

SLEEP GUIDE

2026

BECAUSE HOW YOU SLEEP IMPACTS YOUR HEALTH



PAN
AMERICAN
LIFE INSURANCE GROUP



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EXECUTIVE SUMMARY

Healthy sleep is essential not only for physical and mental health but also for overall well-being and social productivity. However, poor sleep has become a global health problem.¹

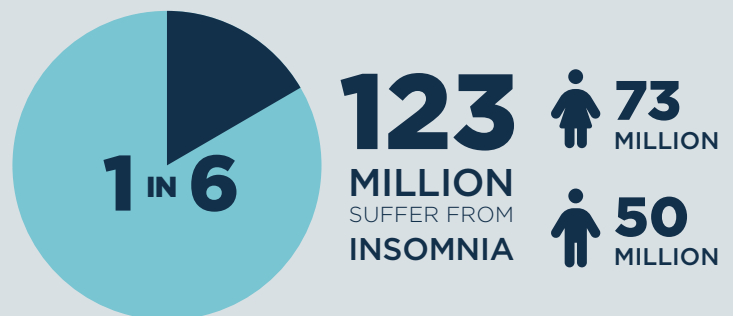
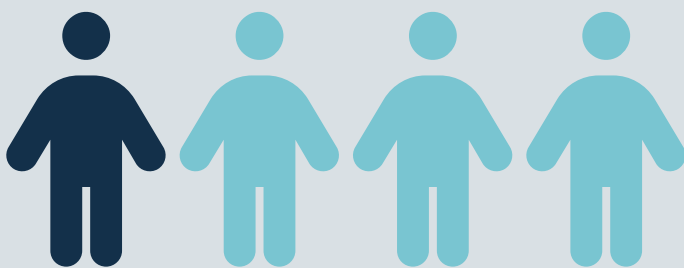
Sleep deficiency, a concept that covers a broad spectrum of over 80 different health conditions, can be a risk factor for metabolic disorders.² It can also be caused by stress, excessive use of technology, diet, daily living conditions, or threats to safety.

A lack of adequate sleep can increase the risk of diseases like type 2 diabetes, obesity, gastrointestinal disorders, cardiovascular problems, and even cognitive decline.³ It also heightens the risk of anxiety and depression, which impede normal daily functioning and affect quality of life.⁴

Sleep problems can affect people from all countries and socioeconomic classes.⁵ New concepts like “sleep insecurity” and “sleep deserts” describe situations that prevent good sleep due to economic or environmental reasons.⁶ Recent studies have confirmed that rising ambient temperatures significantly impact sleep duration and quality, with particularly pronounced effects on the time spent in deep sleep.⁷

A 2023 study estimated that **one in every four people in Latin America and the Caribbean** (approximately 24.7%) have sleep disorders.⁸

Insomnia affects one in every six adults in the Americas. This means that about 123 million adults lie awake for large parts of the night— some 73 million women (19.5%) and 50 million men (16.8%).⁹



WHY IS SLEEP IMPORTANT?

The phrase **“restful sleep”** perfectly encapsulates why it is important to sleep.

Sleep helps the body rest and recover strength after a stressful day of work, school, or activity. During sleep, the body focuses on supporting healthy brain function and maintaining physical health.¹⁰

In children and teens, sleep promotes growth and development.

But sleep itself isn't the only thing that matters. How we sleep and our sleep quality are also important. A comfortable, uninterrupted sleep for a good number of hours (there's a recommended average for every age) doesn't just prepare you for a good day ahead. It also decreases the risk of chronic diseases like high blood pressure, heart problems, and obesity.

The key to restful sleep is sleeping well every night. That means creating a healthy routine.

When the body sleeps and rests, immune, hormone, and metabolic¹¹ mechanisms are triggered that put the body into a state of recovery, allowing it to generate the energy necessary for wakefulness (the time we are awake).



