

Healthy Georgia Connections

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NEWS YOU CAN USE FROM **UNIVERSITY OF GEORGIA** COOPERATIVE EXTENSION

AGRICULTURE & NATURAL RESOURCES

Great hedges make great neighbors

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Would you like to enclose your back yard so that you can enjoy your coffee on the patio without your neighbor's security camera spotting your pajamas? Maybe you want to screen out your view of the neighbor's yard art collection? Is your house buffeted by wind that you want to block? A hedge may be in order.

Hedges have been used for eons to define property lines. Traditionally used to keep animals in, they are now valued for their abilities to enclose a space, screen a view, and even lower utility costs by shading or providing a windbreak.

When considering a hedge, keep your site conditions and space limitations in mind. Be realistic — if the side yard is only 10 feet wide, do not even consider plants that grow wider than that.

Determine how much sun and shade you have. Look for overhead and underground utilities before planting.

When planted with room for the mature size, plants make lovely hedges that won't require heroic pruning.

Consider planting a mixture of plants rather than just one type. This can give you multiple seasons of interest and can provide a mixture of habitat and food sources for wildlife, such as birds and pollinators.

Most importantly, be patient. Decisions made for short-term benefits may result in long-term pain.



Always choose the number of plants and their spacing based on mature growth expectations and patiently wait for that healthy hedge to establish.

Ready to plant a hedge and need some suggestions? Get installation instructions and a list of our favorite plants at t.uga.edu/5XX.



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FAMILY & CONSUMER SCIENCES**COVID-19 personal finance impacts and new provisions****Joan Koonce***Professor and UGA Extension financial planning specialist, College of Family and Consumer Sciences*

The federal Coronavirus Aid, Relief, and Economic Security (CARES) Act built on several of the new health coverage provisions in the initial Families First Coronavirus Response Act (FFCRA). Some important provisions of these acts are outlined below.

HEALTH CARE PROVISIONS

All comprehensive private health plans will cover the costs of tests to diagnose and treat COVID-19 with no out-of-pocket costs for insured patients. All deductibles, copayments and coinsurance will be waived during the COVID-19 pandemic.

Additionally, barriers such as prior authorizations will not be required. These plan changes apply to COVID-19 testing and screening received during an in-person or telehealth doctor's visit, at an urgent care facility or an emergency room.

If individuals have a flexible spending account (FSA) they use to pay out-of-pocket healthcare costs, these funds won't have to be used for COVID-19 testing and screening.

For individuals with a high-deductible health plan (HDHP), COVID-19 testing and treatment may be provided without paying the deductible or a deductible that's below the minimum annual deductible usually required.

Therefore, funds in health savings accounts (HSAs) used in conjunction with HDHPs to cover out-of-pocket costs may not have to be used. These health plan changes may apply to both in-person and telehealth services.

HSA AND FSA PROVISIONS

Over-the-counter medication can now be covered by HSAs and FSAs without a doctor's prescription. Menstrual care products can also be paid for with funds in these accounts. Over-the-counter medical expenses incurred after Dec. 31, 2019, qualify as eligible expenses.



As of now, there is no expiration date for these expenses being covered.

If a person is not able to use their HSA or FSA debit card at the point-of-sale to purchase these over-the-counter medications, the merchant may not have updated its system. Individuals can pay for the medication and submit a claim, along with their receipt, to get reimbursed.

As always, individuals should check with their health plan provider to determine their specific plan coverage for COVID-19. They should also inquire about how long the new provisions will last.

It's possible that the expiration date for the expanded coverages may differ from one health plan to the next. Individuals should also check with the entity that manages their HSA or FSA for any possible future changes.

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4-H YOUTH**Shooting sports offer recreation, grow skills****Craven Hudson***UGA Extension 4-H specialist, College of Agricultural and Environmental Sciences*

Many families have refocused on things they can do together during the COVID-19 disruption. They have rediscovered the joys of cards, puzzles and board games. Walks, bicycle rides, cornhole and other outdoor activities provide exercise and needed mental refreshment.

This may be a good time for families to investigate various shooting sports for family recreation.

Georgia 4-H's Project SAFE (Shooting Awareness, Fun and Education) offers many avenues for youth in grades 4-12. Archery, BB, air pistol and rifle, .22 rifle and shotgun disciplines, under the direction of trained volunteer leaders, are available in over 100 Georgia counties.

