



BottomLine

For members of Bloom Benefits Association 2023

How College Students Can Protect Themselves Financially From Fire, Theft and Crime

(BPT) - Millions of eager college students across the country are starting a new school year. The excitement is electric on and around campuses, but to help ensure students have a year full of learning and fun, it's an important time to brush up on student safety.

While primarily a space for education, enrichment and community, college campuses, unfortunately, can also be a place where crimes and other incidents occur. According to Clery Act Reports, an average of over 24,000 crime and safety incidents have been reported annually on college campuses since 2009. These include:

- 2,411 robberies were reported on average annually
- 1,840 fires were reported on average annually
- 20,521 burglaries were reported on average annually

Students living in off-campus housing face a similar situation. No

Also included in this issue:

Annual Meeting Proxy



Prioritize Wellness
Member Benefit



Breaking Down Food: A Closer
Look at What You Eat



matter where you live, it's important to be proactive about things like theft, fire and crime so that people of all ages can feel secure while at school.

Theft prevention

Students bring many things to college, including expensive items like laptops, smartphones and bikes. Always be aware of your surroundings and protect your things whenever possible by taking a few simple steps.

For example, consider getting your laptop engraved with your name, use complex passwords and only take it with you when needed. Keep your laptop zipped in a secure bag or backpack that you keep on you or within reach at all times. If you use a bike, always lock it when making stops.

When it comes to your home, it should be your safe space. Whether you live on or near campus, get into the habit of locking your door. If you have a room, consider a lock on your private space as well. Some students even have small safes for valuables.

Fire safety

Fires can occur on and off campus in dorms, fraternities, sororities and elsewhere. Fires pose a risk to your health and safety and can damage or destroy your personal items.

To lower your risk for fires, first check that fire alarms are in all living spaces and in working order. Next, know your fire escape plan for where you live, noting two different ways out. Finally, talk with roommates and others in the building about the importance of fire safety and basic steps like double checking stoves and hotplates are off and not putting flammable items too close to lamps.

Renters insurance

While being proactive and prioritizing safety can make a big difference, crimes and other incidents can still happen. Most colleges do not cover the cost of stolen or damaged student property. Even if the event was not the student's fault (like a burglary or burst pipe that caused water damage), the student would likely be on their own to cover the financial cost.

"Families are smart to consider if they can afford to replace everything if it is stolen or damaged. For many students, the answer is no, not to mention the disruption to the entire college experience. Among rising college costs, many families would feel the sting of replacing a \$1,500 laptop or \$500 bicycle," said John Fees, cofounder of GradGuard, whose insurance programs have protected more than 1.3 million students since its founding in 2009.

GradGuard's College Renters Insurance contains an exclusive student endorsement that provides worldwide property coverage, liability protection, a low \$100 deductible and no credit check. They work with hundreds of colleges and universities to offer affordable rates for coverage that start at just \$11 a month. So, whether you're studying abroad or visiting home for winter break, you can rest easy knowing your belongings are covered. Learn more at [GradGuard.com](https://www.gradguard.com).

As energies run high on college campuses nationwide, it's important also to be mindful of safety and security. These simple steps can help ensure students stay well so they can focus on their studies, personal growth and making cherished lifelong memories.

NOTICE OF ANNUAL MEETING OF MEMBERS

The Annual Meeting of the Members of Bloom Benefits Association will be held at 12444 Powerscourt Drive, Suite 500A, St. Louis, MO 63131, on Friday, November 17, 2023 at 11:00 a.m. (CST) for election of Directors and for the transaction of such other business as may properly come before the meeting and any adjournment thereof.

The above notice is given pursuant to the By-Laws of the Association.

