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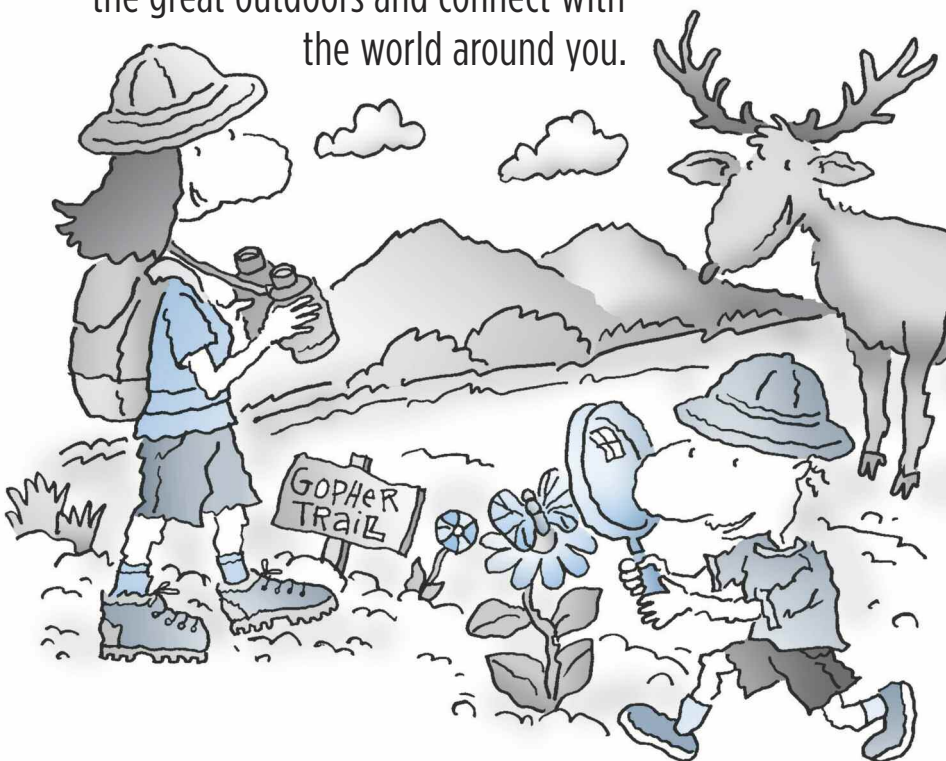
"Life Is a Journey. Have Some Fun."

Those who contemplate the beauty of the earth find reserves of strength that will endure as long as life lasts.

— Rachel Carson

Head outdoors

Boost your physical and mental well-being by spending time in nature. Take breaks whenever you can to enjoy the great outdoors and connect with the world around you.



Volume 38 • Number 7 • July 2018

Generics drugs versus brand-name drugs

According to the U.S. Food and Drug Administration, generic drugs account for nearly 90% of all prescriptions. We all know generic drugs are more affordable than brand-name innovator drugs, but here are a few things about generics you may not know:

- The FDA's Office of Generic Drugs subjects generic drugs to a rigorous scientific and regulatory process to ensure Americans receive safe, effective and high-quality generic drugs.
- An FDA-approved generic drug must meet the same rigid standards as the brand drug in order to ensure the drugs are bioequivalent. In other words, the generic drug must be therapeutically the same as the brand drug.
- The FDA verifies that generic drugs contain the same active/key ingredient as the brand-name drug, they have the same strength, they use the same dosage form (e.g., tablet, capsule or liquid), and they utilize the same route of administration (e.g., oral, topical or injectable).
- Generic drugs are typically 85% cheaper than brand drugs and are usually only sold after patents and exclusivities that protect brand-name drugs expire.

My idea of a good night has always been having a lovely meal and a proper conversation.

— Kristy Gallacher

Tip of the month: Fresh mint

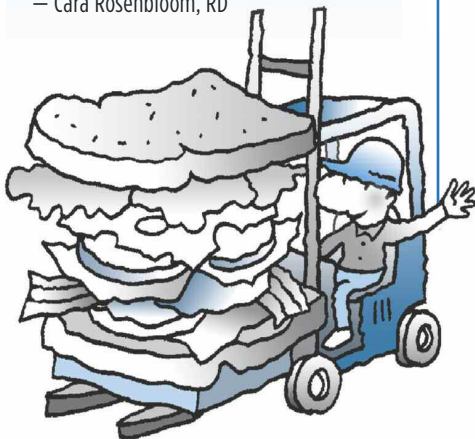
Fresh mint leaves add pizzazz to fruit salads, fruit drinks and sweet dishes. Try it with cooked carrots, fresh pea soup, chilled yogurt soup, lamb, and in cold grain salads, such as tabouli and quinoa. Summer mint cooler: In a tall glass, combine several mint leaves (crushed) and a bit of honey; add a few skinny cucumber slices and pour in seltzer water.

