



June 21<sup>st</sup> 2018



The word 'Yoga' is derived from the Sanskrit word 'Yuj' meaning 'union'. It is widely regarded as a way of living that connects the body, mind and spirit through different body postures, meditation and controlled breathing techniques. Yoga is known to have multiple benefits which include – better flexibility, relief from various types of pain and aches, improved concentration and improved overall health. Here is your mini guide to yoga asanas, classified into Beginner, Intermediate and Advanced levels.

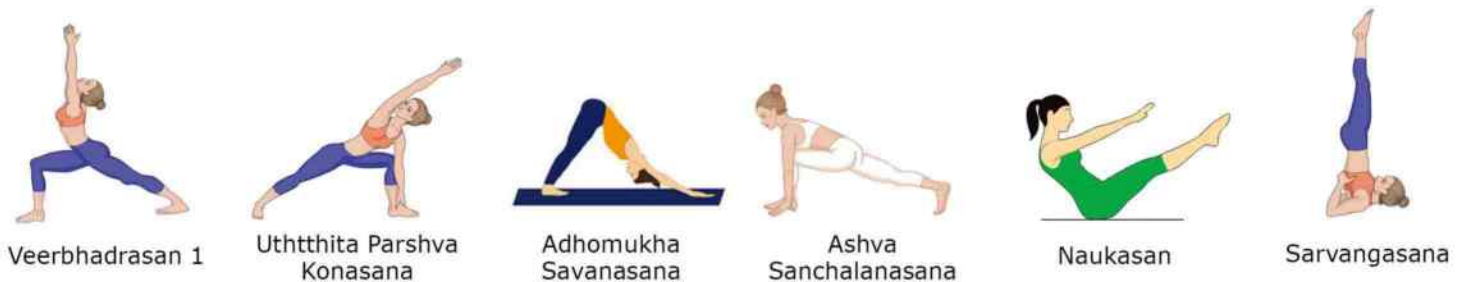
### Beginner level Yoga Asanas

These asanas are less technical and can be performed by anyone. They help to build the foundation and pave the way for progression to the next level. They also improve muscle co-ordination which is important as one progresses across levels.



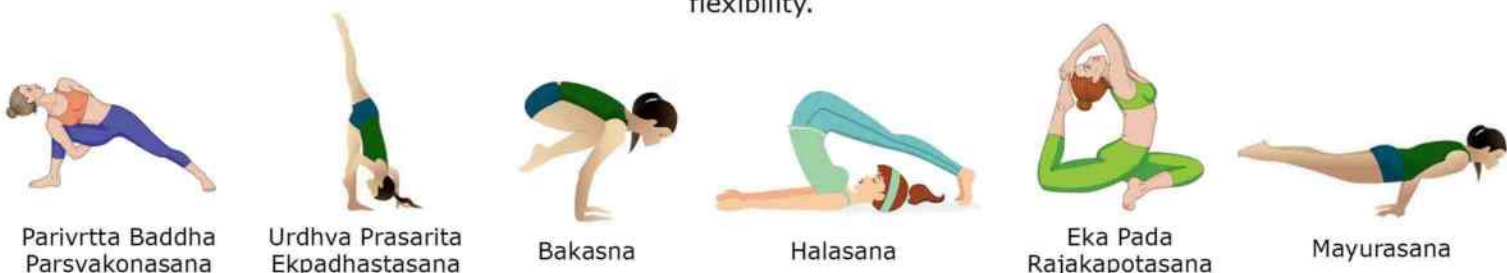
### Intermediate Level Yoga Asanas

These asanas involve multi-joint co-ordination which is essential for improved flexibility and muscle co-ordination.



### Advanced Level Yoga Asanas

These asanas are slightly tougher and will be easier for those who have been practising the Beginner and Intermediate levels of Yoga regularly, for at least 1-2 years and have achieved significant muscle control and flexibility.



Please note that these asanas have been mentioned here for reference purposes. They have to be performed under expert guidance only.



**Myth:** It is alright to start exercising without doing warm-up exercises.



Exercising without doing warm-up may put the body at risk. This is because skipping warm-up exercises may lead to acute injuries such as muscle sprains, ligament strains, muscle cramps, etc. Jumping to exercises without warm-up could also put tremendous pressure on the heart and vascular system which is not good in the long term.

