

# Health Newsletter

-Generali China GBD

December 2024



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Health Newsletter

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# Hello 2025 PRELUDE

Dear GCL Customers,

As the year wraps up and winter blankets us in its quiet embrace, we're reflecting on the moments that have brought us closer together in 2024. We're grateful for your trust and partnership, which have been the driving forces behind our shared successes. Your support has been the cornerstone of our journey, and we're thankful for the growth we've experienced side by side.

Looking back, 2024 has been a year of challenges and triumphs. Together, we've navigated through them, always moving forward. GCL has been and will continue to be your steadfast companion, offering comprehensive health services and reliable insurance to safeguard you and your loved ones.

As the clock ticks towards 2025, we're filled with hope and excitement for the new year. It's a time for new beginnings, fresh goals, and uncharted paths. We're confident that you're setting your sights on new horizons, and we're here to cheer you on. May the year ahead be filled with achievements, harmony, and joy for you and your family. May your dreams take flight in 2025.





# HAPPY NEW YEAR 2025

With the chill of winter comes a heightened risk of respiratory illnesses. To bolster your immunity and keep you and your family healthy, we've put together some practical lifestyle tips:

- Embrace a balanced diet, cutting back on sugar and salt.
- Watch your intake of unhealthy fats and moderate your alcohol consumption.
- Consider quitting smoking or taking steps towards a smoke-free life.
- Aim for 150 minutes of moderate exercise each week to keep your body active and healthy.
- When the going gets tough, don't hesitate to confide in someone you trust.
- Keep an eye on our health advice from GCL and join in our health events for a healthier you.

As we wave goodbye to 2024 and say hello to 2025, we're excited about the future we'll build together. GCL is committed to being by your side, crafting an extraordinary future.

Here's to a new year filled with happiness and prosperity!

Warm regards,

Generali China Life Insurance

# Weight Management Tips for Festival

In December, Christmas, New Year's Day and Spring Festival are coming shortly. Weight management is a challenge that everyone has to face during the holidays. After all, there is an old saying of "every festival makes us put on 1.5 kg". Today I will introduce you to some **simple and practical weight management tips** to help you maintain a healthy weight while enjoying the festivals.





## Daily Eating Tips:

1. **Mindful eating:** Eating with concentration and chewing for 15-20 seconds per bite can help control the amount of food you eat.
2. **Drink water before meals:** Drinking a glass of water before a meal can increase satiety and avoid overeating.
3. **Increase the intake of whole grains:** Consciously replacing white rice and white flour with oats, corn, sweet potatoes, etc., to help increase satiety.
4. **Replace red meat with white meat:** Replace pork, beef and mutton with chicken, fish, and seafood to reduce the intake of saturated fatty acids.
5. **Reduce processed foods:** Try to avoid processed foods such as sausages, canned food, potato chips, jerky, etc
6. **Choose healthy snacks:** Replace high-calorie snacks with healthy snacks like plain nuts and sugar-free yogurt.
7. **Eat less late-night snacks:** Try to avoid eating after dinner and reduce your intake of late-night snacks.





## Eating-out Tips:

1. **Choose light dishes:** Avoid greasy, heavy-flavored dishes and choose steaming, boiling, and stewing methods.
2. **Choose more vegetables when ordering dishes:** focus on stir-fried vegetables and cold vegetables to increase vegetable intake
3. **Choose less sugary drinks:** Try to choose tea, plain water or sugar-free drinks for drinks to avoid sugary drinks.
4. **Refuse to overeat:** Savor a little of each dish and avoid overeating at on time.
5. **Control alcohol intake:** Alcohol is high in calories and has an irritation effect on the stomach and liver. It is necessary to control the amount of alcohol consumed during the festival
6. **Pay attention to the amount of desserts:** Desserts and cakes are high in sugar, so please enjoy them in moderation amount
7. **Avoid eating large meals on an empty stomach:** Try not to eat large meals on an empty stomach and eat some healthy snacks before meals to avoid overeating.





