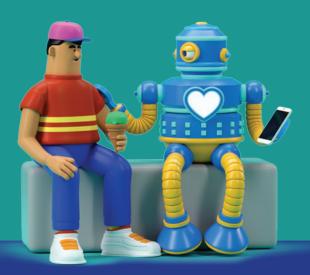
Health Beat





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Dear Reader,

Welcome to 28th edition of RHealth eat!



For years - Millennials have provided fodder of bestselling books, endless data crunching & interminable speculation about exactly who & what they will grow up to become. "This edition of R HealthBeat will navigate you to today's leading wellness generation."

"Meet the Millennials" - those aged 25-41 today - are not only the largest living generation but also the largest workforce.

This generation is touted to be many things at the same time; they are considered the smartest, leading the way, resetting the business agenda in the 21st century & changing the way we think about work, money, marriage, equality & more.

The opening article "Who Are Millennials?", talks about the evolution of this generation with emphasis on their health, behavior & lifestyle.

We bring in to focus how this generation has a never say die attitude, always exploring newer horizons and reaching out for the sky. As rightly said by the Ultra marathon runner, Ms. Anjali Saraogi, "Competition lies in the mirror". Read more about our Lady 'Grit' who's pushing boundaries & showing no signs of slowing down.

Find out about their constantly changing lifestyle & their approach towards minimalistic parenting. Read about the upcoming Gen Z who is revamping the workspace.

This edition also puts some light on how the dual career couples are transitioning in finding meaning & fulfillment in their lives. In this digital world of today, where everything is accessible on the tips of our fingers, Food & Fitness are not far behind. But are we addicted to these apps & trackers? Read about it in the Fitness today & nutrition section.

The future is not far where a 'digital twin' can personalize your health care & make it more efficient.

Thank you all for your continued support & enjoy reading this issue. Be healthy!

Wishing you the best of health, always.

Warm regards,

MR. RAKESH JAIN CEO, Reliance General Insurance

WHAT

Testimonial

Special Focus

Who Are Millennials?

Living it up the Ultra Marathon way: Ms Anjali Saraogi

Did You

Know

Why Millennial Parents Are Embracing Minimalism?

How Gen Z is revamping the work space

Special

Why the 'Sandwich generation' is so stressed out?

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Solo living: The new norm

Making it work: How dual career couples find career fulfillment?

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Bleisure Travel: The Travel Trend that is transforming the business World.

Tourism for tomorrow: Travel trends across Generations

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Fitness

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Are you addicted to your fitness tracker?

Food

Feeding creativity: How Food culture is shifting on Instagram

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01

It is an informative magazine that discusses the current scenarios regarding developing technology in the Insurance sector. Looking forward to the next edition.

Sai Narayanan S

Senior GM Health Care Services Apollo Hospitals Enterprises Ltd

02

It is a unique initiative by Reliance General Insurance, during this difficult time for everyone. It is a one-stop magazine for all the information regarding digitalization happening in the Health insurance space.

Congratulations to the entire Reliance team for their efforts in bringing out the issue. Looking forward to the next edition.

Dr. Narsinha Reddy

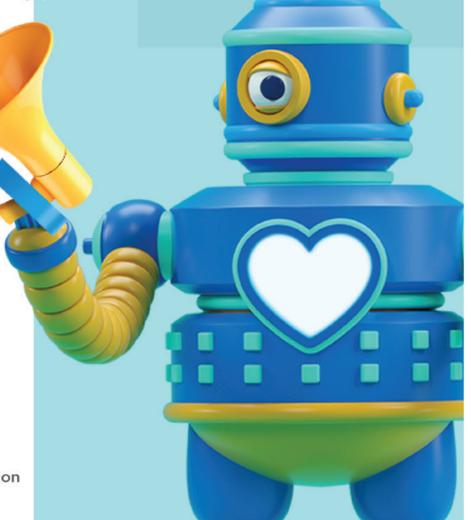
Jt. Director Marketing Bombay Hospital

03

A commendable initiative by RGICL.
The content shared is insightful, edifying and apropos to the changing lifestyle attributes in the new post-pandemic world.
The topics are instinctively articulated to encompass every aspect of life, be it health, work, education etc. Kudos to the R Health Beat team..!!

Puneet Panchal

AVP - Insurance Cube Highways & Transportation Assets Advisors (P) Ltd



Who are Millennials?

The term 'millennials' has been used for quite some time. They are in the news articles, mentioned on the television & sometimes we include them in our dinner table conversations. So what exactly do we understand by the term, 'Millennial'? Anyone born between 1981 and 1996 (ages 41 to 25 in 2021) is considered a Millennial, & anyone born from 1997 onward is part of a new generation.

BABY BOOMERS	1946-1964
GEN X	1965-1980
MILLENNIALS	1981-1996
GEN Z	1997-2015



FUN FACT

The term Millennials was coined by Neil Howe & William Strauss.

THE MILLENNIAL DNA

As the name indicates, the millennials grew up during the Millennium period, a time of rapid change. Naturally, events that took place during this period have shaped them, giving them a unique set of priorities & expectations that differ from their previous generations.



themselves & not afraid to seek out challenges, take



Emotional

Higher rates of behavioural health conditions like depression & anxiety.

A look into **Millennial** generation through the 6 elements of well being

Financial

Significantly less wealthy as compared to prior generations as they are indebted with

Community

Happier living in the cities rather than suburbs - despite the higher cost of living.

