your skin from the sun's harmful ultraviolet (UV) rays is essential. The UV index — a daily forecast of UV radiation intensity — helps you know when to take extra precautions, whether you're working outside or heading out for a walk.

**UV Scale 0 – 11+**

Each range corresponds to the average person's risk level from unprotected sun exposure.

Even on cloudy days, up to 80% of UV rays can penetrate cloud cover — protection matters no matter the weather. Here's how to use the UV index proactively:

- **Check the index in the morning.** Weather apps display the UV index alongside the daily forecast.
- **Take extra precautions when it spikes.** On very high or extreme days, minimize direct exposure and use strong sun protection.
- **Adjust your schedule.** When the UV index is 6 or above, plan outdoor activities for early morning or late afternoon.
- **Watch for amplifiers.** Sand, water, and pavement can reflect UV rays and increase your exposure.

*Daily sun safety helps protect your skin for the long term.*

| UV INDEX | RISK LEVEL |
|---|---|
| 0 – 2 | Low |
| 3 – 5 | Moderate |
| 6 – 7 | High |
| 8 – 10 | Very High |
| 11+ | Extreme |

**FROM THE TRAIL**

A beach day with the family reminded me why UV awareness matters. By 11 a.m. the index had already hit 9. We came prepared — sunscreen, water, shade breaks — and it made all the difference. Check the UV index each morning, protect early, and plan around peak hours. Small habits like these are the foundation of employee wellness.

*— Jeff & the Apex Benefits Team*

SUMMER FITNESS

## Outdoor Exercise Tips

Working out in green spaces may make your workout more enjoyable while helping you relax and feel more socially connected. Cycling, hiking, swimming, trail running, and recreational sports are all great summer options.

- **Check the weather.** Avoid extreme heat and severe weather before heading out.
- **Avoid 10 a.m.–4 p.m.** This is the hottest part of the day — plan around it.
- **Dress smart.** Lightweight, loose-fitting, light-colored clothes keep you cool.
- **Hydrate constantly.** Bring water and take regular sips — whether you're thirsty or not.
- **Apply sunscreen.** Broad-spectrum SPF 30+ and reapply every two hours.
- **Warm up first.** Light jogging, stretches, or jumping jacks reduce injury risk.
- **Stay aware.** Keep music low so you can hear oncoming cars and other hazards.
- **Listen to your body.** Stop if you feel dizzy or nauseous. Always speak with your doctor before starting a new regimen.

NUTRITION · GUT HEALTH

## How to Fibermaxx Safely

"Fibermaxxing" encourages intentionally increasing daily fiber intake for better digestion, heart health, lower cholesterol, and reduced cancer risk. More than 9 in 10 Americans don't get enough fiber — but going too fast can backfire.

**38g / 25g daily**

National Academy of Medicine: men ≤50 need 38g, women ≤50 need 25g of fiber per day.

- **Start slow.** Begin with 5g/day and increase by 5g weekly until you reach your goal.
- **Drink water.** Fiber needs water to move through your system effectively.
- **Eat whole foods.** Beans, fruits, vegetables, whole grains, nuts, and seeds are ideal sources.
- **Skip supplements.** Whole foods offer more nutrients and are easier on digestion.
- **Listen to your body.** If bloating or discomfort persists, adjust intake or consult a dietitian.

*Talk to a healthcare professional about diet.*

HEALTHY RECIPE

## Black Bean Burgers

*4 servings · Plant-powered summer meal!*

**High Fiber | Plant Protein | Summer Grill**

Perfect for outdoor cookouts and easy weeknight meals

### INGREDIENTS

- 15.5 oz low-sodium black beans (drained, rinsed)
- 1 large egg
- ½ cup cooked brown rice
- 2 scallions, minced (about ¼ cup)
- 2 Tbsp. chopped fresh cilantro (or basil)
- 1 clove garlic, peeled and minced
- ¼ tsp. dried oregano or basil
- 1 tsp. vegetable oil
- ½ tsp. salt | ½ tsp. black pepper
- 4 whole-wheat buns

### DIRECTIONS

1. Add beans to a bowl; mash with a fork until chunky. Add egg and mix well.
2. Add precooked rice, scallions, garlic, oregano, salt and pepper; mix until combined.
3. Divide mixture into 4 portions; form each into a patty about ¾–1 inch thick.
4. Heat a large skillet on high; add oil. Cook burgers 4–5 min per side until browned.
5. Serve on a whole-wheat bun.

### NUTRITION INFO (per serving)

| | |
|---|---|
| **274 Calories** | 5g Total Fat |
| **13g Protein** | 668mg Sodium |
| **47g Carbs** | 12g Fiber |
| **1g Sat. Fat** | 4g Sugars |

*Source: MyPlate / USDA*

**MAKE IT YOUR OWN**

- **Add toppings.** Avocado, salsa, or Greek yogurt in place of mayo — all boost nutrition.
- **Go lettuce wrap.** Skip the bun to cut carbs and add crunch.
- **Meal prep it.** Patties refrigerate up to 4 days or freeze up to 3 months.

**WHY BLACK BEANS?**

- 12g fiber per serving — among the highest of any common food
- Packed with antioxidants, folate, iron, and magnesium
- Support heart health and help stabilize blood sugar
- Budget-friendly complete protein when paired with brown rice


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