

OUR NEWS LETTER



## Most Americans Expect High Market Volatility To Remain In 2021

**MINNEAPOLIS – Dec. 15, 2020** – As Americans continue to endure the health and economic impacts of the COVID-19 pandemic, the majority are concerned about continued market volatility in the year ahead. New findings from the Q4 Quarterly Market Perceptions Study from Allianz Life Insurance Company of North America show Americans are worried that markets will retreat from their recent highs, with 44% saying they feel the market hasn't bottomed out yet, and nearly three-quarters (72%) believing the markets will continue to be very volatile in 2021.

As a result, the study indicated that fewer people say they are ready to invest now (25% compared to 29% in the last quarter). Even more indicative of the current financial predicament faced by many is that over one-third (34%) say they have had to dip into their retirement savings because of the impact COVID-19 has had on the economy.

“We’ve watched as the pandemic continues to wreak havoc on peoples’ financial and retirement strategies whether that is from unexpected job loss or early withdrawal of retirement assets,” said Aimee Johnson, vice president of Advanced Markets and Solutions, Allianz Life. “It’s clear that people remain nervous about market risks and how their finances will continue to be impacted not only in 2021, but for many years ahead.”

As the pandemic drags on, over half (53%) say COVID-19 is having a negative effect on financial retirement plans, and one-third (33%) say they do not feel financially prepared to ride out the economic impacts of COVID-19.

Millennials have been hit hardest during the pandemic, with almost half (48%) saying they have had to dip into their retirement savings (compared with 32% of Gen Xers and 22% of baby boomers). Further, half have also either stopped or reduced retirement savings (compared with 41% of Gen Xers and 36% of baby boomers).

Despite the current harsh realities of the pandemic, there is still hope for what next year will bring. The study found that 66% say they think the economy will improve in 2021, and another 67% say they think their financial situation will ultimately improve.

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Looking to next year, many Americans say they have learned some lessons in 2020, with 67% saying the impacts of COVID-19 on the economy have made them rethink how to protect their retirement savings. And if market volatility persists in the coming year, over half (56%) believe they will have to adjust their retirement strategy.

“While many of us are ready to leave 2020 behind, we shouldn’t forget some of the things we can take away from this unprecedented year, including how to prepare for and manage risks within a retirement strategy,” added Johnson. “Taking steps to help mitigate these risks now can make a big difference in both the long- and short-term as we wait to see what 2021 has in store for us.”

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# How to stop glasses from fogging up while wearing a mask in winter

How to stop glasses from fogging up while wearing a mask in winter Lauren Fox

As the coronavirus pandemic persists across the world, wearing face masks has become the new normal. Glasses wearers, however, have had to adapt to the dreaded consequence of wearing a mask and glasses at the same time: The lenses fog up. And outside in the cold weather, that nuisance is amplified.

When hot air hits a cold surface -- in this case, the wearer's breath hitting the lenses of the glasses -- condensation forms on the surface. According to the Cleveland Clinic, the effect can happen easily, just from walking into a warm building after being in the cold outdoors while wearing glasses.

When wearing a mask, the condensation is seemingly inescapable because the hot air from a person's breath is only able to escape upwards into the glasses.

"Since condensation is a function of temperature, the colder the glasses the more the condensation," AccuWeather Senior Meteorologist Bob Smerbeck said. "One thing you can do is try to warm up your glasses before entering a building -- but watch where you are walking. Scratches and smudges can increase condensation, so make sure your glasses are clean."

While the issue of glasses and masks is a new one for many people, one group has been dealing with it for a long time -- medical workers.

Neysa Ernst, a nurse manager in the Department of Medicine at Johns Hopkins University Hospital in Baltimore, said that fogging glasses have always been an issue for people who work in the medical field, and plenty of solutions have been tried to neutralize the nuisance.

If contact lenses are out of the question, here are a few cheap and easy ways to put an end to foggy glasses.

Ernst does not wear glasses to work herself, but a handful of the nurses she works with do, and they have come up with a simple and accessible solution using a common household item.

"Some of the staff has talked about using Dawn dish soap, and cleaning their glasses with Dawn dish soap," Ernst told AccuWeather.

Ernst said she has never tried it herself, but has heard of the solution multiple times across her staff.

According to AARP, the Annals of the Royal College of Surgeons of England published an article in 2011 that explains how the soap and water method can prevent fogging.