Social

Getting married & having children later in life & enjoy vith others.

Physical

Increased risk of hypertension & high cholesterol-which grows more expensive to treat over time.





they are being told to do it. They are the generation of immediate gains & prefer to understand the value of doing something upfront.

Upfront & Informed: Millennials are more proactive & health-conscious than their parents & grandparents. They're more willing to spend money on fitness, healthy food & self-care.

Job Hoppers: On an average, they stay within a given role for a limited period of time. With the degree of networking, peer to peer comparison & online job search possibilities, it's not surprising to understand how quickly they would like to hop on to the next challenge.

Digital & direct: The World Wide Web was born ushering in the technology revolution; they are history's first connected generation. As the first generation to grow up with social media & other consumer-centric technology, they are always looking for solutions when it comes to their health care. In the current age, they would rather consult a Doctor through telemedicine than physically visiting him. And when the situation calls for more than a video chat, they tend to opt for specialists & alternative solutions to solve the problem.

All accepting & all-embracing: They are exposed to far more cultures; people, travel opportunities, information & goods compared to previous generations. This has made them the most tolerant diverse generation.

You don't ask you don't get: They are more confident when it comes to challenging the system. They are less afraid to ask questions, make comparisons or question the norm of things. They're more likely to express what's on their mind.

Stressing perfection: A 2017 study found out that millennials strive for a higher level of perfectionism as compared to older generations. The raised expectations have lead to depression & anxiety. Endless scrolling through posts filtered to perfection doesn't help. But while social media is part of the problem, it's becoming part of the solution. People including the celebrities are publicly sharing their struggles. And as the conversation picks up, the stigma falls. As a result, today's youth are more comfortable talking about mental health & are more confident in seeking treatment.

The modern parent: Millennial parenting is different as compared to their previous generation. They have always been busy but they are busier now. With both parents working, they now need technology, information & services that will fit their new schedule & lifestyle.

They believe in holistic health: The concept of holistic health is based on leading a lifestyle that is healthy on the physical, mental & spiritual levels. The millennial generation is more likely to put their focus on these aspects of health as compared to the previous generations.

MILLENNIALS LOVE WELLNESS. BUT ARE THEY REALLY HEALTHY?

With the exception of family, millennials value health the most. Wellness is a daily, active pursuit of millennials. They are eating healthier & exercising more than previous generations. Most of them consider healthy eating lifestyle choices as opposed to a goal-driven diet. Technology has enabled greater access to wellness information & has put personal health monitoring on their finger tips. They use apps to stay healthy & spend more time on health & fitness.

However, the ongoing pandemic & the uncertainty of COVID-19 with subsequent lockdowns have pushed the working millennials towards mental strain. Staying in isolation, restricted mobility & new normal of work has posed a new set of challenges for them. It's giving them stress & disturbing their otherwise available sense of control. Lack of serotonin, endorphins & other pituitary hormones lead to hypertension, thyroid problems, fatigue that 'getting some sleep' will not solve.

Despite being more stressed than other generations, the core work population today - millennials are also prioritizing self-care, one of the ways through which they are standing out from previous generations.

The rise of technology has given us new ways to connect with each other. Thanks to that millennials feel more connected to other human beings. They know that we all need to take care of each other to make this place better for everyone, including future generations.

It's safer to say that millennials are more aware in making the world a happier place & learning how to take care of themselves along the way.



A tete-a-tete with

MS. ANJALI SARAOGI



"YOUR COMPETITION LIES IN THE MIRROR"

At 40, most sportspeople call it a day. Even in life, one tends to slow down, unless you are Anjali Saraogi. Who is she if you ask? She's an ultra-marathon runner who started running at 41.

She's a force to reckon with & a testament that age is just a number & one can push past the physical limits of the body if you have the grit & determination to do so.

Ultramarathon runner, Entrepreneur & a mother. You have adorned many hats in your life. How has your journey been so far?

It has not been hard. I believe that it is very important for everyone to realise their dreams & more so for women. When I was young, I had an unknown fear which kept me from running because I was overweight. I started running when I was in my 40's. I realised that I enjoyed running & vowed to continue for as long as I could.

You started your career as a professional athlete at the age of 41. What motivated you to run a marathon?

Back in the '80s, the races were dominated by East African athletes and I couldn't imagine that a human being could run for so long. It amazed me! I wanted to run like them but never had the courage. It was only when my daughter Mamta convinced & insisted that I should participate in a half marathon that I decided to give it a shot.

What do you love about running?

It makes me feel alive. My body feels light but I feel very strong, & happy. Running is a solitary activity & I get a lot of "Me time". I get to think about things that I might not focus on otherwise in my daily life. Running made me content & a tolerant person. It's more like a therapy for me.

If we look at your records, you have been successful from your first race itself. What do you attribute to these tremendous timings & success?

I strongly feel that, for me, competition is in the mirror. I'm realistic & believe in myself. Whether I come to be the winner of a race amongst 100-200 people, does not matter to me. I need to be a winner in my eyes.

You believe that the Marathon distance is the foundation of your running. May you please elaborate on that? And what are the thoughts that go through your mind while you're running?

While preparing for Ultramarathon, you need to train with a different energy system & build endurance along the way. You need to focus & train your muscles for the various stages that you may encounter in a race. When I run, I focus on only one thing, GRATITUDE. I always have happy thoughts empowering me to keep pushing forward.