Practising warm-up exercises such as dynamic stretches and mobility exercises allows the body to prepare for strenuous activity where the heart rate and body temperature increases gradually. This also allows the joints and muscles to gear up for the energetic physical activity that will be performed after the warm-up.

**Myth:** I can finish a workout without doing cool-down exercises.

One should not miss cool-down exercises after a workout. It helps the body settle down to normal state in a gradual manner. When you exercise, maximum blood flow is directed to the working muscles. When you stop exercise all of a sudden, blood gets pooled in the working muscles which results in inadequate blood supply to other body parts. This in turn may lead to body ache, dizziness and feeling of fatigue for the entire day.



## Did You Know?

## INTERESTING FACTS ON HUMAN REPRODUCTIVE SYSTEM



The male reproductive system houses the smallest human cell - the **sperm**, which is around 5x3 micrometers in size (excluding the sperm's tail).



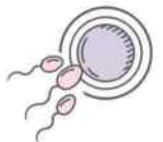
The female reproductive system houses the largest human cell - the **ovum**, which is around 120 micrometers in diameter.

Humans have 22+1 chromosomes. The 23rd pair determines the sex of the baby. The ovum contains X chromosome and the sperm may have either X or Y chromosome. If X sperm fertilizes the ovum, it will result in a female baby, and if Y sperm fertilizes the ovum, it will result in a male baby.

During the 8th week of pregnancy, vital organs such as brain, heart, skin, stomach, genital tube, etc. are developed within the embryo. The embryo is roughly the size of an adult's thumb.

### What is Ovulation?

During ovulation, there is release of an egg or ovum from the ovary, which is pushed through the Fallopian tube. This ovum is either fertilized or pushed out of the body during menstruation.



Zygote is a single cell entity which is formed after the fusion of sperm and egg. Every human being spends about half an hour as a single cell, after which the cell begins to divide to form an embryo.

Women have about 1-2 million eggs when they are born, out of which only 0.3 million eggs are present till puberty. Only 300 - 400 of these eggs ovulate before menopause (cessation of menstruation).

Men produce more than 500 billion sperm cells during their lifetime. During each ejaculation, a healthy man can release more than 1.2 million sperm cells out of which only one sperm fertilizes the ovum.





## Basics of Health Insurance

### 1. Why do I need Health Insurance?

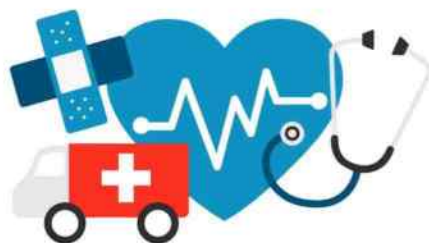
With increasing risk of diseases and corresponding rise in hospitalization cost, medical insurance is considered as an advantage for the insured and his/her family. Buying a health insurance policy allows the buyer to be stress-free about the medical bills and hospitalization expenses which otherwise can be quite high.

Moreover, these policies come with a dual-benefit of coverage against medical emergencies and assured tax benefits.



### 2. Which factors determine how much coverage I need?

With reference to health insurance, the term 'coverage' means the sum assured by the policy and the degree of coverage that the buyer needs, taking into consideration factors such as his/her existing lifestyle, medical history of family, annual income, place of residence and age.



### Mr. Money Wise



### 3. How much does health insurance cost?

There are various factors such as age, sum insured, type of plan, etc. that collectively play an important role in deciding the total cost which one needs to shell out to get an insurance cover. If a person is young and healthy he/she has to pay comparatively less premium for insurance than when he/she is older. Also, while buying an individual policy, the total premium payable would be lower as compared to a family health plan.

#### For example:

The amount of premium for a basic health policy offering Rs. 200,000 as sum assured to a person aged 30 years will be approximately between Rs. 3,000 and 3,500 per annum. Suppose, he buys a health policy for the same amount of sum assured at the age of 50, the premium payable will be approximately between the range of Rs.7,000 and 7,500 per annum.

The premium rates for a family (individual + spouse + 2 children below 18 years) health policy offering Rs. 200,000 as sum assured on a floater basis will be approximately between Rs. 10,500 and 11,000 per annum.

### 4. What is the right time to buy a health insurance policy?

The right time to buy a health insurance policy is at the earliest when one can afford. By buying at a younger age, you can avail low premium rates.



