



In Good Health

For the health & wellness
of our members

Meal Planning
When Your Routine
is Disrupted

**Importance
of Resiliency**

**Workout
Motivation**

September 2025

Get PHP Fit!

Third Quarter Challenge: Walk the Florida Keys Challenge

Physical activity helps improve and maintain your overall health. Just 30 minutes a day can increase cardiovascular fitness, strengthen bones, and reduce excess body fat. Let's get stepping!

Q3: July 1 - September 30

Here's the challenge

Walk along the Florida Keys by averaging 7,500 steps daily (106.6 miles total) before the end of the quarter and log them on the **Get PHP Fit! site**,

What can I win?

Fifteen individuals who complete this challenge will be randomly drawn to win a *\$50 Amazon gift card*.



Walking can help you:

- 1 Maintain a healthy weight
- 2 Prevent or manage various conditions
- 3 Benefit your overall mood
- 4 Improve your balance and coordination

PHP Members:

Sign in to your member account at phpni.com, click on **Wellness Tools > Get PHP Fit! > Quarterly Challenge** to join the step challenge.

Join Now!


PHP's year-long challenge

In addition to our quarterly Get PHP Fit! challenge, you also have the opportunity to participate in our year-long challenge simply by visiting your primary care provider! Each quarter, enter the date of your visit on the **Get PHP Fit! site** and be entered for the chance to win a *\$50 Amazon Gift Card*!

Know Where to Go For Care

Always weigh your options and choose the appropriate level of care for whatever your situation.

Check out this interactive tool at phpni.com/save:




Telehealth



Doctors Office



Urgent Care



Emergency Room

Cost: ⓘ
☒ ☐ ☐ ☐

Severity: ⓘ
☒ ☐ ☐ ☐

Speed: ⓘ
☒ ☐ ☐ ☐

When to use:

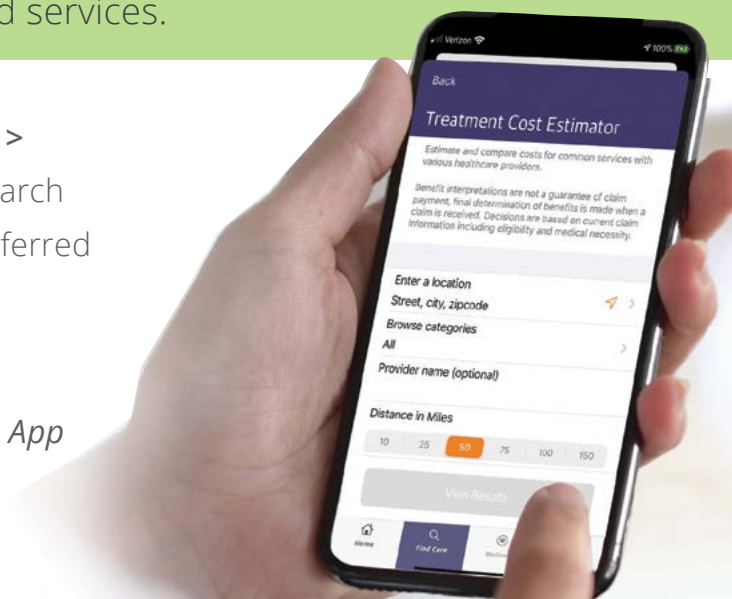
Cold, cough, flu, allergies, pink eye, sore throat, respiratory issues, sinus problems, and skin problems.

Treatment Cost Estimator: Know before you go

This tool provides you with an estimate of both total costs and out-of-pocket expenses for common medical treatments and services.

Log in to your member account and select **My PHP > Treatment Cost Estimator**. From there you can search using location, distance, service desired, and/or preferred doctor/facility.

This feature is also available through the **PHP Go!** mobile app. To download, go to your phone's Apple *App Store* or *Google Play* and search '**PHP Go!**'



Importance of Resiliency

Resiliency is your ability to bounce back from stress, adversity, trauma, or hardship. It doesn't mean you don't feel pain or struggle—it is the ability to adapt, recover, and grow through life's stressors, setbacks, and changes. It's what helps us keep moving forward—even when life doesn't go as planned.