Among all the new variety of training, do you have a favourite workout?

I'm very traditional & old fashioned in terms of my workout. I don't have a trainer or coach & don't know much about the new workouts. I stick to what I have learnt as a child. I love to try out new workouts if I have the time. But other than running, I enjoy Yoga the most.

In your Marathon career, you have sustained injuries, battled with ill health & underwent surgery. What motivates you to move forward & how do you cope up with your training process? I was in a lot of pain prior to my breast surgery & needed platelet transfusion while I was down with Dengue. I could not move from my bed for weeks. I had injured myself while preparing for Chicago Marathon & was told that I will never be able to run again. But I wasn't convinced. I believed that if I rest well & believe in my potential, I will be able to bounce back swiftly.

You were one of the few women runners in Kolkata. What were the other challenges you faced as a working mother? Women often undermine themselves. What advice would you give to them?

The biggest challenge is the guilt of time as I'm devoting most of the time solely to myself. I have a passion for this sport & I am true to myself. The work & family life do take a hit, but I try to strike a balance.

Women in our country have a lot of potential but are not given chances. When I wanted to run the Comrades in South Africa; I was heavily discouraged. They questioned my training techniques and I'm sure they wouldn't have doubted my potential had I been a man! Looking back at my experience, I would tell all the women out there to believe in themselves & always work towards improvement & progress.

You ran multiple races all around the world. Tell us about your favourite & most satisfying race?

So far my favourite race is the Garhwal run, which is a 74 km uphill run from Dehradun to Dhanaulti. The toughness of the terrain is what attracted me to it. It felt that I was running in the clouds with beautiful flowers along the way. The race had transported me to a different place and taught me so much that it became my favourite.

Looking back at your journey, is there anything you wish you would have done differently?

I wish that I had started running early.

I wish I didn't have the fear in my mind that I wasn't good enough. I wish that I had the confidence that I have now. It's just a parting thought in my mind but I'm very happy with whatever happened when it did.

What should the first time runners be careful of? What is your message to the Millennials & Gen Z who want to achieve a healthier life in this busy world?

Run because you want to run & for the right reason.

Start slow & extend your running time. Don't push yourself & know your limits. To everyone who wants to embrace fitness, treat your body like a temple. A healthy body will give you a healthy mind. It's in your hands.

Start today!



WHY MILLENNIAL PARENTS ARE EMBRACING MINIMALISM?

Minimalism is a way through which one can reduce distractions in their life and do more of what truly matters. Our schedules are filled with activities & our physical space is filled with items that serve no purpose to us or our family. Minimalism helps us make more space in our life. It is a radical lifestyle change that is similar to moving to a new city or changing our career path or diverging into entrepreneurship.



LESS

IS MORE

A lifestyle practice focused on minimizing distractions. Owning only those things that add value & meaning to life. A tool to help you prioritize what's important in your life.

BENEFITS OF MINIMALISM

• Less Stress

· Helps you streamline your life

More time

- More possibilities
- · Acts as a 'decision filter'

DID YOU KNOW?

There are two types of minimalist - people who chose to do it & those who live a minimalist lifestyle by necessity. Instead of basing their value on the items they own, they base the value of their life on their experiences.

TINY ABODE

As urbanization & the concept of the nuclear family have stepped in, the houses are designed to make the most of the square footage that is available. These nuclear abodes utilize space-saving techniques to fit everything one needs into a small space.

SELF-DISCOVERY THROUGH MINIMALISM

No Clutter

Cutting down on clutter is tricky but not impossible. The primary sources of clutter are the toys. It's essential to find the right balance of toys so as to not end up with crates upon crates of things that never get played with.

Drop & Go

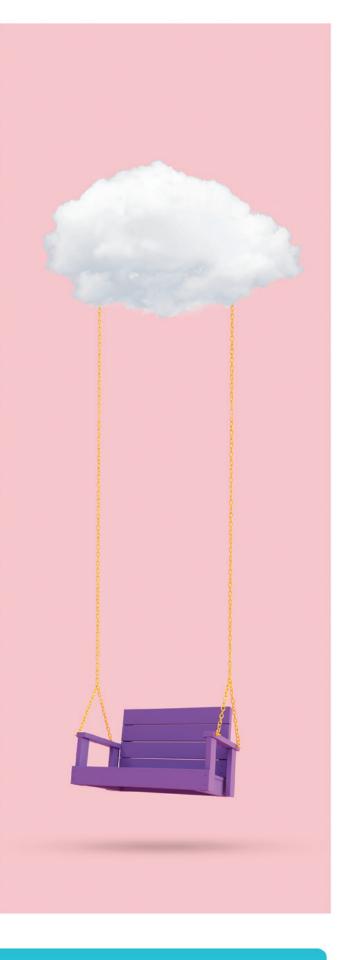
That's one of the biggest draws of the minimalist lifestyle - it's much easier to drop everything & travel the world. For Millennial parents, there is the added bonus of being able to teach their kids about the world firsthand rather than from the books.

Focusing on what truly matters

When you look around, what do you see? Surrounded by material goods, it can be harder to focus on the things that truly matters family, friends & life experiences. Instead of focusing on what things to gift to our children, we should rather focus on creating memories with them.

Why minimalism is an effective tool for living an intentional life?