— Cara Rosenbloom, RD

Cool off with a sandwich

A well-stacked sandwich saves you from heating up the stove on summer nights. Load whole-grain bread with vegetables and high-protein fillers such as chicken or turkey breast, canned fish or crab meat, sliced leftover steak, hummus and cheese. Go easy on condiments such as pickles, mustard and mayo — they add a lot of sodium.

— Cara Rosenbloom, RD



OuterAisleFresh: Head Outdoors Safe summer cooking

Cookouts and picnics can be delicious and fun — if you plan ahead.

Don't let food poisoning wreck your summer fun. Here are safe cookout tips from the U.S. Department of Agriculture:

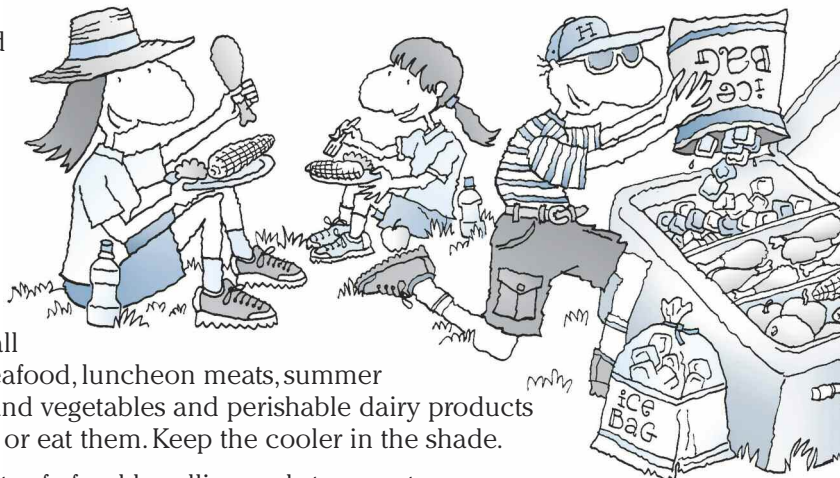
- Always wash your hands with soap and warm or cold water for at least 20 seconds (or use hand sanitizer) before cooking and after handling raw meat or poultry. Wash cutting boards, dishes, utensils and workspaces with soap and hot water. If you're cooking without kitchen facilities, clean hands and surfaces with pre-moistened towelettes and dry cloths.

- Once your food is cooked, remove it with a clean spatula or fork and place it on a clean platter. Never use the same plate and utensils that held raw meat or poultry to avoid contaminating the cooked food with harmful bacteria.

- Use a food thermometer to make sure foods are at the safe minimum internal temperature needed to destroy any harmful bacteria.

- At picnics, use an insulated cooler filled with ice or frozen gel packs to hold food. Keep all raw meat, poultry, seafood, luncheon meats, summer salads, cut-up fruit and vegetables and perishable dairy products cold until you cook or eat them. Keep the cooler in the shade.

- Learn more about safe food handling and storage at Jul.HopeHealth.com/food.



Source: USDA

Watermelon Salsa

- 1-2 tbsp fresh lime juice
- 1-2 tbsp fresh cilantro, chopped
- ¼ tsp garlic powder
- ½ tsp hot chili sauce, to taste
- 1½ cups seedless firm watermelon, diced
- ½ cup firm avocado, diced
- ½ mango, chopped



Combine first 4 ingredients and gently combine with fruit.

Serve with salad greens or alongside grilled shrimp, fish, lean beef or poultry. **Tip:** Salsa means sauce in Spanish. It's a versatile, colorful complement to many foods. To create your own, simply combine fresh, ripe fruits and vegetables cut into similar small pieces; pick a variety of colors and textures. Add your favorite seasonings and a squeeze of citrus juice.