## Lifestyle Tips:

- 1. Maintain regular exercise:** Try to ensure a certain amount of activity every day, such as walking, dancing, yoga, Tai-chi, etc.
- 2. Arrange your work and rest reasonably:** Try to ensure 7-8 hours of sleep and maintain the same schedule as usual.
- 3. Avoid sitting for long periods of time:** If you sit for long periods of time watching TV or playing games during the holidays, remember to get up every hour to move around.
- 4. Don't look at your phone while eating:** Avoid distractions while eating. Focus on food and talk with people to avoid overeating.
- 5. Decrease frequency of eating-out:** Cook more frequently at home and take control of the ingredients and spices while cooking.
- 6. Keep your mind relaxed:** Spend more time with family and friends during the holiday season to stay happy.
- 7. Drink plenty of water:** Drink at least eight glasses of water a day to keep your body hydrated.

Through these simple and easy-to-operate eating tips and lifestyle tips, you can not only enjoy the good time of the holidays, but also manage your weight unconsciously. Pick up three tips and practice with your families! Wish you all have a wonderful holiday time!





# Unexplained Hunger?

## 7 Possible Culprits

Ever found yourself reaching for a snack just after a meal? You might be dealing with polyphagia, a condition marked by an unusually strong hunger or increased appetite. Polyphagia is often linked to health issues such as diabetes and hyperthyroidism. Let's delve into the potential causes and how to manage them.



## Polyphagia and Diabetes

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Diabetes can trigger polyphagia due to poor insulin production or utilization, leading to high blood sugar levels. When cells are deprived of glucose for energy, it can signal the brain to increase appetite. Other signs of diabetes include excessive thirst, frequent urination, fatigue, unexplained weight loss, and blurry vision.

## Hyperthyroidism

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Hyperthyroidism, a condition where the thyroid gland produces too much hormone, can also lead to polyphagia. The accelerated metabolism from excess thyroid hormone can cause cells to burn energy faster, leading to increased hunger. Other symptoms include weight loss despite a good appetite, rapid heartbeat, sweating, mood swings, tremors, and heat intolerance.

## Medication Side Effects

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Some medications, such as corticosteroids, antipsychotics, and certain antidepressants, can cause polyphagia as a side effect.

## Premenstrual Syndrome (PMS)

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PMS, a collection of physical and emotional symptoms that occur before menstruation, can also cause polyphagia. Other PMS symptoms include increased appetite, constipation or diarrhea, headaches, mood swings, irritability, and fatigue.

## Bulimia Nervosa

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Bulimia nervosa, an eating disorder characterized by binge eating followed by purging behaviors, can contribute to polyphagia. The cycle of bingeing and purging can lead to intense cravings and a constant desire for food due to the emotional and psychological aspects of the disorder.





## Other Causes

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Polyphagia can also stem from conditions like Graves' disease, Prader-Willi syndrome, hormonal imbalances involving the hunger hormone ghrelin or the appetite-regulating hormone leptin, and PMS.



## Treatment and Management

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Treatment for polyphagia hinges on identifying and addressing its root cause. For conditions like diabetes, managing blood sugar levels with medication, diet, and lifestyle changes is key. Hyperthyroidism treatment aims to restore normal thyroid hormone levels, often with medication. Polyphagia related to psychological disorders may require therapy or medication to address the underlying mental health issues.



## Risk Factors

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You're more likely to experience polyphagia if you have a history of diabetes or thyroid disorders, are on medications that can increase appetite, have hormonal imbalances, or suffer from certain psychological or eating disorders.

Polyphagia is typically a symptom of an underlying health issue rather than a condition that can be prevented directly. It can be managed by addressing its cause and adopting healthy lifestyle habits. If you or a loved one is experiencing symptoms of polyphagia, consult a healthcare provider for a thorough evaluation and an appropriate treatment plan.





# Don't be a 'couch potato'

## Understand the health risks of sitting for long periods after exercising

Most experts agree that it's important for one's overall health to get at least 150 minutes of moderate-intensity exercise a week. But if you sit for much of the remainder of your time, you may be what scientists are now calling an "active couch potato."



### What Does It Mean to Be an Active Couch Potato?

- Researchers defined active couch potatoes as people who exercised for 30 minutes but then sat for 10 or more hours for the rest of the day.
- These individuals clocked less than 220 minutes a day of light movement, which includes such movements as getting up to go to the bathroom and walking to the kitchen to grab a snack.