We exist in a society that creates false value on owning more stuff. It may seem like an overwhelming challenge at first, but as it untangles in our lives, we will notice the stress disappearing. These changes will fundamentally alter the way we live our lives.



To conclude, it can be said that Minimalist parenting might seem like a challenge, but it's a lot easier than you think. We should focus on our memories & experiences that we want to create with our loved ones. Instead of focusing on the things you buy for your children, spend time focusing on the experiences that you have with them. When these memories become meaningful, you will know that you have done the right thing.

REVAMPING THE WORK SPACE

Change is inevitable and one change that is sweeping towards your workplace is the new generation paving their way in. Generation Z is composed of those born between 1997 & 2015, which means that the oldest are about 24 & are just entering the workforce. The first-ever generation to have ubiquitous Internet technology at their fingertips since birth, don't merely think outside the box - they throw it away entirely. There are clear differences in behavior & preferences between Gen Z & the Millennials. This is attributed to the contrast in current generation's upbringing from those before them. Let's go through how the Gen Z's childhood is very different from yours:



More tech dependent:

Millennials embraced technology but Gen Z will be the true digital natives. They have developed a much higher instinctual relationship with technology & are well aware with tech tools



FaceTime, & Snapchat. They got their first smart phone as young as 10 years old. They turn to web for everything. It's a place that makes them feel empowered as well as a place to make connections.

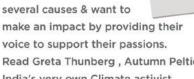
They always know the score:

They will put everything on the line to win. They have been thrown into perhaps the most competitive educational environment They are also accustomed on getting feedback. A great example is the online grading portal where they get

frequent updates on their academic performance. In the past, students sometimes had to wait weeks or longer to receive a test grade. But that's not the case with Gen Z.

Higher emotional connection:

They are much more connected to social causes, particularly environment & equality. They're politically active & are passionate about



voice to support their passions. Read Greta Thunberg, Autumn Peltier & India's very own Climate activist Riddhima Pandey.



Focus on the mind:

They are likely to flag a mental health issue & seek therapy towards it. It's an indicator that they are more aware & accept mental health issues. Let's not forget that this is the generation that has grown up with mandatory counselor & therapist in school.



Gen Z is also the most diverse generation that we have ever seen. They share experiences with each other in real time & set trends that older generation can adopt. They've been raised differently & have a different viewpoint on career & money & they are coming of age at a very different time that what Millennials have experienced. As much as we hate to admit, Gen Z is probably the most informed, responsible & coolest of all the generations. Watch out!

WHY THE 'SANDWICH GENERATION' IS SO STRESSED OUT?

Anita*, 39, Tax attorney, stays at her modest home in Pune. She wakes up very early to drive her asthmatic husband to his security-based firm as they don't want to risk him catching coronavirus on public transport. When she returns home, she'll log several hours of remote work. At some point, her mother, who lives a few miles away will call. They might talk about the online food order, or when her next medical appointment is. Every other day, Anita would visit her. She takes a break from work at lunch time to pick her husband. At this point, her son will remind her of an online P.T.A meet that she is yet to attend.

By the time she's squeezed a full day of paid work in between all her unpaid work. Anita will be lucky to have an hour to sit in front of the TV to relax. "It's a lot of juggling, blooming hard work, it's exhausting!" She admits. There's another word for it, too. Like, so many people in her phase of Life, Anita is sandwiched."

A mix of economic, demographic and health-related trends has created a generation of people who find themselves stuck in the middle while caring for both, their children and their aging parents: the "Sandwich Generation." With worries that go beyond the typical anxieties and additional pressure of being pulled in all the directions while attending to their own responsibilities.

The multigenerational responsibilities also carry benefits. In particular, healthy grandparents can be a huge boon to working parents. But the positive effects of being sandwiched can't be realized if the stress overpowers the ability to cope.



Let's go through the secrets to avoid Sandwich generation stress.



Ask for help:

Seek help from family members to take care of your parents or baby sit your children. You may coordinate & synchronize so that everything falls in place.



Keep in touch with your dear ones & regularly update them. Encourage them to call or make personal visits.



Involve kids

■ and parents in chores
it will help bring down
the workload & keep them
occupied while feeling
productive.



Make the most of time

Self-care is vital, so don't hesitate to reach out proactively for help.



Hire Help: Assuming it can fit

into the budget, hiring help can be a wise decision. You may get partial help in specific areas that might have a significant impact.

Hire a driver & use the commuting time to connect with your relatives & friends.



Let go of the desire to achieve a perfect balance: Sometimes you need to understand that you will not have 'balance'. Let your priorities guide these decisions.



Be kind to yourself! There is no magic wand to make a tough situation better. Try to do one nice thing for yourself every day—even if it something small. Taking care of yourself will make a big difference in your ability to take care of your loved ones."

n the 4th century BC, Aristotle admonished:
"A man who is isolated, who is unable to share in the benefits of a political association, or has no need to share because he is already self-sufficient, is no part of the polis & must therefore be either a beast or God".

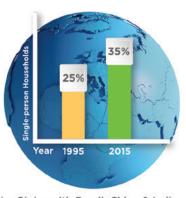
Indeed, the ancient world held exile as the most formidable form of punishment, second only to execution. For more than two millennia, this fear & loathing of solitary life endured & permeated the fabric of society. We have witnessed that solitary life has undergone a radical shift in the recent past juxtaposing the numbers with the enduring social stigma around singleness.