Makes 4 servings. Per serving: 59 calories | .9g protein | 2.8g total fat | .4g sat fat | 1.8g mono fat | .3g poly fat | 9g carbs | 6.5g sugar | 1.8g fiber | 20mg sodium

When life gives you mountains, put on your boots and hike.

— Unknown

Save your neck

Supporting your head is a nonstop job for your neck. Static activities, such as prolonged driving or computer work, often produce neck strain and pain. To help support the weight on your neck, keep your back straight and head upright. To relieve tension, periodically flex your back and shoulders and gently move your head up and down, left and right. Avoid long periods of hunching over your smartphone or tablet. Also, sleep on your back or side with good support from a pillow.

Sources: Harvard Healthbeat, American College of Rheumatology

See page 8 —

StockYourToolBox:



See how you can link to Cool Tools & Resources to learn more about the topics in this issue.

Out-of-joint habits

To protect your joints, avoid heavy texting which may lead to arthritic thumbs; carrying and lifting heavy loads the wrong way; excess weight that stresses your knees and strains your hips and back; and wearing the wrong shoes, especially high heels, which can break down bone cushioning tissues. For healthier joints, regular stretching and strength training help preserve muscles, tendons and cartilage needed to stabilize your joints. See your health care provider if joint pain lingers.

Source: WebMD

GetMoving: Head Outdoors Fitness fun on vacation

You deserve a vacation that's relaxing and energizing. Be sure to fit in some exercise before you unwind on your chaise longue.

- **Hotel bound?** Take advantage of the fitness facility or pool. Fit in a workout first thing before the day's events interfere. Take advantage of recreation options, such as golf or tennis lessons.
- **Long road ahead?** Plan a day hike along the way. Check with the parks or forestry service to find safe trails that suit your fitness level.
- **Paddle a kayak or canoe.** Rental shops often offer lessons for sea, lake or river excursions.
- **Visiting family?** Walk, hike, swim or play golf for quality time together.
- **Make exercise your theme vacation.** Search "fitness getaway packages" combining lodging with a favorite sport, such as biking or scuba excursions. Consider a yoga retreat by the sea, on a ranch or in the mountains. Get more ideas at Jul.HopeHealth.com/vacation.

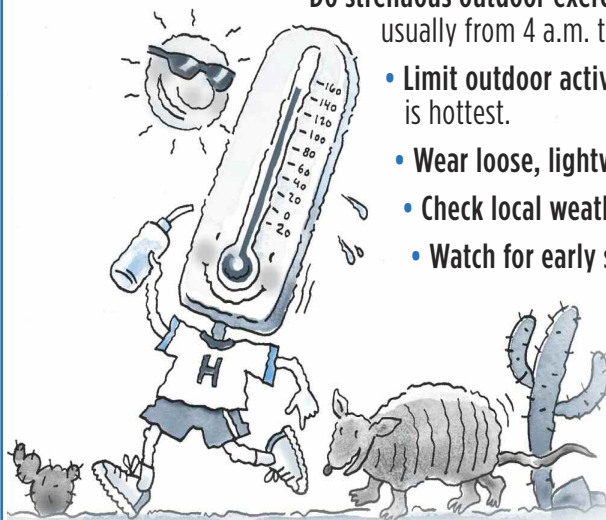


Source: Active

Staying active in the heat

Most people cope fairly well with normal hot weather, but anyone can get sick during strenuous physical activities in extreme heat. To keep cool during heat waves:

- **Drink more water than usual** and don't wait until you're thirsty to drink more.
- **Avoid alcoholic drinks** as they're dehydrating.
- **Do strenuous outdoor exercise** and tasks during the coolest hours, usually from 4 a.m. to 7 a.m.
- **Limit outdoor activity**, especially midday when the sun is hottest.
- **Wear loose, lightweight, light-colored clothing.**
- **Check local weather reports** for health and safety updates.
- **Watch for early signs** of heat-related illness, including muscle cramping, dizziness and headache.



To learn more, go to Jul.HopeHealth.com.

Source: Centers for Disease Control and Prevention

To be whole. To be complete. Wildness reminds us what it means to be human, what we are connected to rather than what we are separate from.

— Terry Tempest Williams

July is Fireworks Safety Month

According to the Consumer Product Safety Commission, an average of 250 people go to the nation's emergency rooms in the month around the 4th of July holiday. Smart move: Leave the fireworks displays to professionals. Learn more at Jul.HopeHealth.com/fireworks.

