



Risk Strategy
Solutions

Live Well, Work Well

July 2026

UV Index and Sun Safety

Spending time outdoors can be great for your health and well-being, but protecting your skin from the sun's harmful ultraviolet (UV) rays is important. One of the most effective ways to do this is to understand and use the UV index, a daily forecast that measures the intensity of the sun's UV radiation. Whether your job requires you to spend time outside, or you're heading out for a walk, playing sports or simply running errands, knowing the UV index can help you time your exposure and take steps to protect yourself from sun damage.

The UV index is reported on a scale from 0 to 11+, with each range corresponding to the average person's risk level.

The higher the UV index value, the greater the potential for harm from unprotected sun exposure. Children, older adults, and people with fair skin or certain medical conditions may be especially vulnerable to high UV levels. Even on cloudy days, up to 80% of UV rays can penetrate cloud cover, so protection is important no matter the weather.

The UV index is a helpful tool that can guide your daily decisions and keep you protected from

harmful UV radiation. Here's how to use it proactively:

- **Check the index in the morning.** Many weather apps and websites display the UV index alongside the daily forecast.
- **Take extra precautions when the index spikes.** On days with a very high or extreme rating, minimize direct exposure and prepare accordingly with strong sun protection.
- **Adjust your schedule when possible.** If the UV Index is high (6 or above), plan outdoor activities for early morning or late afternoon, when the sun's rays are less intense. When rescheduling is not feasible, take extra precautions to protect yourself from exposure.
- **Watch for environmental amplifiers.** Sand, water and even pavement can reflect UV rays, increasing your exposure.

The UV index is a simple, reliable tool that helps you know when to take extra precautions. By making it part of your daily routine, you can reduce your risk of sunburn, premature aging and skin cancer while still enjoying time outdoors. Practicing daily sun safety, guided by the UV index, helps protect your skin for the long term.

Outdoor Exercise Tips

Working out in green spaces may not only make your workout more enjoyable but also help you relax and feel more socially connected. Recreational sports (e.g., basketball, golf and tennis) are great options during the summer. In addition, consider activities such as cycling, hiking, roller skating, swimming, trail running and walking. Alternatively, you could move your yoga, strength training or cardio sessions outdoors. Before heading outdoors, set yourself up for a successful and safe workout:

- Check the weather forecast to avoid extreme heat and severe weather.
- Avoid exercising during the hottest part of the day, between 10 a.m. and 4 p.m.
- Wear lightweight, loose-fitting clothes to keep you cool and reflective clothing to stay visible around dawn and dusk.

How to Fibermaxx Safely

With a growing awareness of gut health, a new trend called “fibermaxxing” encourages people to intentionally increase their daily fiber intake, often to meet or exceed the recommended intake. The goal? Better digestion, improved heart health, lower cholesterol and reduced cancer risk.

The National Academy of Medicine recommends that men 50 and under get 38 grams (g) of fiber daily and women 50 and under get 25 g. Those figures decrease for adults over the age of 50, with 30 g for men and 21 g for women.

While fibermaxxing may sound like just another fleeting wellness trend, experts say this one has real merit. More than 9 in 10 Americans don't get enough fiber. That's problematic, as low fiber intake has been linked to rising colon cancer rates among younger adults. While fibermaxxing can be beneficial, going too hard too fast can backfire.

- Bring a water bottle and take regular sips—whether you're thirsty or not.
- Apply a broad-spectrum sunscreen with SPF 30 or higher and reapply every two hours.
- Do warm-up exercises (e.g., light jogging, stretches or jumping jacks) to get your blood flowing and reduce your risk of injury.
- Avoid blasting music or podcasts on your earphones so you hear oncoming cars, people and other potential hazards.
- Pay attention to how you're feeling and stop if you start to feel dizzy or nauseous.

Always speak with your doctor before starting a new exercise regimen.

Sudden increases in fiber intake may cause bloating, gas or discomfort. Here are tips to incorporate fiber:

- **Start slow.** Begin with 5 g per day and increase by 5 g weekly until your goal.
- **Drink plenty of water.** Fiber needs water to move through your system.
- **Eat whole foods,** including beans, fruits, vegetables, whole grains, nuts and seeds. Some fiber-rich foods include chia seeds, raspberries, black beans, oats, popcorn, quinoa, barley, carrots, apples and peas.
- **Avoid relying on supplements.** Whole foods offer more nutrients and are easier to digest.
- **Listen to your body.** If symptoms persist, adjust your intake or consult a dietitian.

Most of us need more fiber, and doing it right can lead to lasting health benefits. Talk to a healthcare professional about diet changes or concerns.

Recipe of the Month

Black Bean Burgers

Makes: 4 servings

Ingredients

- 15.5 oz low-sodium black beans (drained and rinsed with cold water)
- 1 large egg
- ½ cup cooked brown rice
- 2 scallions (minced about ¼ cup)
- 2 Tbsp. chopped fresh cilantro (or basil or a combination)
- 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

Preparations

1. Add the beans to a bowl and mash with a fork until chunky. Add the egg and mix well.
2. Add the precooked rice, scallions, garlic, oregano, salt and black pepper and mix until well combined.
3. Divide the mixture into four portions and form each into a patty about ¾- to 1-inch thick.
4. Place a large skillet on the stove on high heat. When the skillet is hot, add the oil. Add the burgers and cook for 4 to 5 minutes per side until browned on both sides and heated throughout.
5. Place on a whole wheat bun.

Nutritional Information

(per serving)

Total calories	274
Total fat	5 g
Protein	13 g
Sodium	668 mg
Carbohydrate	47 g
Dietary fiber	12 g
Saturated fat	1 g
Total sugars	4 g

Source: MyPlate