After a good night's sleep, people do better on daily tasks and make smarter decisions. Sleep helps us feel more alert, be more optimistic, and get along better with other people.¹²



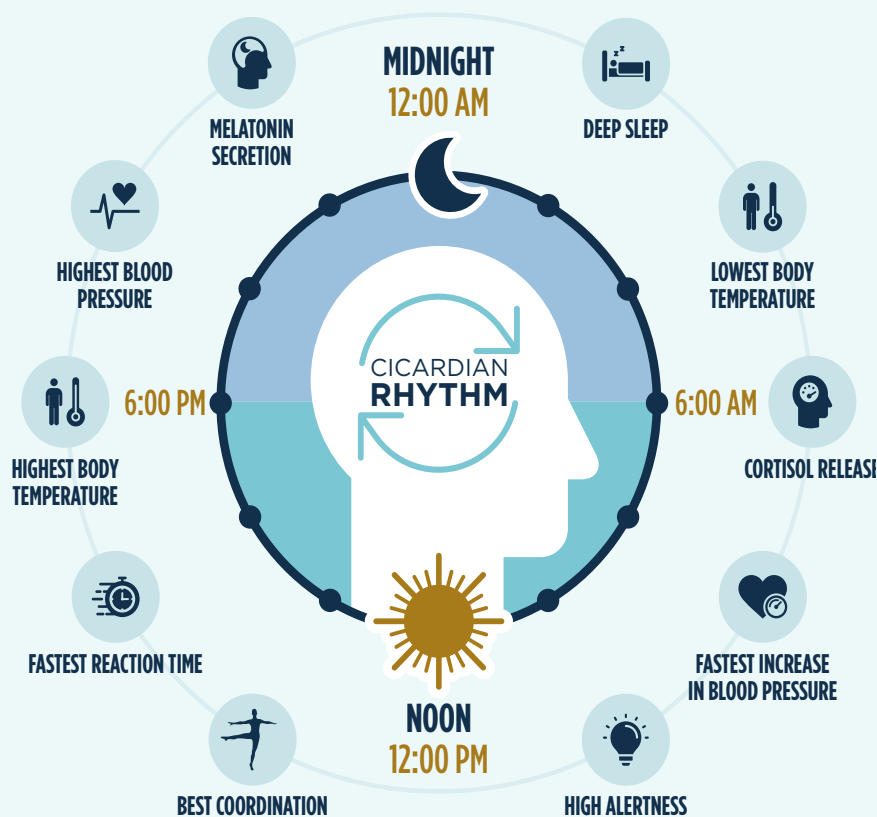
Our Natural Internal Clock

Every human being has a complex **“biological clock”** that regulates various essential bodily functions.

This clock, known as the **circadian rhythm**, synchronizes with the lightness and darkness of your surroundings, the sleep-wake cycle, hormone production, and other bodily functions.

The body “reacts” differently at different points of this cycle. When this cycle is altered (because of a night shift, time change, or jet lag) or you have irregular sleep patterns, this has a negative impact on overall well-being.

Something we are exposed to without realizing it, and which also affects the circadian rhythm cycle, is blue light, the highest energy component that the human eye can perceive. Blue light can come from natural sources, like sunlight, and from artificial ones, like electronic devices and LED lights. While these wavelengths are beneficial during the day because they improve attention, reaction times, and mood, they are more harmful at night. Blue light impacts the human eye by keeping it alert, inhibits the production of melatonin (a hormone that helps you sleep), and throws off the circadian clock, making it difficult to fall asleep and disrupting the sleep-wake cycle.¹³