Source: Consumer Product Safety Commission

Looking for sunglasses

You don't need to spend lot to protect your eyes, but be picky about the lenses. UV protection is a must; both plastic and glass lenses can absorb UV light. Recommended: sunglasses labeled as blocking 99% to 100% of UV rays, or UV absorption up to 400nm. Polarized lenses help reduce glare; large, wrap-around lenses protect you the best. If you already have eye damage, ask your eye care provider for guidance in choosing the most protective lenses.

Sources: Glaucoma Research Foundation, Harvard Women's Health Watch



The Whole You: PHYSICAL HEALTH

You, allergies and outdoor exercise

Head Outdoors

Seasonal allergies can make outdoor exercise daunting.

If the itchy, sniffing effects send you running back inside, don't give up. Practice prevention. Identify specific pollens that trigger your allergies. The American Academy of Allergy, Asthma and Immunology tracks pollen counts for trees, mold, weeds and grass.

Know when pollen counts are highest. That's generally between 5 a.m. and 10 a.m. and again at dusk. When outdoors at these times, wear a face mask that filters pollen; rinse it well as soon as you're finished, and rinse your nose with saline. Watch the weather, and skip exercise on dry, warm, windy days.

Avoid strenuous activities that may trigger exercise-induced asthma symptoms, including high-energy workouts, such as long-distance running, rowing or climbing, and start-and-stop activities such as tennis.

Review the best medications and exercise approach for you with your health care provider. Don't let allergies steal your outdoor pleasures. Get more information at Jul.HopeHealth.com/allergies.



Sources: HealthDay News, WebMD

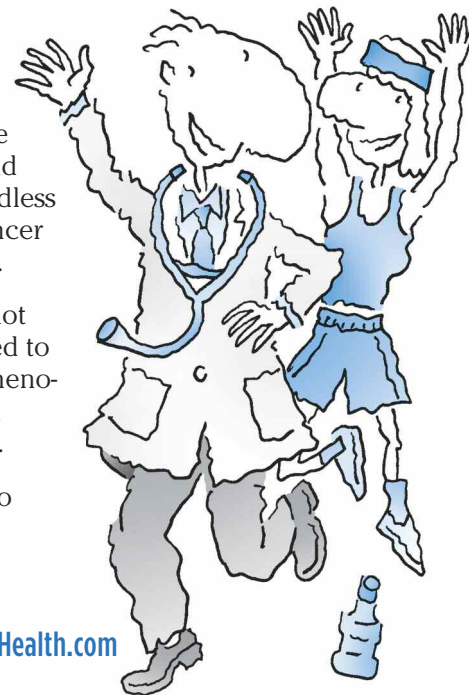
Lose weight, lower cancer risk

Obesity and being overweight are clearly linked to increased risk of several forms of cancer, including breast, colon/rectum, endometrium, esophagus, kidney and pancreas — and may raise the risk of gallbladder, liver, cervix, ovary, blood and some prostate cancers. And excess belly fat, regardless of body weight, increases risk for colon/rectal cancer and probably cancers of the pancreas and breast.

Reasons for the increased risk are complex and not fully understood. For example, excess weight is tied to increased risk for breast cancer in women after menopause, but apparently not before menopause. And excess weight in childhood may raise cancer risk.

When it comes to cancer prevention, slim down to lower your risk.

Source: American Cancer Society



4 Learn more about [The Whole You:](http://TheWholeYou.com) at Jul.HopeHealth.com

Even if you never have the chance to see or touch the ocean, the ocean touches you with every breath you take, every drop of water you drink, every bite you consume. Everyone, everywhere is inextricably connected to and utterly dependent upon the existence of the sea.

— Dr. Sylvia Earle

Depression screening

Because depression is common, the U.S. Preventive Services Task Force advises that everyone aged 18 and older be screened for depression during health care visits. Your provider will give you a questionnaire; if results indicate depression, you may opt for additional care. The advisory matches other prominent organizations' recommendations, including the American Academy of Family Physicians. Learn more at Jul.HopeHealth.com/depression.

Source: U.S. Preventive Services Task Force

Smoking causes more than lung cancer

Smoking cigarettes leads to about 480,000 premature deaths each year in the U.S., primarily from heart disease, stroke, lung disease and several kinds of cancer (including lung, esophagus, larynx, mouth, throat, kidney, bladder, liver, pancreas, stomach, cervix and colon/rectum). Kicking the habit is crucial. For example, smokers who quit before age 40 reduce their risk of dying early from smoking-related diseases by about 90%.