PROXY **Bloom Benefits Association** **November 17, 2023 Annual Meeting of Members** **THIS PROXY IS SOLICITED ON BEHALF OF** **BLOOM BENEFITS ASSOCIATION**

The undersigned member of Bloom Benefits Association does hereby constitute and appoint the President of Bloom Benefits Association, the true and lawful attorney(s) of the undersigned with full power of substitution, to appear and act as the proxy or proxies of the undersigned at the Annual Meeting of the Members of Bloom Benefits Association and at any and all adjournments thereof, and to vote for and in the name, place and stead of the undersigned, as fully as the undersigned might or could do if personally present, as set forth below:

1. FOR [], or to [] WITHHOLD AUTHORITY to vote for, the following nominees for Board of Directors:
Tim Twellman, Thom Messmer, and Nathan Dierking
2. In their discretion, the proxies are authorized to vote upon such other business as may properly come before the Meeting.

This proxy, when properly executed, will be voted in the manner directed by the undersigned member. If no direction is made, this proxy will be voted for the election of directors and officers.

DATED: _____, 2023

Signature _____

Name (please print) _____

Please date and sign and return promptly to 12444 Powerscourt Drive, Suite 500A, St. Louis, MO 63131 whether or not you expect to attend this meeting. The Proxy is revocable and will not affect your right to vote in person in the event that you attend the meeting.

St. Louis, Missouri
October 13, 2023
Date



Prioritize Wellness is a multifaceted health and wellness resource that provides extensive nutrition, fitness, stress management, sleep wellness, and supplementation information.

Members can access wellness articles, a fitness video archive, personalized healthy meal guide generator, relaxing sleep wellness sounds, and more. Our goal is to improve the lives of members by making wellness affordable, and by helping them learn how to live a healthy life, by focusing on disease prevention and health promotion.

Part of our mission is to make wellness accessible and affordable. That's why we have partnered with like-minded brands to bring our members high-value discounts to lower the cost of wellness related goods and services.

Some of our partners include:

- Early Well
- Smart Buy Glasses
- Audicus
- Daily Burn
- Fresh Meal Plan
- BackJoy
- TheFeed
- Botanic Choice
- And More!

Our Services



Grocery Guide Generator

We provide users a grocery list generator that give guidance according to an individual's way of eating.



Alternative Medicine Practitioner Finder

We have partnered with Dao Cloud to provide access to an alternative medicine practitioner database.



Wellness Assessment Quizzes

Assessment quizzes will help assess your level of health and provide practical steps on how to move forward.



Breaking Down Food

A Closer Look at What You Eat

Food provides energy and nutrients that are essential for your health. These include proteins, carbohydrates, and fats (called macronutrients), and vitamins and minerals (called micronutrients). Having a balanced diet helps ensure you get all the nutrients your body needs.

The Dietary Guidelines for Americans([link is external](#)) offer guidance on what a balanced diet looks like. These recommendations are based on the latest scientific information about nutrition.

The guidelines are updated every five years because our understanding of what's healthy continues to grow. Scientists are working to learn more about how different nutrients affect the body. They're also looking for better ways to personalize nutritional recommendations.

Finding Nutritious Foods

Macronutrients make up the bulk of the calories you eat each day. They provide the nutrients that your body needs to make energy. They also give your cells important building blocks needed for all their different functions, like fighting diseases.

Your body needs only small amounts of each micronutrient. But they are critical for healthy development and disease prevention.

Experts advise adults to stay within their recommended calorie limits while choosing food and drinks that are rich in nutrients. The guidelines suggest getting 10% to 35% of your calories from protein; 25% to 35% from fat; and 45% to 65% from carbohydrates. Learn how to personalize nutrition recommendations at MyPlate (USDA)(link is external) .

To find the amounts of different nutrients in a food, look at the Nutrition Facts label. You can also find resources about nutrients in foods at Nutrition.gov (USDA)(link is external).

Meeting Your Body's Needs

Your body still might be able to function when it's not getting enough of the different macronutrients, says Samantha Adas, a nutritionist at NIH, "but that doesn't mean it's optimal."

Proteins are needed for cells to perform critical functions in your body. They're broken down by your body into amino acids. Amino acids are used by cells to build muscle, skin, and organs; break down toxins; and do many other critical jobs.

Proteins can also be used for energy. "They give a stronger sensation of fullness than carbohydrates," says Dr. Christopher Lynch, the acting director of the NIH Office of Nutrition Research.

But, explains Adas, "carbohydrates are the body's preferred source for energy because they provide energy right away."