A few positive benefits of shooting sports, which align with our program acronym, include:

- **Safe:** Safety is No. 1 among instructors, ranges and all participants.
- **Active and available:** Fitness is important and can be improved while learning and participating. After starting at an appropriate age, one can continue for a lifetime, making shooting sports ideal for family bonding. Shooting sports can also be enjoyed by all genders.
- **Fine motor skill development:** Participants improve hand-eye coordination, mental focus and brain processing.
- **Excitement and health:** The challenges of hitting moving or stationary targets, and the sequence of steps needed to accomplish shooting goals, requires full concentration, which disconnects participants from work and other obligations. Plus, the adrenaline that comes with shooting sports has positive health benefits.

There are several entertaining activities that 4-H'ers can do at home to practice and stay active during this time. A variety of sports and games for all ages focus on aim, hand-



eye coordination and critical thinking: basketball, baseball, bocce ball, volleyball, golf, frisbee, nerf guns, darts and more.

While shooting sports are entertaining physical activities, they are also full of scientific principles. Youth can supplement their virtual schoolwork by finding an activity that interests them offered by the National 4-H Shooting Sports Committee at tinyurl.com/4HShootingSTEM.

To learn more about the Georgia 4-H SAFE program, visit georgia4h.org/safe.

EXTENSION FEATURE**Reduce situational anxiety through mindfulness****Lauren L. Griffeth***UGA Extension leadership specialist, College of Agricultural and Environmental Sciences*

Coping with the anxiety that comes with challenging seasons such as the current pandemic can be accomplished by implementing a few simple self-checks and tactics that can help calm your mind, body and spirit.

It is important to first recognize the symptoms associated with anxiety. Shortness of breath, nausea, chest pain and feelings of fear or distress are all symptoms to be aware of when anxiety presents itself.

Breathing is an important tool to center your attention on the here and now. Our inner thoughts are often what creates undue anxiety and stress.

Instead of thinking about what is causing the stress in your mind, shift your attention to active breathing. Take deep breaths in and out while counting to seven on each inhale and exhale. Do this exercise for a few rounds or until you can feel yourself calming down. Look for guided meditations or listen to relaxing music while you breathe for extra help in this area.

Create a mantra that allows you to channel your energy in a positive direction during times of crisis. A mantra should be a short saying that is meaningful to you. It should be something you could print on a t-shirt or repeat easily from memory. One of my favorite mantras right now is “faith over fear.”

Create your mantra by thinking about your goals and what reality you hope to create. Use words that illustrate your ideas clearly and concisely. Repeat your mantra to yourself when you notice that you are starting to have negative thoughts or feelings. Allow it to sink in and create a renewed power for you to cope.

Living in the present moment comes naturally for some but can be difficult for others who are constantly scanning the horizon for problems or using intuition to make decisions.



When you notice that your thought patterns are not focused on what you are actually doing, take a moment to shift your thinking to the here and now. Tap your legs, brush your hair, move into a cold room or change your surroundings in order to refocus your mind. Notice what activity you are actually doing and pay attention. Tuning out of your inner thoughts and into your external world is what living in the present is all about.

Stress can cripple your mind and heart, affecting your quality of life and the lives of those around you. All of us can suffer from anxiety from time to time, but how you handle it can mean the difference between living in a cycle of paralyzing symptoms or coping and handling situations as they present themselves.

For more mindfulness resources, visit positivepsychology.com/present-moment.

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RETIREMENT PLAN PROVISIONS

As a result of the CARES act, changes have been made to several retirement plan provisions including the 10% early withdrawal penalty, loan limits and required minimum distributions (RMDs).

There are overall rules that govern various types of retirement plans. However, retirement plans can differ from one employer and/or sponsor to the next.

Be sure to check with your retirement plan sponsor and/or financial advisor before making a decision about withdrawals or loans from your retirement plans.

Read more at <https://t.uga.edu/5XE>.



EXTENSION PUBLICATIONS

Making Ends Meet During COVID-19: t.uga.edu/5V1

Unprecedented financial challenges are impacting our nation, communities and households. As an addition to the “When Your Income Drops” series, this publication will help you to financially weather the COVID-19 crisis.



AG PRODUCTS CONNECTION

In collaboration with Georgia Grown and other industry partners, UGA Extension is using its network of county offices to connect agricultural producers with consumers looking for fresh, Georgia-grown products. Visit t.uga.edu/5U8 for more.



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Our purpose: We translate the science of everyday living for farmers, families and communities to foster a healthy and prosperous Georgia.