Source: National Institutes of Health

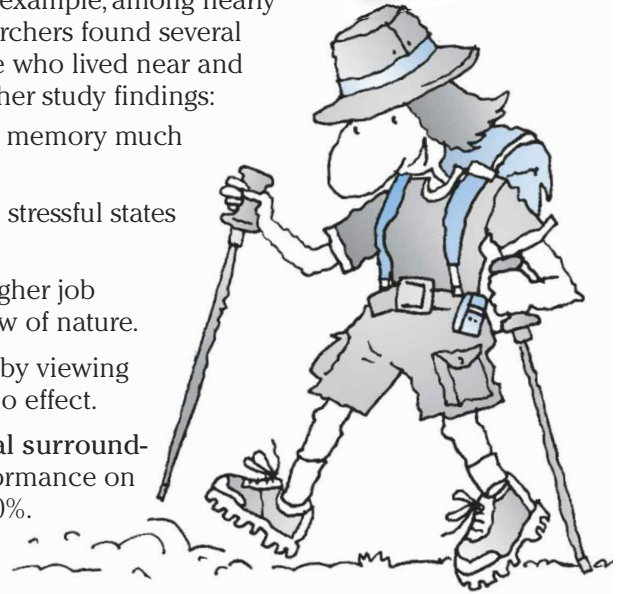
The Whole You: Emotional/Mental Health

Do you get enough nature?

Head Outdoors

Psychologists and health researchers are learning that time spent in Earth's natural settings can restore and enhance our mental and physical well-being. For example, among nearly 251,000 Dutch urban dwellers, researchers found several diseases were less common in those who lived near and frequented outdoor green space. Other study findings:

- **Walks in nature** boosted working memory much more than walks in urban areas.
- **Periods spent in forests** relieved stressful states and reduced inflammation levels.
- **Workers felt lower stress** and higher job satisfaction by having a window view of nature.
- **Mental energy increased** simply by viewing pictures of nature; city scenes had no effect.
- **After 4 days immersed in natural surroundings**, people boosted their job performance on a creative problem-solving test by 50%.
- **An analysis of 10 studies** showed forest walks can reduce anxiety and depression and improve self-esteem.



Feel revived and well in your favorite green space and visit it often.

Sources: Business Insider, Harvard Health Letter

Signs you need more sleep

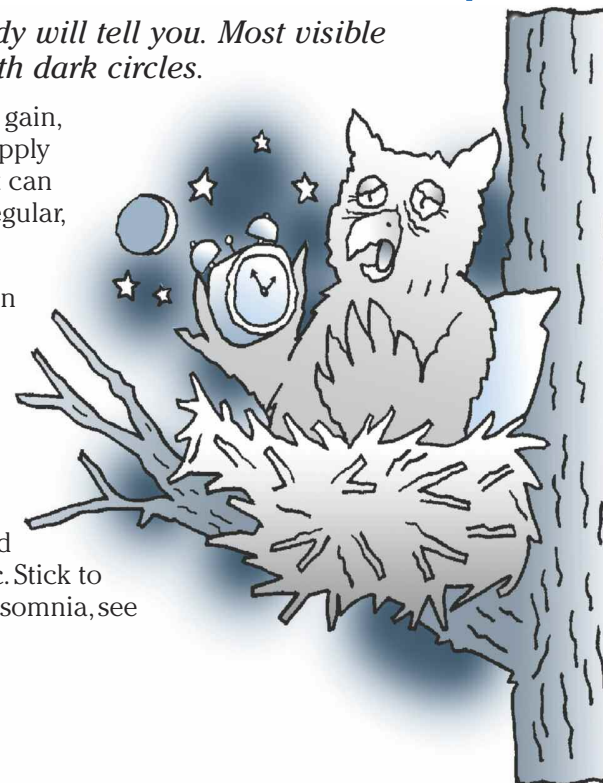
If you're sleep deprived, your body will tell you. Most visible are the eyes — red and puffy, with dark circles.

Routine sleep shortage leads to weight gain, primarily due to increased eating to supply extra energy. Drinking more caffeine? It can backfire and cause poor sleep, while regular, heavy use can cause insomnia.

