



live well, work well

Health and wellness tips for your work, home, and life—brought to you by the insurance and health care specialists at Moreton & Company.

Fitness First: Exercise Programs

The importance and benefits of physical activity

It has been firmly established that individuals who engage in some form of physical activity, either by lifestyle or occupation, are likely to live longer and healthier lives.

Research shows that even moderate caloric expenditure from physical activity has a significant impact on your longevity and lifespan. A physically active person who has risk factors such as hypertension, diabetes or a history of smoking can derive significant gains from incorporating regular physical activity into their daily life. Other benefits include:

- Weight loss – Exercise is likely to help you stay on a diet and lose weight
- Reduced blood pressure
- Improved glucose regulation
- Stronger bone density

The First Step

Before you begin an exercise program, or substantially increase your level of activity, take a fitness test. Use this physical activity readiness questionnaire to help

you determine the suitability of starting a specific exercise routine or program:

- Do you have a heart condition?
- Have you been told to only participate in physical activity recommended by a doctor?
- Do you have chest pain during physical activity?
- Have you had chest pain within the last month when you were not physically active?
- Do you ever lose your balance because you are dizzy?
- Do you ever lose consciousness? Does this occur when engaged in physical activity or everyday activity?
- Do you have a bone or joint problem made worse by an increase in your physical activity?
- Is your doctor currently prescribing you medication for blood pressure or heart-related conditions?
- Do you know of any reason that you should not participate in physical activity?

If you answered yes to one or more of these questions, are over

40 years of age, are inactive, or you are concerned about your health, consult a physician before taking a fitness test or substantially increasing your physical activity.

If you answered no to each question, you have reasonable assurance of your suitability for fitness testing and training.

A Complete Program

There are three main components to a well-balanced program of physical activity: aerobic exercise, strength training exercise and flexibility training. It is not essential that all three components be performed during the same workout session. Try to



create a pattern that fits into your schedule and to which you can adhere. Commitment to a regular physical activity program is more important than the intensity of your workouts. Choose exercises you are likely to pursue and enjoy. Typical forms of aerobic exercise include:

- Walking
- Running
- Stair climbing
- Biking
- Rowing
- Cross-country skiing
- Swimming

Healthy aerobic training should be performed three to five days per week with a minimum of 20 minutes per day. Remember, if your schedule is tight, it is better to exercise for a shorter period of time than not at all.

Strength training is another option. Strength training should be done two to three times per week, and is performed with free weights or weight machines.

For the purposes of general training, two to three upper body and lower body exercises should be done. Abdominal exercises are an important part of strength training as well.

Flexibility training is important

too, but is frequently neglected, resulting in increased tightness as you age and become less active. Stretching is most safely done with sustained gradual movements lasting a minimum of 15 seconds per stretch. At a minimum, strive to stretch every day.

Did you know...?

Many Americans report getting little to no leisure time due to long work hours and household responsibilities. As a result, obesity is becoming more of a trigger for health problems and increased health spending than smoking or drinking.