For adults managing busy schedules, responsibilities, and real-life pressures, resilience is a vital part of overall wellness. It allows us to handle stress in healthier ways, stay focused on our goals, and maintain our emotional balance during difficult times.

Resiliency is like your mental/emotional “muscle” that helps you:

- Cope with challenges (like breakups, job loss, failure)
- Manage stress or anxiety
- Stay calm and think clearly under pressure
- Recover from emotional wounds or trauma
- Keep a positive or hopeful outlook, even in hard times

It's important to develop resiliency, because it helps protect against mental health issues like depression or anxiety, improves emotional regulation and problem-solving, and it supports

long-term mental well-being and life satisfaction.

The good news? Resilience isn't something you either have or don't—it's a skill you can build. With small daily practices like mindfulness, reflection, and connection, you can strengthen your ability to cope, grow, and thrive—no matter what life throws your way.





Meal Planning When Your Routine is Disrupted

Fall is often a time when schedules change. Families may need to schedule around school events, new fitness routines, and extracurricular activities. The days become shorter, and we cram more into the daylight hours. Don't allow this disruption to cause your meal planning to fall apart. Here are some ideas to stay on track providing healthy, economical meals during the transition.

Schedule a time to plan meals with or without family members. Look at your family calendar and include all family members in the planning process. Be clear about time constraints while you plan.

When you planned your meals did you:

- Include fish or seafood on the menu this week? Did you include lean meats on your menu?
- Include a plan for a vegetarian or mostly vegetable meal?
- Include a healthy serving of vegetables and/or fruit at each meal?
- Plan to use food you already have in your refrigerator, freezer or pantry that needs to be eaten?

Make a grocery list and stick to it!

Look at your meal plan for the week, and when you have free time or are preparing for a meal you can **pre-prepare** for meals later in the week. Have family members help with the preparation. Cook in batches so that you can use ingredients for multiple meals throughout the week.

Organize for tomorrow. Have family members pack their own lunches or lay out items for their lunch or breakfast. Organize ingredients for the following day, especially if you're going to use a slow-cooker for the following day's meal. Make sure that items that need to be thawed are out of the freezer and in the refrigerator.

Hint: If you've never planned meals before, plan two or three meals for the week. At the very least, make plans for dinner, then add other meals and snacks as you become more comfortable with the routine.

Keep your meals simple and have a system to organize the recipes for your favorite go-to meals. Ease in to your new fall routine and be kind to yourself on the days that the plans inevitably fall apart.



Workout Motivation

Motivate yourself to work out, whether you're just getting started or trying to get back on track:

- **Set Clear Goals.** Define what you want to achieve (e.g., lose weight, gain muscle, boost energy). Having something to work toward gives your workouts more purpose. Remind yourself why you started and write down your “why” and look at it when your motivation dips. Whether it's health, confidence, or stress relief—remember what drives you.
- **Make a Killer Playlist.** Music can totally change your energy. Create a playlist that hypes you up and gets you in the zone. Still not feeling it? Turn on your favorite playlist and make everyday activities your workout. Clean your home to the playlist and throw in some dance moves or jog in place for a few minutes.
- **Find a Workout Buddy.** Having someone to train with can make it fun and keep you accountable. You're less likely to skip if someone's counting on you.
- **Reward Yourself.** Give yourself something to look forward to after a workout. Your reward may be something as simple (and healthy) as taking stock of just how good you feel after your workout!
- **Track Your Progress.** Seeing how far you've come is super motivating. Take photos, log workouts, or use fitness apps to track stats.
- **Start with Something You Enjoy.** Don't force yourself to do something you hate. If you love dancing, try Zumba. Like being outdoors? Go hiking or biking.
- **Lay Out Your Gear in Advance.** Having your clothes, shoes, and water bottle ready makes it easier to get moving without excuses.
- **Join a Class or Program.** Structured classes (online or in person) keep you committed and give you a sense of community.
- **Change It Up.** Avoid boredom by mixing up your routine. Try different types of workouts. Create different workout levels for yourself. For example, you might have a gold, silver or bronze workout, with the gold being the workout that takes the most motivation. If you're struggling, back off to silver or bronze.
- **Something is better than nothing when it comes to fitness.** Set a time for yourself to do a 5 or 10 minute workout. If you aren't feeling it after you finish that time period, then allow yourself to stop. Chances are, by the time you're 10 minutes in, you'll feel good about finishing or at least adding a few more minutes before you quit.
- **Did you invest money in a gym membership, fitness equipment or clothing?** Think of it as money lost if you don't use these things. Remind yourself of that financial commitment when you don't feel like working out.