CURRENT SOCIETAL DEMOGRAPHICS

Early this decade, a market research firm reported a startling demographic transition. The number of people living in one-person households globally is skyrocketing, rising from 153 million in the '90s to 277 million in 2011, which is an increase of almost 80%. In western countries, one-person households are now the single most common household type.

living arrangements.



This trend has been echoed across the Globe with Brazil, China & India showing the fastest growth. Japanese society is undergoing a seismic demographic shift. The number of single-person households is rising, up from 25% in 1995 to over 35% in 2015, according to census data. There has been a rise in the 'super solo society' which is characterized by young people who never get married & elderly who become single

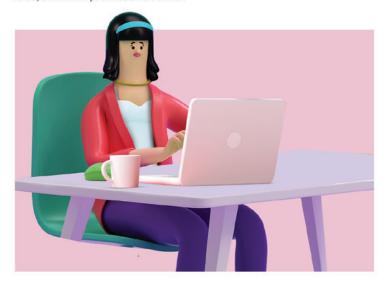
after being widowed.

Households & families in India are being transformed by Globalization & Societal liberalization. This, along with the trend of young people moving to urban areas in search of new opportunities, is reshaping

These changes have not yet radically altered the Indian social system due to key values of kinship, marriage & the family systems that continue to influence household structure. A demographic research article published in 2015 'One-person households in India' placed the increase in India at 9.04 million one-person households in 2011 from 6.8 million according to the 2001 census. This reflects a 0.1% increase in such households along with an overall propensity towards the nuclear family set-up.

DRIVING FACTORS

The rising trend of solo living is the result of a combination of factors, stemming from economic liberalization & the pervasiveness of mass media to transformation in the social sphere. Growing urbanization, higher education & increasing participation in the formal labour sector paved the way for the emergence of new family structures. Eric Klinenberg author of "Going Solo: The Extraordinary Rise and Surprising Appeal of Living Alone", explains the main reason people live alone today is because they can afford it. Generations ago, few people had the means to go solo. Families formed to pool resources, which they used to feed, shelter & protect each other.



Today, living alone is not a solitary experience. You can be at home, on your couch, talk on the phone, instantly message your friends or many other things that we do at home to stay connected. And that certainly was not as easy to do before the 1950s.

SOCIAL IMPACTS

Most people assume singletons are lonely & depressed individuals who prefer to live in isolation. However, living alone is not equivalent to being alone. In fact, people who live alone tend to spend more time socializing with friends, neighbours, participating in social activities or volunteering at NGO's.

SO DOES SOLO LIVING IMPACT

YOUR HEALTH?

A study conducted by **Dr Katherine** Hanna & Dr Peter Collins from the **Queensland University of Technology** - Exercise & Nutrition Sciences, investigated links between living alone & food intake. They found out that people who lived alone

are more likely to have unhealthy diets. Another study conducted by the Finnish Institute of Occupational Health stated that the risk of mental health problems in people who lived alone could be much higher.



BEATING THE RISK

While it's clear that there can be some negative effects to living alone, the good news is that one can reduce it by making mindful and healthy lifestyle choices. Below are few suggestions on how to thrive while living independently





It's easy to skip meals or order food when you're living alone. Harvard Medical School suggests eating three meals a day, having fresh foods daily & cooking in advance in batches as strategies for maintaining a healthy diet on your own.





Maintaining social relationships

Loneliness could have an impact on a range of health indicators like blood pressure, immune response, sleep patterns, stress hormones & overall wellbeing amongst older adults. These impacts could be significantly reduced by forming positive social connections.





Daily regular exercise is helpful in maintaining physical as well as mental health.



Consider making small changes when it comes to drinking and smoking can have a lasting impact on your overall health and wellbeing.

As Klinenberg asserts, "Social isolation is worrisome, & so is loneliness. But, living alone need not be. In fact, we can see it as a sign of accomplishment, because it requires affluence, social security, & cultural tolerance! In fact, he draws the conclusion "it's our interdependence that makes our independence possible. Since we are more social & connected today, singletons find it easy to live on their own."

MAKING IT WORK

HOW DUAL CAREER COUPLES FIND

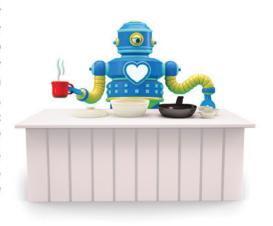
CAREER FULFILLMENT?

Rita's* youngest daughter cries out. She usually sleeps until 6.30 am, but it's still dark outside. She reaches out for her phone & fumbles, before confirming it's 5.45 am!! If this wasn't bad enough, she notices that she has received a text from her nanny. She's sick & won't be coming to work today. An expletive fire comes out of Rita's mouth & wakes her husband. With the calendars side by side, they negotiate with one another on their meeting schedules - on who babysits & who goes to office. Rita's day is more flexible that means she may be able to move some of her meetings get her older son to school & squeeze in some work while her baby sleeps. Does this sound familiar to you? Welcome to the DCCs or dual career couple club!