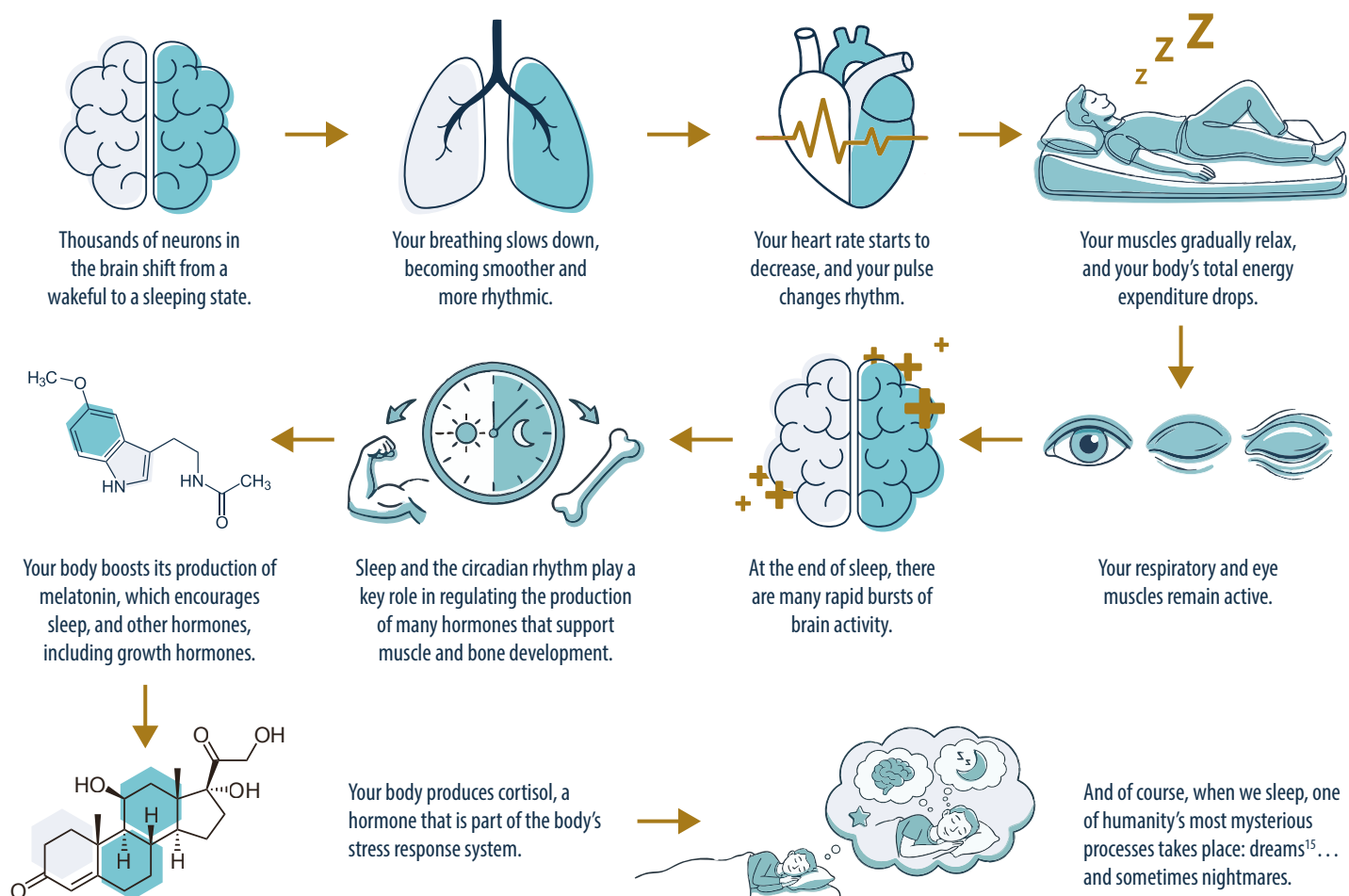


What Happens When We Sleep?

During sleep, the body undergoes a **series of changes** that facilitate the rest that is vital to overall health.

Although science is still exploring the mysteries of sleep, research has confirmed that sleep plays an essential role in strengthening the cardiovascular and immune systems and helping regulate metabolism.

Almost every body part undergoes major changes during sleep. For example:¹⁴



WHAT YOUR BODY DOES WHILE YOU SLEEP. [WATCH THE VIDEO](#)