Your body turns carbohydrates into glucose, a type of sugar. Nearly every cell in your body uses glucose as its main fuel source.

There are three different types of carbohydrates: simple carbohydrates (sugars), complex carbohydrates (starches), and fiber.

Simple carbs are made of one or two sugar molecules. Your body digests and absorbs these quicker than complex carbohydrates. Complex carbs are larger chains of sugars, so they take longer to break down and move into your blood.

Simple carbohydrates may raise your blood glucose higher and faster than complex carbs. Having blood sugar levels that are too high over time can lead to many health problems.

Limiting how much added sugar you eat to no more than 10% of your daily calories can help lower your health risks. So can choosing more complex carbohydrates, like whole grains, beans, legumes, and starchy vegetables. Complex carbs can help you get more fiber, too. Fruits and vegetables are also a great source of fiber and are rich in micronutrients.

"If you eat a meal that is high in fiber, you feel fuller longer," says Dr. Katherine Anguah, a nutrition researcher at the University of Missouri. This can help you better control your calories.

Most Americans aren't getting the recommended 14 grams of fiber for every 1,000 calories. Anguah is studying the health benefits of consuming a fiber-rich diet.

Foods rich in fiber are important for gut health. They can also lower the amount of fat and cholesterol (a waxy, fat-like substance) in your blood. Fat and cholesterol buildup can lead to heart disease and stroke. High-fiber foods may help protect against these and other health conditions, like diabetes.

Although too much fat can cause trouble, you still need some in your diet. Fats are broken down into fatty acids. Your body uses these to make energy, build certain cell structures, absorb certain vitamins, and protect your organs. Some organs, like your heart, prefer to use fat as fuel.

Get Better Nutrition

- **Stay within your recommended daily calorie limit.** How many calories you need depends on many factors, including your sex, height, age, and activity level.
- **Choose a healthy mix of foods:** vegetables, fruits, whole grains, proteins, low-fat or fat-free dairy, and oils.
- **Limit saturated fat** to less than 10% of daily calories. Replace foods containing it (like butter or lard) with healthier unsaturated fat options, like plant oils.
- **Limit salt** to no more than 2,300 mg per day.
- **Limit added sugars** to less than 10% of daily calories.
- **Vary your protein sources.** Include lean meats, poultry, eggs, seafood, beans, peas, lentils, nuts, seeds, and soy products.
- **Replace highly processed or high-fat meats** (e.g., hot dogs, sausages, bacon) with healthier protein sources.
- **Eat plant-based foods.** Plants often contain healthy fats and important vitamins and minerals.

Experts recommend limiting a certain type of fat called saturated fats to less than 10% of your daily calories. Saturated fats are solid at room temperature, such as the fats in red meats, lard, and full-fat milk and dairy products. Meanwhile, fats found in nuts, seeds, vegetable oils, and fatty fish have been shown to be beneficial for heart health.

“Healthy fats have a place in the diet, but within reasonable calorie limits,” says Dr. Alison Brown, a nutrition scientist at NIH. It’s important to watch how much of them you eat. Fats have more than twice as many calories per gram as protein or carbohydrates, so can add extra calories to your day. Eating too many calories can lead to weight gain. Excess weight and obesity can increase your risk for many serious diseases.

Getting Personal

Our genetic makeup interacts with our diet and may affect how each person’s body breaks down food. Scientists are now digging deeper to better understand these differences. NIH has launched a precision nutrition study to learn more about how various food components affect people differently. The study is enrolling 10,000 people to learn what factors predict how people’s bodies will respond to different types of foods.

The researchers hope to learn how to tailor what you eat based on your genes, culture, and environment to improve your health. Learn more at [Nutrition for Precision Health](#).

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BottomLine is published by:
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For information regarding your membership
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Articles in this newsletter are meant to be informative, enlightening, and helpful to you. While all information contained herein is meant to be completely factual, it is always subject to change. Articles are not intended to provide medical advice, diagnosis or treatment. Consult your doctor before starting any exercise program.

Benefits may not be available in all membership levels.
For more information, or to upgrade your membership, please call 1-800-387-9027.



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