### 5. Why should I opt for individual policy in spite of being covered in a Corporate Health Scheme?

When you leave a job at a corporate where you were covered under the Corporate Health Scheme, your health coverage will cease with your employment. In case you are joining another corporate but not immediately, and suppose in the migrating period you face a medical emergency, having an individual policy will help you cover the hospitalization expenses.

Also, in case your medical expenditure exceeds the sum insured in a Corporate Health Scheme then the individual policy will cover the remaining medical expenses which are not covered in the Corporate Health Scheme.



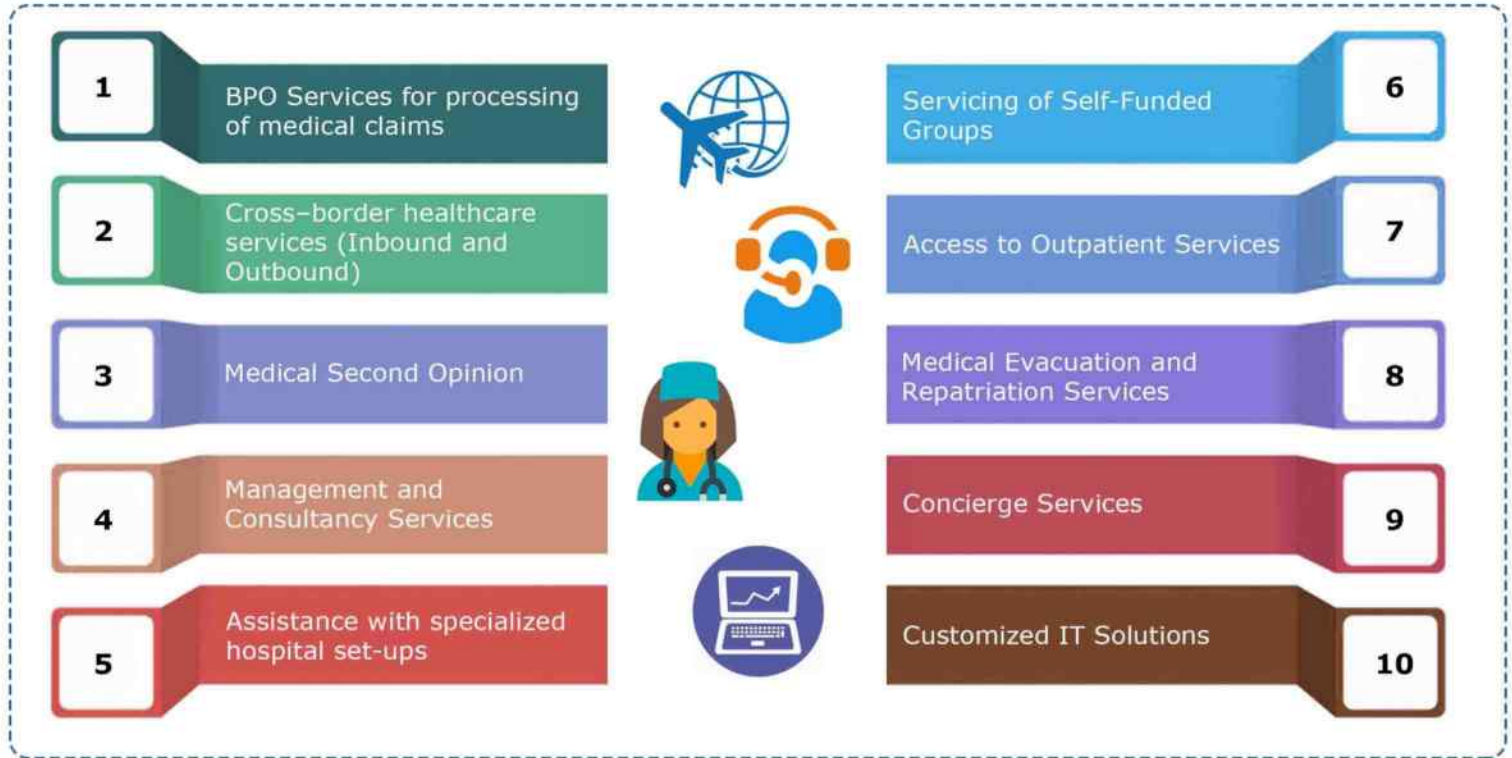
## Read the Editor's Mind

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## Take a Chill Pill



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