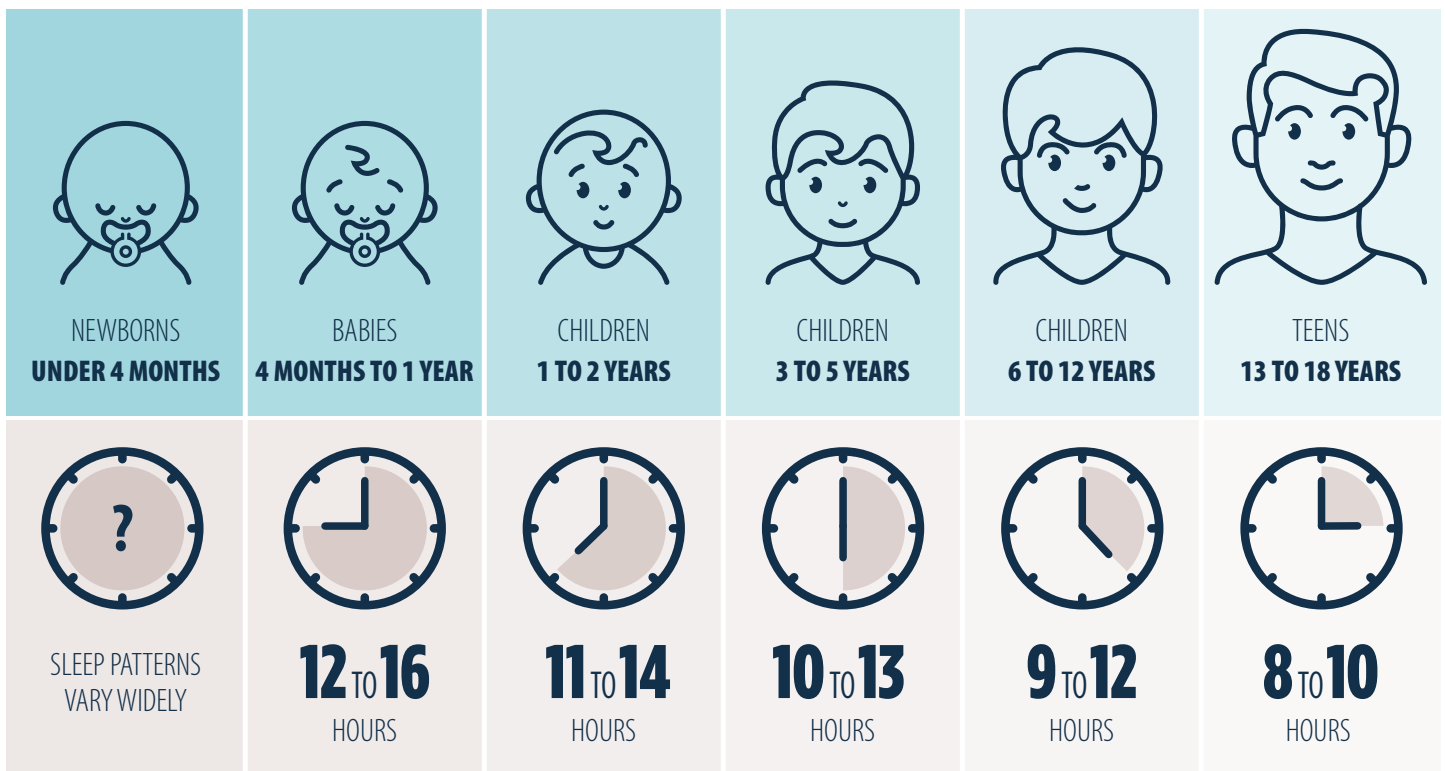
How Many Hours Should You Sleep?

Each age group has a recommended standard number of hours of sleep¹⁶ to get the restful sleep necessary for physical and mental well-being. Experts say that adults should sleep **between 7 and 9 hours a night**.

Adults who sleep less than 7 hours a night may have more health issues than those who sleep 7 or more hours a night. Sleeping more than 9 hours a night isn't necessarily harmful and may be beneficial, especially for young adults.









The number of hours children should sleep depends on their age.¹⁷ Sleep experts consider naps to be appropriate for children under 7 years old.

For younger children, here are the ideal daily hours of sleep, naps included, by age:



If you or your child is sleeping less or more than the recommended amount, consult your or your child's primary care doctor.