Mentally, sleeping even 2 hours less than you normally do can slow brain function. Your focus dims and you may feel irritable and stressed. Depression can be both a result of and cause for poor sleep.

Sleep target: Seven to 9 hours per night/day should restore your brain and body so you feel positive and energetic. Stick to a routine sleep schedule. If you have insomnia, see your health care provider.

Sources: WebMD, Mayo Clinic



Wealth is the ability to fully experience life.

— Henry David Thoreau

Just bought a new home?

You may be tempted to buy furniture, appliances and other items before your home closes. Think twice if doing so means racking up high credit card balances. Your mortgage lender will raise your interest rate if you significantly change your credit score before closing on your home. Save cash to buy new items after closing or use any extra money to pay down the principal on your mortgage.

— Jamie Lynn Byram, MBA, AFC, MS

Impulse shopping

How many times has this happened to you? You walk into a store planning on buying just the essentials. But somehow, you leave with a full cart of items you don't need (coffee mugs and candles, anyone?) and you're \$200 poorer. To avoid over-buying, make a shopping list and stick to it. Also, never go shopping when you're hungry or upset.

— Jamie Lynn Byram, MBA, AFC, MS



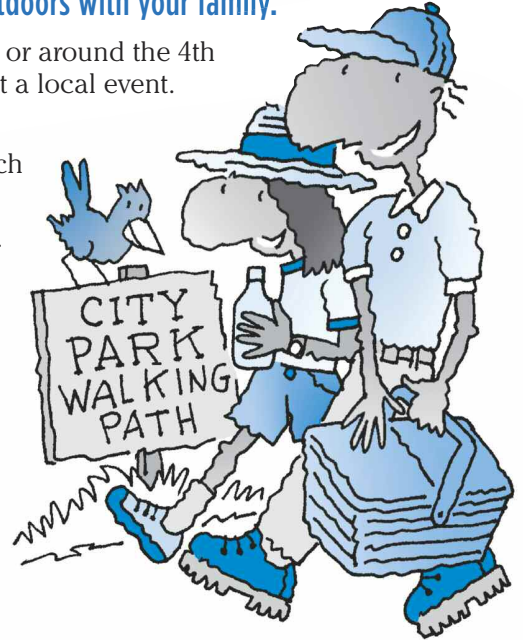
FiscalFitness: Free fun 4 ways

By Jamie Lynn Byram, MBA, AFC, MS

Head Outdoors

The weather's getting warmer and that means more activities — many of them free — you can enjoy in the outdoors with your family.

1. **Attend a fireworks show.** Most occur on or around the 4th of July. You may catch an occasional show at a local event. These shows are usually free.
2. **Take a trip to a public beach.** Bring lunch or dinner and make a day of it.
3. **Enjoy free movies or concerts.** Communities often have free movies or concerts at a local park. The movies and concerts themselves are free of charge, and there usually are concessions selling drinks and snacks at reduced prices, or you could pack small bites from home.
4. **Take an art walk.** There's no admission fee. Galleries do this to promote themselves. These are low-key events, often on weeknights. Combine them with an inexpensive dinner out for an affordable outing.

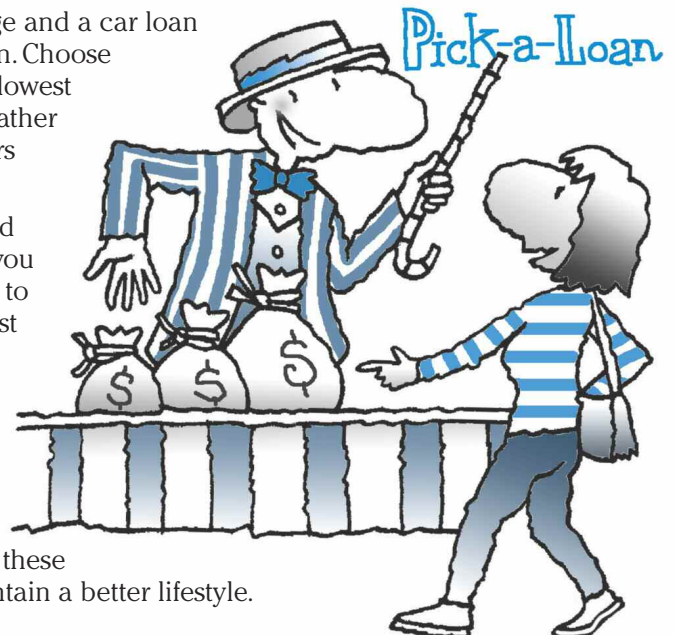


Q: What are some tips for using loans?