## Health Conditions Linked to Active Couch Potato Lifestyle

- ✓ If you're sitting the rest of the day after you exercise, you're getting less flexible and your muscles are going to waste, you end up not getting the full benefit out of the exercise program that you've done.
- ✓ A "large imbalance" between sitting and being physically active seems to be related to poor cardiometabolic health.
- ✓ People who exercise but spend the rest of their day sitting—dubbed "active couch potatoes"—still had elevated levels of blood sugar, cholesterol, and body fat, a new study found.
- ✓ Studies indicate that patients with type 2 diabetes experience reduced insulin sensitivity and a heightened risk of obesity due to extended sedentary periods, which subsequently elevates the probability of disease incidence.





## How To Avoid Being an Active Couch Potato

Research states that after accounting for sleep duration and cardiopulmonary health factors, being more engaged in light-intensity upward physical activities during waking hours, leading to reduced sedentary time, is associated with better cardiometabolic health. If you find yourself becoming a couch potato due to work or other reasons, here are some steps to help offset the impact of prolonged sitting.

- ✓ people should take every opportunity to move more, Park your car in the farthest empty spot from your destination, do some housework in the morning, take the stairs instead of the elevator, and walk a longer route for shopping.
- ✓ If you're really stuck at an office—even a home office all day, it is recommended to get up whenever possible, like taking advantage of coffee breaks and standing and walking around while you take calls.
- ✓ If you have the ability to get a standing desk, just standing vs. sitting can make a big difference
- ✓ Set an alarm to walk for five to 10 minutes every hour, even if it's just to the bathroom
- ✓ Take 2.5 minutes of exercise for every hour you sit—or seven to 14 minutes of light activity per hour of daily sitting—is helpful

To help with this effort you might even consider investing in a smart watch that tracks your movement during the day and provides alerts when it's time to stand up, and it's important to be honest with yourself about the results and take steps—literally—to make sure you avoid active couch potato territory.





# ***The interesting and popular exercise***

## **HIIT**

With the continuous acceleration of the rhythm of modern life, it is quite challenging for most of adults to complete the regular exercise during the required duration every day.

A popular fitness named HIIT (high -intensity intermittent training) has been well welcomed in recent years which can significantly reduce the exercise duration and can achieve better exercise benefits. Today we will talk about HIIT.

High -intensity intermittent training began in the 1950s. At first it was a method used to train the sprinters and improved their competition records.

**HIIT is a combination of intermittent high -intensity training, which combines aerobic exercise and strength training.**



Compared with aerobic exercise such as running and cycling, HIIT has higher training intensity.

HIIT usually includes several groups of training methods, and completion of **high -intensity and lower intensity actions within a few minutes to tens of minutes.**

**HIIT is flexible and diverse, and can be integrated into other exercises,** such as running, dancing, rowing machines, dynamic bicycles or climb stairs.

## What are the benefits of HIIT?



- **Reduce your body fat and weight, increase your strength and endurance,** and improve your overall health.
- Improve cardiopulmonary function and **reduce the risks of cardiovascular disease.**
- **Help maintain muscle quality, slow down calcium loss,** and reduce the risks of osteoporosis.
- Promote the release of nutritional factors, which is conducive to **maintaining and improving brain function.**
- Because there is no special need for venue or equipment, HIIT can be carried out in a variety of environments, **such as home, outdoor or gym, which is quite convenient.**



## Is HIIT safe enough?



- **Studies show that HIIT is a safe and cheerful exercise, which is suitable for people of all ages and various physical conditions.**
- **For people with chronic diseases such as cardiovascular diseases, rehabilitation, elderly people, overweight, or Musculo-skeletal disorder, they should consult their personal doctors or fitness coaches first.**

## How to attend your HIIT training?



- **Seek the professional guidance: If you are a beginner, it is recommended to seek the guidance from a professional fitness coach, and help you develop the HIIT training plan that suits you to ensure your safety and achieve better fitness effects.**
- **Warm -up before training, stretching and cooling down after training: Before each HIIT exercise, you should always warm -up before the exercise for 5 minutes, stretch and cool down after HIIT exercise can help avoid the possible injuries or discomfort.**
- **Step by step: Beginners can start the HIIT exercise once per week and gradually increase the frequency up to three times a week.** The exercise duration can also gradually be extended, such as alternating between high - intensity training for 30 seconds and rest or mild training for 30 seconds. A total of 5 groups are completed in 5 minutes. You can increase the exercise intensity and duration gradually.





## HIIT practice ways for beginners?

Beginners can choose the aerobic or strength HIIT training according to their body conditions. Of course, we suggest that you should start HIIT training under the guidance of a fitness coach.