THE IMPACT OF POOR SLEEP BY AGE

AGE GROUP	 DIET	 EMOTIONAL	 ASSOCIATED DISEASES	 RELATIONSHIPS	 SCHOOL/WORK
 Children and teens (5-18) ¹⁸	<ul style="list-style-type: none"> Eating more junk food and ultra-processed foods Higher risk of childhood obesity Growth and development problems 	<ul style="list-style-type: none"> Irritability and frequent tantrums Difficulty controlling impulses Higher risk of anxiety and depression 	<ul style="list-style-type: none"> Weakened immune system More frequent colds Growth and development problems 	<ul style="list-style-type: none"> Family conflicts (arguments, rebellion) Poor communication at school Difficulty making friends 	<ul style="list-style-type: none"> Poor academic performance Attention and concentration difficulties Higher school absenteeism
 Adults (19-64)	<ul style="list-style-type: none"> Hunger hormone imbalance Craving for carbohydrates and sugars Weight gain due to slower metabolism 	<ul style="list-style-type: none"> Chronic stress and burnout Depression and anxiety Difficulty regulating emotions 	<ul style="list-style-type: none"> High blood pressure Cardiovascular diseases Type 2 diabetes Obesity Weakened immune system 	<ul style="list-style-type: none"> Relationship and communication problems Irritability with family members Social isolation Difficulty working in teams 	<ul style="list-style-type: none"> Low work productivity Frequent mistakes at work Difficulty making decisions Higher risk of work accidents
 Older adults (65+) ¹⁹	<ul style="list-style-type: none"> Higher risk of type 2 diabetes Frequent digestive problems (reflux, heartburn) Changes in appetite 	<ul style="list-style-type: none"> Social isolation Pronounced mood changes Greater emotional fragility 	<ul style="list-style-type: none"> Alzheimer's and dementia Osteoporosis Higher risk of falls Accelerated cognitive decline 	<ul style="list-style-type: none"> Tension with caregivers Loss of social connections 	<ul style="list-style-type: none"> Cognitive decline Forgetting learned habits Difficulty adapting to changes

POOR SLEEP AS A RISK FACTOR FOR CHRONIC DISEASES

Inadequate and poor-quality sleep don't just make you feel more tired and unwell. They **can also be a risk factor for chronic diseases**. Poor sleep creates an imbalance in the body that can contribute to or worsen the following conditions:

Cardiovascular diseases

During a normal night's sleep, blood pressure naturally drops, which helps the body and its organs rest. But during a poor night's sleep, blood pressure stays high throughout the night.

Blood pressure is one of the main risk factors for heart disease and stroke. So, the longer it stays high, the greater the risk of developing these conditions.²⁰

The number of hours you sleep also plays a critical role in cardiovascular risk. **Adults who sleep 5 or fewer hours a night have a 200% to 300% higher risk of coronary artery disease.**²¹





Gastrointestinal disorders

Lack of sleep can negatively impact the digestive system and the body's response to inflammation. The hormone imbalance caused by sleep deprivation increases stress hormones like cortisol, which can slow down digestion. It also affects other hormones that regulate appetite, which can cause you to eat more or worse food.

Lack of sleep increases the presence in the body of proteins called cytokines that are pro-inflammatory—meaning that they cause inflammation in the gut mucous membranes and contribute to conditions like irritable bowel syndrome and inflammatory bowel disease.

Science points to a gut-brain connection, which poor sleep can also disrupt, leading to heightened sensitivity in the gut and more intense abdominal pain.²²

Diabetes

Poor sleep can also trigger or worsen type 2 diabetes by increasing insulin resistance and affecting the hormones that regulate appetite and stress. Insulin is a hormone²³ produced by the pancreas that is essential for keeping the body's sugar levels in balance.

Sleeping too little, especially less than six hours, makes the body more sensitive to insulin, resulting in higher blood sugar levels.

What's more, poor sleep disrupts the hormones that control hunger and satiety (ghrelin and leptin) and elevates stress hormones such as cortisol, making it even more difficult for insulin to do its job. This creates a vicious cycle: the hormone imbalance can lead to overeating and weight gain, two major risk factors for diabetes.

That's why sleeping well (the recommended number of hours for your age) is important for maintaining efficient glucose metabolism²⁴ and not disrupting your body's ability to process sugar properly.



Stress, anxiety, and depression

Sleep doesn't just help us process our daily experiences. The scientific community has shown that it is also **essential for emotional balance and behavior**.

Good sleep helps us maintain cognitive abilities such as attention, learning, and memory. Conversely, poor sleep can make it difficult to cope with stressful moments in daily life and can even affect our ability to perceive everyday situations clearly and accurately.

Stress has a major direct and indirect impact on sleep quality. Studies on sleep deprivation show that healthy people can experience higher levels of anxiety and distress if they start sleeping poorly due to stress.

People with anxiety or depression are even more likely to have chronic sleep problems that can worsen symptoms of mental disorders. In fact, depressive disorders are usually accompanied by sleep disturbances. People with depression may have difficulty falling or staying asleep at night or experience periods of excessive drowsiness during the day.

Weight gain and obesity

While good nutrition and physical activity help people maintain a healthy weight and prevent obesity, they are not the only factors that affect weight gain.

Lack of sleep is another risk factor for obesity, as it disrupts metabolism²⁵ so that the body cannot burn enough calories.

