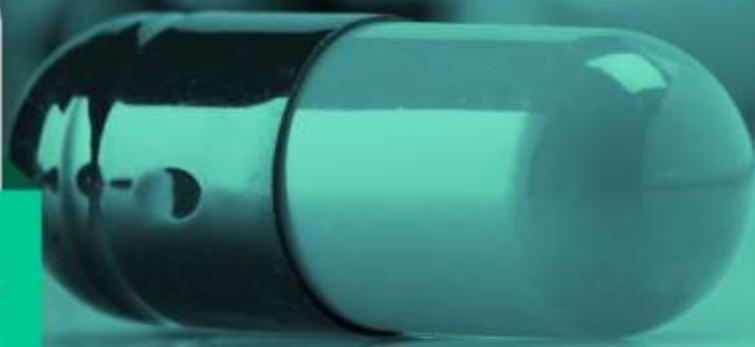


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IN THIS ISSUE



TAKING MEDICATIONS

CORRECTLY:

If medications aren't used properly, they can delay your treatment or even pose an immediate threat to your health.

THE IMPORTANCE OF HVAC FILTER MAINTENANCE:

Your HVAC system's air filter should be changed regularly to ensure good indoor air quality and save on energy costs.

AVOIDING TOWING SCAMS:

Some tow truck drivers will offer to move your vehicle, only to charge you a small fortune afterwards.

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LIFE

Taking Medications Correctly

Both over-the-counter and prescription medications play an important role in treating symptoms and preventing diseases. However, if these medications aren't used properly, they can delay your treatment or even pose a threat to your health.

All medications come with directions that should be carefully followed. This is especially true for prescription medications, which are specifically tailored to patients' physical characteristics and medical histories. Here are some guidelines for taking medications:

- When you visit your doctor, be honest about all over-the-counter and prescription medications you're taking. Doctors have to account for interactions between medications in order to ensure that a prescription is safe.
- Make a schedule for your medications or include them in your daily routine. That way, you won't accidentally miss a dose. If you do happen to miss a dose, never attempt to compensate by "doubling up" on the medication later.
- Always take the recommended dose of a medication for as long as it's prescribed to you. Prescriptions often come with specific guidelines, such as to take two pills twice a day, or to only take the medication with food.
- Don't be afraid to talk to your doctor. If you're experiencing negative side effects from your medication or if you experience difficulty in adhering to a medication's directions, your doctor can alter your prescription or dosage in order to best suit your needs.

HOME

The Importance of HVAC Filter Maintenance

Your home's heating, ventilation and air conditioning (HVAC) system maintains the air quality of your home. However, your HVAC system will only work properly if its air filter is regularly inspected and changed.

As your HVAC system works to circulate the air in your home, its filter will remove dust and pollen particles from the air. According to Energy Star, an international standard for energy-efficient consumer products, your HVAC system should have its filter changed at least every three months.

The following are some of the advantages of changing your HVAC's filter regularly:

- **Energy costs:** Your HVAC system will use more energy if it has to work with a clogged air filter. According to the Department of Energy, a household can save up to 15 percent on its annual energy bill by replacing air filters regularly.
- **Air quality:** A clogged air filter won't clean your home's air as efficiently as a clean filter. As a result, dust, dirt and allergens can spread around your home.
- **HVAC system lifespan:** A dirty air filter can spread dirt throughout your entire HVAC system and put undue stress on the system's motor. As a result, systems with dirty air filters often require expensive maintenance over time, or need to be replaced entirely.

AUTO

Avoiding Towing Scams

If you experience a flat tire or engine problems on the road, a tow truck may be the only way to get your vehicle the maintenance that it needs. However, you should be careful not to accept help too quickly. Some towing services can scam you by offering to help, only to charge you a small fortune once your vehicle has been moved.

Here are some tips to help you avoid towing scams:

- Never accept unsolicited help from a tow truck.
- Check to see if your insurance policy includes roadside assistance coverage.
- Don't let a tow truck move your vehicle until you have a printed receipt or invoice for the towing service.
- Don't give out any irrelevant personal information, such as your Social Security number or home address.

If you believe that you're being targeted by a towing scam, call 911 or contact your [local insurance fraud bureau](#).



IN THE KNOW

When is it Time to Get Eyeglasses?

For many people, getting eyeglasses was a part of their childhood. However, it can be difficult for adults to know when deteriorating vision becomes a serious problem. Here are some common signs that indicate it's time to schedule an eye exam:

- **Eye fatigue:** It's normal for your vision to gradually deteriorate over the course of a day. However, if you find yourself squinting often, it could be a sign that you need eyeglasses.
- **Blurry vision:** If you strain to read something at arm's length, or if you struggle to recognize a close friend or family member at a distance of 30 feet, it may be time to visit an eye doctor.
- **Frequent headaches:** As your vision starts to get worse, your eyes will work harder to compensate, which may result in persistent headaches.

inSIGHTS