- **Aerobic exercise:** Running 100m, then walking 100m, repeat 5 groups, 1-2 times a week. Or spinning practice, riding fast for 30 seconds, then riding slowly for 30 seconds, repeat 5-groups, 1-2 times a week, then increase the intensity and frequency of training.
- **Strength HIIT training:** Jumping jacks for 20 seconds and rest for 20 seconds; squat for 20 seconds, rest for 20 seconds; push up for 20 seconds, rest for 20 seconds; plank for 20 seconds, rest for 20 seconds, repeat 5 groups and practice 1-2 times a week, and then increase training intensity and frequency.

Like other exercise, excessive HIIT exercise may have more negative effects than benefits. It means you don't need to exercise every day to enjoy the HIIT. For example, start by 20 minutes HIIT one a week and gradually increase up to 3 times a week. There are many ways to take fitness and exercise, and the key is to find the right way to fit you.



# Financial Planning

## Wealth Building

There is never lack of ways to spend your money, particularly at this time of the year with the holiday sales and specials on frequently. Businesses are doing their best to get you in the door and buy their product. Furthermore, as we are entering the new year and celebrating the spring festival, you may start feeling the pressure is on and money is flying out of your wallet.



**Money is a lifelong topic** and it is important that we talk about it and have plans in place in order to achieve our financial goals and maintain financial wellbeing. In this article, we are going to **talk about money myths, explore ways to start financial planning and build emotional bank account.**



## Misconception about Money

There are some money myths going unnoticed in our everyday life that can lead to financial issues and stop people from reaching their goals. Therefore, it is important that we know what these myths are so we can debunk them and rebuild our perception in order to achieve financial goals.

### **Money can buy happiness:**

There is no doubt that we need money to live in today's society. Money can pay for food, accommodation, clothing, travel etc. However, research has shown that once our basic needs are met, there is very limited money can do for our happiness. Happiness fundamentally comes from healthy relationships and self-actualization.

### **Unhealthy consumption ideas:**

It is easy to fall into the idea that we are better off when we consume large quantities of goods and services, which will make us happy. This idea focuses on the materials rather than our true needs and only compels us to spend more money than needed.





**Ignore long-term savings and investment:** it is quite common to think it's not worth saving or long-term investment if I can only contribute a little, so often people spend all they have got and even take out small loans. It may seem bearable at the time, but in a long run it is going to take a toll on your financial wellbeing.

**Quick money will fix my financial problems:** Some may hope to fix their financial issues and increase income by being opportunistic and engaging in short-term high risk investments. However, this often ends up with a bigger risk and further financial instability.

**Money is the only metrics for self-worth:** it is not uncommon to see that people use money as their metrics to determine their own worthiness and the worthiness of others. The truth is that there are many other things in life that are priceless and meaningful.



## Financial Planning For The New Year

Now let's talk about financial planning. It is important to do this at the beginning of the new year to get you off a good start. It will help you to better manage your budget in the year to come, achieve your financial goals, and increase your sense of financial security. Below are some ideas for you to make a start:

**Assess your current financial state:** First of all, you'll need to have a comprehensive understanding of your financial situation, including your incomes, expenses, savings, investments, debts etc. This is a basic step before making any plans.



**Set your financial goals:** Based on your own needs and the needs of your family, start making specific financial goals that can be short-term, mid-term or long-term, for example, buying a house, paying for insurance, vacation, education, retirement etc.

**Create your budget:** Now that you have set financial goals, it is time to create a realistic budget and get a strong handle on what's coming in and what's going out and then work it to address your goals.

**Savings and investment:** savings and investment can play a key role in achieving your financial goals. You may increase your income and build your wealth through term deposit, stocks, bonds and other financial investment.

**Set up an emergency fund:** For unexpected situations such as redundancy, medical expenses and so on, it is important to have an

emergency fund to get you through these times. It is suggested to have a fund that can cover your living cost for 3-6 months.

**A smart tax strategy:** This is to legally minimize your tax liability and reduce tax burdens. It can be through tax credit, tax deduction or example, tax-efficient investments, a right retirement plan etc.

**Plan for retirement:** This means to decide on a specific goal for your retirement and how much you will need to ensure a quality life when you retire and save and invest according to your goal.

**Monitor and refine your plan:** Financial planning is not set in stone. You may need to tweak and alter your plan every now and then depending on your circumstances and any changes occur along the way.