With the increasing number of women entering the work force a new dual career family has evolved during the last decade. Dual career family is defined as "one in which both heads of households pursue careers & at the same time maintain a family life together". Both the partners are educated, work full time in demanding jobs, & see themselves on an upward path in their roles. For these couple, work is a primary source of identity & a primary channel for ambition. Because their working & personal lives are deeply intertwined, Dual career couples face unique challenges. How do they decide whose

job is to relocate for, when it's OK for one partner to make a risky career change, or who will leave work early to pick up their child from school? They find it difficult to fulfill their duties while attending to their demanding roles. And when one of them wants to undertake a professional reinvention, what does that mean for the other? They must work out these questions together, in a way that lets both thrive in work. If they don't, regrets & imbalances quickly build up, threatening to hinder their careers, dissolve their relationship or both.



PERSONAL WELL BEING

DCC often suffer from stress of constant change. Stress arises from increased responsibilities at work, work related travel, aging parents & children that are growing & demanding more time. They may constantly feel stressed & have difficulty finding any sort of balance in their lives. They have little energy for weekend activities after working for long hours during the week. Sleep deprivation is a serious concern too. A National Sleep Foundation (2000) poll identified that at least 2/3rd of the adults report that sleepiness impairs their concentration. It is linked with increased accidents, difficulty in concentrating, poor work performance, increased sickness & weight gain. Another study linked depression, diabetes & heart disease to sleep deprivation.



CHALLENGES AND BENEFITS

Finding balance is not a static achievement but it's everyday's struggle with issues related to kids, parents & Home. The first big balance decision faced by them is when to become parents. Often they delay parenthood to pursue their careers. With the changing family dynamics & increase in nuclear family set up, if & when children arrive, many couples would force one parent to stay home for a while. Most often than not, one partner's career is taking off while the other's is in temporary holding pattern. These imbalances can create tension when one can feel insignificant than the other. The division of household duties also poses a major challenge. Time for social activities & leisure is rare for dual worker couples. When they are not managing the demands of their working lives, they struggle to create quality time for children or each other & when they do, they are often overshadowed by feelings of guilt.

While it's never going to be easy to juggle careers, family, & other life responsibilities, there is a huge payoff to planning proactively as a family unit: a richer & more fulfilling life for both partners. Dual careers, when proactively planned in partnership, have shown to lead to happier couples & richer relationships that are more egalitarian & more fulfilling for both partners.

There are numerous financial benefits as well. Many couples use dual-careers to spread career "bets" across multiple industries, companies, or even across government & private industry.

One person can start a company while the other person has a more stable, higher-paying job.

DCC models help insulate the family's finances from risk. From a family perspective, you may find that proactive & collaborative career planning will allow you to make better choices for your children's well-being by considering each parent's strengths & goals. For example, one parent might be better suited to take care of babies & toddlers while the other is better with teenagers.



HOW TO MAKE IT WORK?

Create your dual-career plan by discussing what works for you & your partner. Try to consider other aspects of your life beyond your career (such as emotional, spiritual, social, financial, & Health). It's very helpful if you have a good understanding of the life you want across these dimensions & are willing to consider trade-offs (must-haves vs nice-to-haves). Planning dual-career requires maintaining good communication with your partner with regular check-ins. In these check-ins, you can make sure you are both achieving your individual goals as well as doing what you can to enable your partner to achieve his/her goals. Reevaluate, perhaps annually. Periodically discuss whether your choices are still working for you. It's possible to switch multiple times as circumstances change.

Finally, from a societal perspective, dual careers are a big win. Corporate workplaces are healthier & more inclusive when they have more women. When individuals proactively make career choices alongside their spouse, they will be more likely to get the support they need in particularly difficult stretches in their work & home lives. This increased resilience can help to improve workplace gender equality & create better workplaces for everyone.





ARE YOU ADDICTED TO YOUR

Fitness Tracker?

When it comes to setting goals & monitoring progress, tracking gadgets & apps can give us the edge. But what to do when our obsession with Health data gets out of hand? Could you be addicted to your tracker?

Smartwatches & Fitness trackers have become a popular trend in recent years. They are a convenient & even fun way of staying motivated, hitting exercise goals, & challenging your workout buddies. While they are geared toward encouraging a healthy lifestyle, some experts worry that these devices might contribute to addictive behaviours.

At bedtime, if her wearable shows she's short on steps, Radhika*, 29, will stride around the kitchen in her PJ's to clock up the day's quota."If I don't, it niggles me & I can't sleep.", She confesses.

Siddharth* owns his obsessiveness about counting steps with something approaching pride. "I've never done less than 10,000 steps in any day for the last two years. But to be honest, I'm never happy. My average is nearer to 25,000."



Radhika* & Siddharth * are one of the substantial number of people who have embraced the idea of a "quantified self" (QS), a term invented by former tech journalist Gary Wolf to describe people who measure themselves - their bodies, their behaviour - in pursuit of things like weight, better sleep, great fitness: "Self-knowledge through self-tracking".

SIGNS THAT YOU ARE HOOKED

- You feel uneasy when you don't reach your daily activity goal.
- You feel anxious, irritable, or upset when you are not able to use your fitness device.
- · You keep increasing the length of your workouts.
- You neglect your social life over your exercise routine.

But are there downsides to our Health trackers?



Monitoring your food intake can be positive. However, tracking specific calories & macronutrients while following a particular diet can quickly become obsessive. If someone already has a specific obsession, then tracking may increase this, & one may end up losing out on the actual nutritional value of a well-balanced meal.