Not getting the necessary hours of rest leads to risky eating habits, like eating late at night, consuming more snacks, or resorting to "comfort food" (foods that are eaten with the false expectation that they will make you feel better).

Other conditions

In addition to the potential risk of developing or aggravating certain chronic conditions, there are other diseases that are related to poor sleep. The most common ones are sleep apnea and insomnia.

HABITS THAT AFFECT SLEEP

DIET	TECHNOLOGY	LIFESTYLE	MENTAL AND EMOTIONAL
 Eating a very late or heavy dinner This can cause the body to remain in digestive mode when it should be starting to relax. It can cause discomfort, heartburn, or a feeling of internal activity, making it difficult to fall asleep.	 Using screens before bed Screens emit blue light, which suppresses melatonin and disrupts the circadian rhythm. Screen exposure at night affects sleep cycles and prolongs the time it takes to fall asleep. ²⁷	 Irregular sleep schedules Irregular sleep and wake times can disrupt your circadian rhythm. The body needs regularity to synchronize hormones, body temperature, and restorative processes.	 Bringing your worries to bed Ruminations or mental lists activate cognitive circuits that make it difficult for the mind to relax and delay the onset of sleep. ³⁰
 Having caffeine after noon Caffeine acts as a nervous system stimulant, and its effect can last for hours. Consuming caffeine in the afternoon or evening prolongs the time it takes to fall asleep and reduces total sleep duration. ²⁶	 Sleeping next to your phone Keeping your phone next to your bed increases the temptation to use it. Even in silent mode, it can generate alerts or vibrations that fragment your sleep.	 Not exercising or exercising late at night Being inactive for prolonged periods undermines the regulatory effect movement has on sleep. However, intense exercise before bedtime can elevate body temperature and delay sleep onset. ²⁹	 Not having a relaxation routine Light reading, stretching exercises, deep breathing, and medication facilitate the transition between wakefulness and sleep.
 Drinking alcohol before bed Although alcohol can initially make you feel drowsy, it ultimately decreases sleep quality by disrupting the stages of deep sleep. High alcohol consumption is associated with delayed onset of REM sleep and less restful sleep.	 Excessive exposure to environmental blue light Intense artificial lighting (especially by LED lamps) at night can delay sleep by suppressing melatonin production. ²⁸	 Long or late naps Napping in the afternoon or for more than 30 minutes interferes with the nocturnal sleep impulse, making it difficult to fall asleep at night.	 Using your bed for activities not related to sleep or intimacy Working, studying, or using devices in bed weakens its association with rest and relaxation.
 Skipping meals during the day Missing a meal affects the levels of glucose and hormones that regulate appetite and sleep. Lack of energy can activate the nervous system, causing a state of alertness that makes it difficult to rest at night.	 Watching the news in bed Consuming negative or stressful news before bed activates the brain's stress response. Over time, this may cause chronic sleep deprivation and raise the risk of anxiety, depression, and lower emotional resilience.	 Inadequate environment Factors like noise, extreme temperature, environmental light, or an uncomfortable mattress act as obstacles that disrupt rest. A quiet, dark environment with a comfortable temperature promotes continuous sleep.	 Excessive self-imposed demands regarding sleep Thoughts like "I should sleep X hours" or "if I don't sleep well, I won't do well tomorrow" create anticipatory anxiety that, paradoxically, disrupts sleep.



SLEEP BETTER: [EXPLORE THE 30-DAY ACTION PLAN HERE](#)

PALIG HELPS YOU

Wellness Center:

Stay informed about the latest in health and wellness:

<https://palig.com/en/us/wellness-hub>

BWell:

Explore our BWell Program, a comprehensive resource designed to support you in managing chronic conditions such as diabetes, high blood pressure, joint diseases, and neck and back pain.

To check program availability and specific conditions that apply to your policy in your country, contact

bwelinfo@palig.com

Healthier Life, Longer Life:

This early breast cancer detection campaign offers women in at-risk age groups additional mammography coverage as a supplemental benefit, with no impact on their existing policy benefits. It also features educational webinars led by medical specialists. More information: myhealth@palig.com

PALIGMED Provider Network:

Access Pan-American Life Insurance Group's extensive network of medical providers at paligmed.com

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People you can trust *for life*



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