"Immediately before wearing a face mask, wash the spectacles with soapy water and shake off the excess," the researchers wrote. "Then, let the spectacles air dry or gently dry off the lenses with a soft tissue before putting them back on. Now the spectacle lenses should not mist up when the face mask is worn."

Another common household item -- shaving cream -- has also been called a solution to foggy lenses. According to Fitz Frames, shaving cream is a great moisture repellent and can create a barrier against any condensation forming on the lenses of a pair of glasses, as well as other glass surfaces prone to fogging, such as your car windshield.

AccuWeather tried the method with shaving butter, shaving gel and shaving cream products, which involved dabbing some shaving cream on the lenses and then wiping with a dry towel. The results were mixed, but largely disappointing.

The original shaving cream formula did not work well, and within a few minutes, the glasses had fogged up. The shaving butter formula also did not work at all. The shaving gel reduced fogging, but not entirely. The condensation on the glasses was less thick with the gel than without any product at all. This method may be better for making your glasses smell nice than to actually defog them.

A woman's eyeglasses are fogged up as she wears a face mask in cold, winter weather during the coronavirus outbreak. (AP Photo/Mark Schiefelbein)

If you are willing to invest a little bit of money into a solution, anti-fogging sprays and wipes may do the trick. Online, the products are relatively inexpensive and can be purchased for under \$10. They can typically last long enough to require being used only once daily for the desired results against light fogging.

Edward Johnston, a registered nurse at Johns Hopkins University Hospital, uses Fog Gone spray, which can be purchased on Amazon or Etsy for \$10-20, depending on the size of the bottle. He said he just sprays the Fog Gone on his face shield at work, waits for it to dry a little and then wipes it off. The product lasts a few days for him. Johnston told AccuWeather that he thinks Fog Gone is more effective than the dish soap trick, although some of his co-workers choose to use the soap method anyway. He said he has also heard of someone using Pam cooking spray as a solution. (AccuWeather didn't test out that method.)

"Everyone comes up with their own tricks of the trade so to speak," Johnston said. "I was on a disaster team and we had gas masks, and I used something similar to [Fog Gone] on the gas mask we were given."

If all else fails, using tape to hold down the mask could be a last resort. Sports tape or medical tape can be used as a last-ditch effort to prevent fogging by holding the mask down against the nose and cheeks to cut off the hot air from inside the mask from rising into the glasses. If you are going to attempt this method, only use tape that is designed to go on skin, not duct tape. There are even some options of tape made specifically for sensitive skin, as well.

"It's whatever works for you," Johnston said of the many available methods. "If it works for you, use it."

No matter what the solution, Ernst emphasized the importance of wearing a mask during the pandemic.

She explained that officials at the hospital perform contact tracing whenever a staff member is infected, and when personal protective equipment is used properly, very few infections are transmitted from patients to staff.

"Whatever you can put between you and the bug, you want to do that," Johnston advised.

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# What you should know about the COVID-19 vaccines

As vaccines become more widely available, **it's important to keep taking steps to slow the spread of COVID-19.**

- Limit gatherings with others.
- Practice social distancing.
- Wash your hands frequently.
- Wear a mask in public.

Once the COVID-19 vaccine becomes available to you, **here's what you should know:**

- **You will need 2 doses of the COVID-19 vaccine for it to be effective.** When you receive your first dose, make sure to schedule your second dose.
- **Medicare covers the COVID-19 vaccine**, so there will be no cost to you.
- State governments are handling the distribution of COVID-19 vaccines. **Look for updates from your state and local officials** as more doses of the vaccine become available for additional priority groups.

Visit **CDC.gov** for additional trustworthy information on the COVID-19 vaccines.

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## VISIT **MEDICARE.GOV** TO FIND HEALTH CARE SERVICES NEAR YOU

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# This state ranks best in U.S. for healthcare in 2021

By Insurance Forums Staff - January 13, 2021

Iowa ranks as this year's best state for healthcare in the U.S. while South Carolina brings up the rear, according to [MoneyRates.com](http://MoneyRates.com), which just updated its award-winning research on healthcare quality among U.S. states.

The Hawkeye state bumped Massachusetts from its top overall position in last year's report. On the opposite end of the spectrum, South Carolina ranked in last place for the second consecutive year based on an average ranking for all 50 states and the District of Columbia across eight different criteria:

- Health insurance coverage
- Reported health status
- Child immunization coverage
- Infant mortality
- Nursing home adequacy
- Medical office staffing adequacy
- Hospital affordability
- Health insurance affordability

The latest study confirms that where you live can impact access, cost and effectiveness of healthcare services.