Financial Planning for Extracurricular Activities

Planning financially for extracurricular activities is smart. Costs for activities for your family or yourself can add up fast if you're not careful. Here's a simple guide to help manage it:

Set a Budget: Decide how much you can realistically afford each month or semester without sacrificing essentials like bills, savings, or food. Be honest and practical. Be honest about what you might be willing to sacrifice if you are dedicated to participating in a particular activity. Include the amount of time that you and/or family members might spend on this activity.

List All Potential Costs and break down the costs.

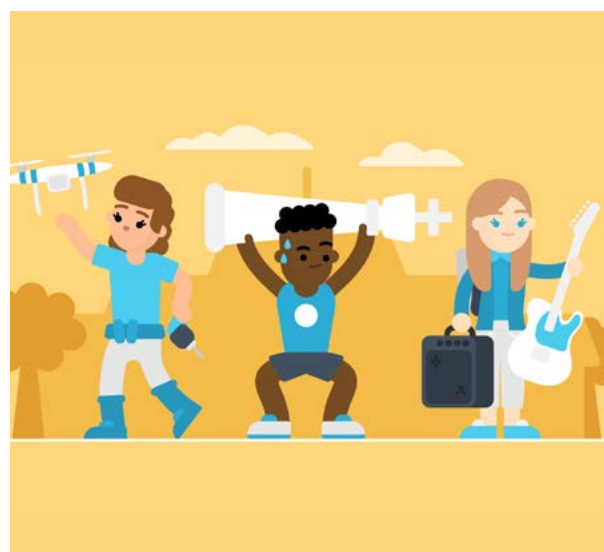
Some will be on-going, and others will be strictly periodic or one-time expenses. Registration/participation fees, uniforms/clothing, equipment or gear, travel/transportation, private lessons/coaching, competitions or events, snacks/meals. Make sure to ask organizers or instructors for a cost breakdown before signing up. Sometimes hidden fees come later (like tournament travel or team fundraisers).

Look for Discounts & Deals. You may find student discounts, early-bird registration, secondhand equipment, group rates, community or school-sponsored programs. Or you can explore scholarships or sponsorships to assist with costs.

Prioritize Activities. If the budget's tight, rank activities by value or importance. Choose the ones that bring the most growth, joy, or benefit. Adjust after a season or semester, and review how it went financially. Was it worth it? Did you overspend? Adjust your approach for next time.

Communicate with Family. If this involves a child or teen, loop in the whole family so they understand financial limits.

Plan ahead and save for the activity. If you know a seasonal activity or summer camp is coming, start saving months in advance. A little each week adds up. Keep money for extracurriculars separate so you're not dipping into rent or grocery funds. Even a small savings jar or digital envelope can help.



Resources to Help you Save at **phpni.com**

We've created a one-stop resource to assist you in using your benefits.

Check it out at **phpni.com/save**:



Smart shopping tool box: Online tools to help you price medications and compare locations.



Pharmacy: Tips and tools to help save you money on prescriptions.



Know your network: Use in-network providers to avoid high out-of-network services cost.



Using care: Easy online resources to use before receiving services.

It's easy to price shop your prescriptions at **phpni.com**!

Use the **'Price a Medication'** tool in your member account before you head to the pharmacy. It's easy, here's how:

- 1 Log in on your member portal and select **'Price a Medication'** from the **Pharmacy** menu.
- 2 Enter the medicine name you want to price, member information, and zip code, then click **'Get Prices'**.
- 3 Now you have the pricing information to compare costs at various locations, and 1-month vs. 3-month supplies.

