

As the WorkSafe People[™], we're experts at helping our customers keep their workers safe and their costs down. A trusted name in workers' compensation for a century, Accident Fund is financially strong and stable, rated "A-" (Excellent) by A.M. Best.

Why Exercise?

The Centers for Disease Control estimates that more than 60% of American adults are either overweight or obese. In addition to the health problems associated with being overweight or obese, the epidemic has a significant economic impact on the U.S. health care system. Experts report that the cost is \$147 billion per year in direct medical costs, almost 10% of all medical spending.

Health promotion and wellness is the key to turning around the alarming statistics. To stay healthy, follow these guidelines:

- Control your weight
- Be physically active
- Don't use tobacco products
- Eat healthy foods



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"Hard work" vs. Exercise

Hard work is not always the same as exercise. Good health requires exercise of all major muscle groups in the body to achieve a combination of optimum strength and flexibility. This will afford maximum resiliency to injury. "Hard work" commonly results in overstress to select muscle groups. Your goal should be to make hard work as easy as possible, by achieving balanced fitness and using proper body mechanics.

Guidelines for Stretching

Prior to beginning any exercise program, check with your physician to determine any medical conditions or health concerns that might be adversely affected by doing strain-prevention exercises.

Never stretch with cold muscles. Warm up by taking a short walk, climbing a few flights of stairs or marching in place for 5-7 minutes.

Allow enough time to perform stretches. Hold each stretch for 10-30 seconds and repeat until you feel progress.

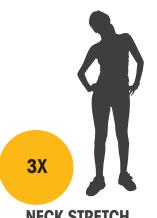
Breathe! This moves oxygen to the muscles and helps the stretch. Take a deep breath in and stretch as you breathe out. Inhale again while backing off the stretch.

Stretch every muscle group – arms, legs, back, neck, hands, stomach and feet.

When performing strain-prevention exercises, follow these basic principles:

- Do each exercise slowly (these exercises are not designed for aerobic benefit).
- Stretch only to a comfortable point. Do not stretch to the point of feeling pain.
- Hold the position for a slow 5 count: do not bounce.
- Stop exercising if pain occurs.

Beneficial Stretching Techniques



NECK STRETCH

- Stand with feet shoulder width apart.
- Hands on hips.
- Slowly and gently tilt left, front, right and back (3x).
- Repeat other direction (3x).



- Gently pull palm up. • Pull back of hand down.
- Hold each direction for 20 seconds.



- Place one arm across chest.
- Bend other arm and hold behind the elbow.
- · Gently stretch for 20 seconds.

The Importance of Exercising and Stretching



- Interlock fingers overhead with palms facing upward.
- Reach as high as you can.
- Lean forward/backward slightly for 20 seconds.

3X

CAT STRETCH

- Stand with your feet shoulder-width apart.
- Bend down, putting your hands on slightly bent knees.
- Look up, pointing your chin at the ceiling and creating an arch in your back.
- Take a deep breath. As you exhale, count to three; tuck your chin into your chest, and round your back (repeat 3 times).

20 SEC

HAMSTRING STRETCH

- Stand up straight with your feet slightly apart.
- Slightly bend your left leg, putting hands on your left thigh.
- Extend your right leg, keeping your heel on the floor. Look straight ahead. Hold for 20 seconds and switch.



QUAD STRETCH

- Stand up straight with your feet slightly apart.
- Extend your left arm or use a wall (neighbor) for balance.
- Grab your right ankle with your right hand and pull up toward your back.
- Keep your body in good alignment with your knees fairly close together.
- Hold for 20 seconds and switch.



REACH HIGH

- Stand up straight with your feet shoulder-width apart.
- Stretch your arms up over your head as high as you can.
- Spread your fingers.
- Take a deep breath, count to three and exhale (repeat 3 times).
- 20 seconds and switch.

Want to know more?

As your WorkSafe Consultants, we're committed to providing you unrivaled loss control services and online safety materials, including:

- Safety-training modules accessible 24/7 for policyholders' employees
- Loss control booklets and other printed materials available to print and order from our website
- Low-cost safety-training videos from our online library

Check them out today at AccidentFund.com.

Back Injury Prevention

Regular exercise, consisting of a balanced program of flexibility, relaxation, strength building and aerobic exercise is best for back injury prevention. Walking, swimming and bicycling are also excellent forms of exercise for your back.

What exercises are good for "sway-back"?

"Sway-back," an abnormal sagging of the spine, usually results from a combination of weak abdominal and back muscles. Exercises that strengthen and flex both of those areas include the following:

Pelvic Tilt — Tighten the abdominal muscles and the buttock muscles at the same time while lying (on your back) on the floor.

Curl – Curl and uncurl the back while sitting on the floor.

Knee-to-Chest — Alternately draw a knee up to your chest while lying on the floor.

What exercises are good for "flat-back"?

"Flat-back," a loss of the normal curvature of the lumbar spine, usually results from lack of lower back flexibility caused by excessive forward bending or slouching. Improvement of this condition requires an exercise to counteract forward bending. In this case, push-ups that are performed by lying face down and pushing up with your arms while leaving your thighs flat on the floor, will facilitate the desired "mild" backward bending. The desired effect can also be achieved in a standing position, by placing your hands on the back of your hips and gently bending backwards at the waist.



Founded in 1912, AF Group (Lansing, Mich.) and its subsidiaries are a premier provider of innovative insurance solutions. Rated "A-" (Excellent) by A.M. Best, AF Group is a nationally recognized holding company conducting business through its brands: Accident Fund, United Heartland, CompWest and Third Coast Underwriters.