The complete report, [Vital Signs: Best States for Healthcare 2021](#), includes an interactive map allowing consumers to easily compare healthcare conditions among up to three states at a time.

Healthcare disparity between states is illustrated in the following examples:

- A Texas resident is six times as likely as one in Massachusetts to lack health insurance
- West Virginians are almost twice as likely as those in the District of Columbia to describe themselves as being in fair or poor health
- The infant mortality rate in Mississippi is 2.4 times that in New Hampshire
- The cost of a daily hospital stay is more than 2.5 times as high in Washington state as in Mississippi

“As COVID cases strain health systems nationally, it becomes increasingly important to understand which states are most likely to deliver highest quality care,” said Richard Barrington, senior financial analyst for MoneyRates. “Healthcare is one factor considered by those

determining the best states to retire, and also for people thinking about the best states to raise a family.”

Iowa achieves top-10 ranking in four of eight categories this year, with first-place position in health insurance coverage and child immunization. The top 10 states for healthcare delivery overall are:

- Iowa
- Massachusetts
- Nebraska (tie)
- North Dakota (tie)
- Connecticut
- Rhode Island
- New Hampshire
- Virginia
- Maryland
- Kentucky

States ranking in the bottom 10 are listed from worst to tenth-worst:

- South Carolina
- Oklahoma
- Alaska
- New Mexico
- Texas
- Georgia
- Arizona
- California
- North Carolina
- Nevada

“It’s clear that where people live can significantly affect the healthcare they receive,” Barrington said. “With health systems taxed as never before, this can be crucial information to consider.”

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# Revealed: Top business risks for 2021

by Terry Gangcuangco 19 Jan 2021

The 2021 edition of the [Allianz](#) Risk Barometer is here, outlining the major business risks worldwide for the next 12 months.

Based on the insight of 2,769 experts – such as chief executives, insurance leaders, and risk managers – from 92 countries and territories, the survey by Allianz Global Corporate & Specialty (AGCS) identified the following business risks:

1. Business interruption, up from 2020
2. Pandemic outbreak, up
3. Cyber incidents, down
4. Market developments, up
5. Changes in legislation and regulation, down
6. Natural catastrophes, down
7. Fire/explosion, down
8. Macroeconomic developments, up
9. Climate change / increasing volatility of weather, down
10. Political risks and violence, up

More specifically, the number one business risk in the UK is pandemic outbreak; US, business interruption; Canada, business interruption; Australia, pandemic outbreak; and Asia-Pacific, cyber incidents.

“The Allianz Risk Barometer 2021 is clearly dominated by the COVID-19 trio of risks,” said AGCS chief executive Joachim Müller. “Business interruption, pandemic, and cyber are strongly interlinked, demonstrating the growing vulnerabilities of our highly globalized and connected world.

“The coronavirus pandemic is a reminder that risk management and business continuity management need to further evolve in order to help businesses prepare for, and survive, extreme events.”

The CEO added that while the current pandemic continues to have a “firm grip” on us, we also have to be ready for scenarios such as a global-scale cloud outage or cyberattack, natural disasters driven by climate change, or even another disease outbreak.

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# BlueCross BlueShield of Illinois IMPORTANT INFORMATION ON COVID-19 VACCINES

[BlueCross BlueShield of Illinois](#)

Now that the COVID-19 vaccines are being distributed, here are some things to keep in mind:

- **The vaccines are covered at no cost to you.** Medicare will cover the vaccines, which can be given at your doctor's office, pharmacy and other locations.
- **The safety of the COVID-19 vaccines is a top priority.** The vaccines have been deemed safe and effective by the FDA.
- **You may need more than one shot for effectiveness.** Some of the COVID-19 vaccines require two doses. Once you receive your first dose, make sure to ask about receiving your second dose of the same vaccine before leaving.
- **Talk to your health care provider.** Your doctor or pharmacist can answer questions about the vaccines. Call the customer service number listed on your member ID card for help locating a health care provider or pharmacist.

Our COVID-19 website has the most up-to-date information about the virus and the new vaccines. We invite you to [visit the site](#) often for details on what's covered, or call the customer service number on your BCBSIL member ID card.

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