## Build Your Emotional Bank Account

Apart from planning for the financial wellbeing, it is also important that we look after our emotional wellbeing by building up an emotional bank account through taking note of positive experiences and feelings and relationships and saving them into the emotional bank account. When we are going through a tough time, we know that there's deposit in the emotional bank account to support us to get over the challenges. Below are some ideas for you to consider:

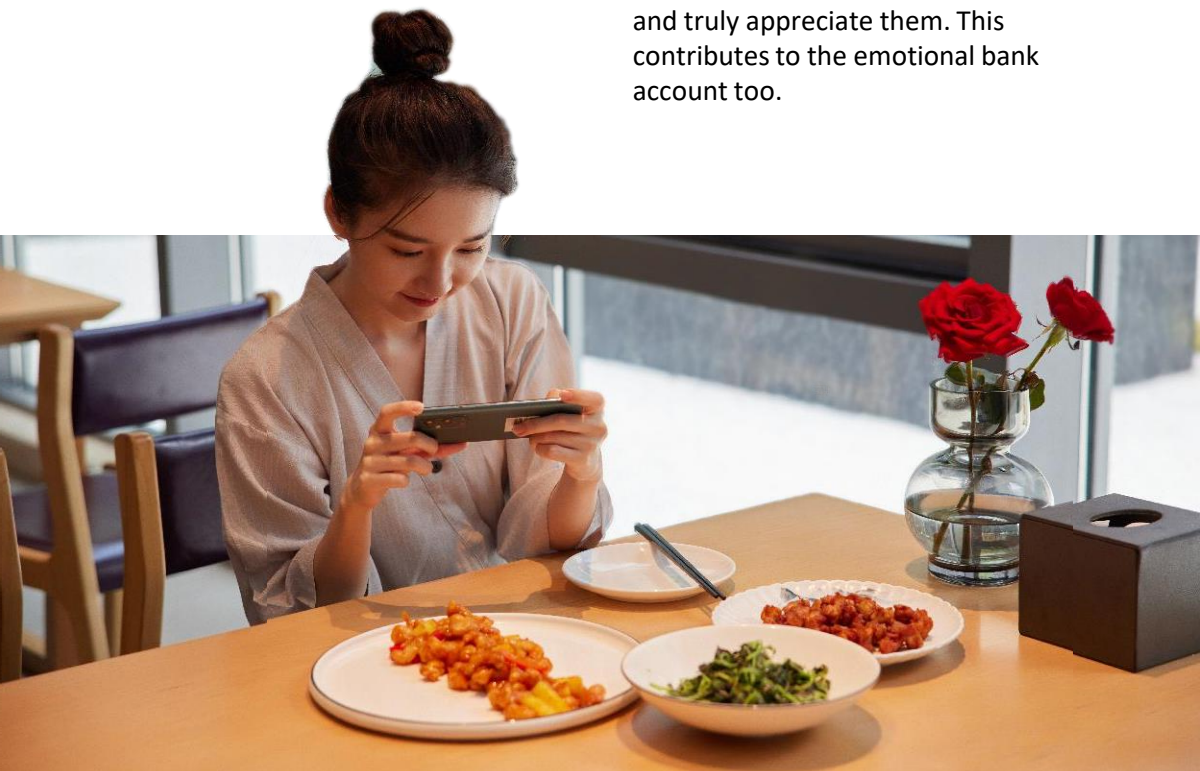
**Record the daily loveliness:** There is always little things and happy moments taking place in our everyday life, such as quality time with family and friends, having completed a task, or helping someone. You may write them down on a notebook or an App, which builds up your emotional bank account.

**Express your gratitude:** Show your appreciation when coming across lovely things. This will help you remember these moments and positive experiences, which will strengthen your relationships with others.

**Initiate positive self-talk:** Self-talk plays a key role in our mental wellbeing. Through positive self-talk, we are building up our self-confidence and becoming more optimistic and positive. This is investing in the emotional bank account.

**Hobbies:** Engaging in a hobby or things that we enjoy doing will bring a sense of happiness and help us temporarily escape from the stressors. Growing hobbies and engaging more often means that you are depositing in your emotional bank account.

**Being grateful:** being thankful and grateful in life will help us take a good look at the things that we already have and truly appreciate them. This contributes to the emotional bank account too.







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