Sharing success within an app-driven community is encouraging. However, healthy competitiveness can turn into feelings of inadequacy. If not handled carefully, one can get into a cycle of not enough-ness. One may get caught up in measuring what we're NOT doing, rather than what we are achieving.

How can we sensibly track our Health then?



Set Limits

Rein in & tell yourself that you will only check your tracker a few times each day.



Use distraction

Engaging in hobbies that do not involve gadgets or socializing with friends can help get your mind on other things.



Skip wearing your device

Skip wearing them on an occasional basis to help keep you from being too focused on your activities.



Remove fitness apps from your phone

Try deleting tracking apps from your phone, at least for a while. It can be hard to keep your mind off your tracker if you are constantly receiving notifications.



Focus on quality rather than quantity

Don't get fixated on setting ambitious daily step goals. Research suggests that it is better to get a shorter, higher-quality workout than a longer low-quality workout.

A fitness tracker is a useful tool when used properly. They can give us helpful feedback but it is important to remember that it isn't a quick fix. If we are spending too much of our time thinking about the fitness monitor, then we might need to get back to basics & pay more attention to what our body is telling us.



'DIGITAL TWINS'COULD BE THE FUTURE OF PERSONALIZED MEDICINE

INTRODUCTION

When Apollo 13 was launched in 1970, no one foresaw that the astronauts would soon be fighting for their survival as one of their oxygen tanks exploded two days into the mission. Their now-famous phrase," Houston, we have a problem here" would set in motion a rescue operation to bring the crew home safely. But how did the team resolve technical malfunctions from 2,00,000 miles away? Well, the NASA team kept a mirrored system of Apollo 13 on earth. This allowed the engineers on the ground to model and test possible solutions simulating the conditions onboard Apollo 13. The crew was brought back to Earth alive, four days after the accident.

Technology has come a long way since the 1970s. The Analogue models have been replaced by the Digital ones enabling NASA to monitor and modify systems in real-time. What if we apply the same concept in healthcare? What if you had a twin who Doctors could work with to predict your health care needs?

ENABLING PERSONALIZED CARE

A patient's digital twin is designed to capture continuous data from an individual including their vitals, medical conditions,

& response to the drug therapy or the surrounding ecosystem. Each patient's historic & real data is stored in a public cloud and fed to a digital twin platform. The algorithm will help in predicting future health conditions. With the lifestyle, food habits & glucose level of a chronic diabetic patient, the model will alert the patient for medications, sugar intake & Doctor Consultation.

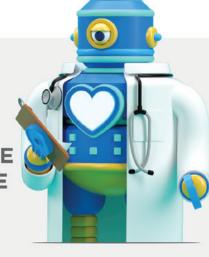
The twin technology will use AI-powered models to develop more personalized & better care plans. An example of a limited form of a digital twin is an implanted pacemaker that monitors the heart rate and corrects an arrhythmia that's detected.

USING TECHNOLOGY TO UNDERSTAND PANDEMIC IMPACT

Steve Levine, founder of the Living Heart Project at Dassault Systemes, believes that there are many opportunities and roles for virtual twins in the current as well as a future pandemic – for treating & modelling our healthcare system.

As we're still gathering information on the current pandemic, these virtual models can be developed, & updated. For example, it has helped practitioners understand why a respirator may be more beneficial for one patient over the other or to understand 'long hauler syndrome' in which the patients continue to have deleterious effects of the virus for months.







The 'New' Healthy:

A seemingly healthy individual may ignore the indications of presumably normal symptoms.

The twin will track a person's records, crosscheck them against registered patterns and analyze the disease indications & provide timely alerts!



Patient monitoring:

With adaptive analytics & algorithms coupled with data collection capabilities and modern technology, it will help Physician in Remote patient monitoring (RPM).



Cost-saving:

Using this technology within the Hospital, will assist in predicting emergencies like a respiratory or cardiopulmonary arrest in a Patient, thereby preparing the organisation in a better way.



Creates patient-specific treatment plans:

The real-time analysis of ins and outs of patients will give practitioners a better schedule of their workflow. This will reduce queue time for the patients while managing appointments as well as inventory consumption.



Bringing more holistic patient care:

This technology will enable problem-solving virtually but also can help in breaking down the long silos between medical disciplines.

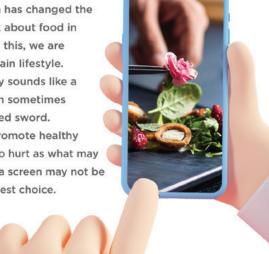
By using digital twins as a digital record of a patient, these digitalized snapshots of patient health can bring siloed data together to provide better care.

FEEDING CREATIVITY

HOW FOOD CULTURE IS SHIFTING ON INSTAGRAM @

A few years ago, choosing a restaurant was simple. A friend would recommend it, or you would read good reviews about it. Now the internet is awash with Instagram posts or food blogs praising the latest restaurant where you live. People's timelines are filled with bright images of smoothies or home-cooked murgh biryani. We love to share our food & now we are sharing it online more than ever before. When we think back to the early Instagram days, food was the original popular interest area. Now we see people putting themselves & their personality at the forefront of this kind of content. But is this behaviour affecting our food habits?

One thing experts know for sure is that social media has changed the way people think about food in general. Through this, we are promoting a certain lifestyle. While it definitely sounds like a good thing; it can sometimes be a double-edged sword. Though it may promote healthy eating, it may also hurt as what may seem healthy on a screen may not be individually the best choice.



After all, nutritional needs & preferences are pretty unique. But what's more concerning is the fact that there are a ton of "healthy" food trends out there that aren't actually so great for you. So, where do we draw the line? Is Instagram convincing us to eat a bunch of food, we wouldn't consider otherwise?





BLEISURE TRAVEL:

that is transforming the business World

Bleisure travel is one of the emerging concepts in the travel industry. It is a term used to describe travel which combines elements of both business & leisure. It typically takes the form of business travellers extending the duration of their trip, in order to enjoy leisure activities, that may range from sightseeing,

relaxation to hiking, visiting entertainment venues, or attending events. A trip comprised of both business & leisure components may also be known as a 'bizcation'.

THE BLEISURE TRAVELERS EXPLAINED

- A research study provides one of the most extensive insights into the modern bleisure traveller. It found that bleisure travellers work in a wide range of different industries, but the most common were travellers working in areas like technology, healthcare, public administration & manufacturing.
- Another research found that Millennials were the generation most likely to engage in bleisure travel, accounting for 38% of all such travellers. Nevertheless, Generations Xers & Baby Boomers also account for 31% of bizcations each.
- A survey found that 7 out of 10 business travellers aged 25-30 want to extend work trips for mini-vacations.
- According to the CWT solution group survey, Women take fewer business trips as compared to Men in total.

WHY IS BLEISURE TRAVEL POPULAR AMONG BUSINESS **TRAVELLERS?**

The combination of work & fun or personal activities helps to create a far better worklife balance. This tends to result in greater happiness, lower levels of stress & makes your trip worthwhile.

It also provides an ideal opportunity to save on the travel costs associated with a trip. Crucially, this allows people who may otherwise be unable to enjoy a personal holiday. They will also have more money to spend on leisure because travel & accommodation costs are at least partially covered by their employer. This gives a chance to travellers to know the location's culture better. This improves the quality of work done while allowing more meaningful business relationships to be formed. Bleisure offers the possibility of business travel with a companion, such as a partner or



ARE WORKING VACATIONS THE FUTURE OF TRAVEL IN THE POST-PANDEMIC WORLD?

Given the current situation around the world, the International Air Transport Association (IATA) foresees that there will be no return to normalcy before 2024. The rising number of covid-19 cases worldwide has made it clear that the popular tourist destinations are not opening up soon. Hence, Bleisure has a fair chance to flourish by offering workspaces adhering to all the safety norms.

Given the stress, strain & turmoil we all have been through & are still going through, we need better work conditions to thrive & deal with our mental health. We hope bleisure as a concept will help to keep stress at bay.



TOURISM FOR TOMORROW: TRAVEL TRENDS ACROSS GENERATIONS

You're on a family holiday, and settling down to plan on the next spot to visit. Your parents want to relax at a beach resort, you want to explore nature & your younger sibling wants to discover the night market. Does this sound familiar?

The differences in travel preferences are entirely normal! It's simply a generational thing. Let's take a deep look into the travel trends of the four current generations: Baby boomers and Gen X (Our Grandparents and Parents), Millennials (most of us), and Gen Z (our younger siblings/children).

Baby boomers & Gen Xers

tend to look out for travels as their way to relax, so they'd avoid long travel times to visit new destinations that are far away.

They're family-oriented & opt for a comfortable stay even if it lacks the adventure & local experience. They look in for places that invoke a good sense of nostalgia & authenticity.

Millennials

are driven by the uniqueness of a destination with a bit of travel envy. They want to pursue local travel experiences that feels quintessentially their own. They refer to online reviews and are willing to explore while being conscious of their comfort zone.

Younger Gen Z

lacks the means to travel and yet they are the most resourceful among all. Besides being open-minded & bucket list-oriented adventure seekers, they are the first digitally native generation. Nearly 90% of them seek inspiration from social media & rely heavily on their smartphones to book a trip for undiscovered experiences. They will have the most updated reviews about any restaurant, shops, places to stay or new spots to discover.

HOW AGE IMPACTS TRAVEL PREFERENCES?

The relationship between age & travel behaviour is multi-faceted. A recent study report examined the shifting demographics of a wellness traveller, with a special focus on the impact that age has on traveller's preferences. Survey respondents indicated that healthy food, fitness classes & spiritual healing ranked as most important for younger travellers. They also enjoy outdoor adventures (hiking, surfing, trekking) & volunteerism programs. Authentic Yoga retreats or eco/adventure sports are more likely to be chosen by Millennials. Baby boomers & Gen Xers may experience transient aches and pains. They pace themselves to avoid exhaustion; accept assistance when offered & consider proximity to Hospital while planning a trip. They are more likely to insure their trips & typically willing to spend more to avoid hassles & inconvenience.

YOUNGER
GENERATIONS ARE
DESPERATE TO TRAVEL
POST-PANDEMIC

A Consumer sentiment study has shown that Millennials & Gen Z are more willing to travel sooner. An astounding 63% of them want to travel again while paying attention to all the health & safety protocols. 71 % would take the Covid 19 vaccine and would like to hop on a plane again.

No matter which generation one belongs to, when it comes to travel, we want to capture the perfect moments & make memories of a lifetime. The travelling may not be the same & feel different once the world begins to open. Until then, let each one of us count on the transformative & positive impact that the travel had on our lives. Bon voyage!

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