By Jamie Lynn Byram, MBA, AFC, MS

A: When you borrow money, it pays to manage it the right way.

- **Installment loans:** A mortgage and a car loan are examples of this type of loan. Choose installment loans based on the lowest annual percentage rate (APR) rather than monthly payment and years to pay.
- **Credit cards:** Pay all your card balances in full each month. If you do carry a balance from month to month, move it to a lower-interest account. Check your monthly billing statements against your receipts for accuracy every month, and challenge all discrepancies.
- **Student loans:** Only pay for direct education expenses with these funds. Avoid using them to maintain a better lifestyle.



6 Learn more about **FiscalFitness:** at Jul.HopeHealth.com

Just living is not enough
... one must have
sunshine, freedom,
and a little flower.

— Hans Christian Andersen



July 28: World Hepatitis Day

Hepatitis viruses cause inflammation of the liver that leads to serious, sometimes chronic illness. There are 5 primary forms of hepatitis: A and E are typically caused by ingesting contaminated food or water; B, C and D usually result from contact with infected blood and other body fluids. Learn more at Jul.HopeHealth.com/hepatitis.

Source: World Hepatitis Day

See page 8 — StockYourToolBox:



See how you can link to Cool Tools & Resources to learn more about the topics in this issue.

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The information in the publication is meant to complement the advice of your health care providers, not replace it. Before making any major changes in your medications, diet or exercise, talk to your doctor.

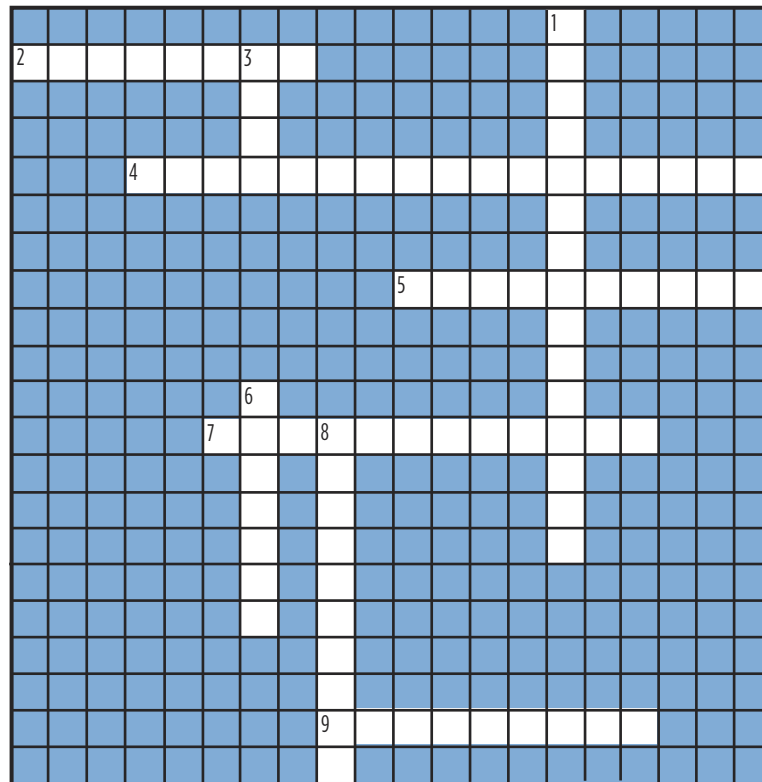
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Two Perimeter Park South, Suite 160 East, Birmingham, AL 35243.
phone: 800-871-9525 • fax: 205-437-3084
email: serviceswellness@ebix.com • website: hopehealth.com

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HealthyConnections:

July Crossword Puzzle *Find out how well you know the topics covered in this issue of the newsletter.*



For the crossword puzzle answer key, go to Jul.HopeHealth.com

Across

2. Consuming too much of it can cause insomnia.
4. This leads to about 48,000 premature deaths annually. (2 words)
5. Everyone age 18 and older should be screened for it.
7. They're highest between 5 a.m. and 10 a.m.
9. A type of liver disease.

Down

1. They help reduce glare in sunglasses. (2 words)
3. It supports your head.
6. Temperatures are usually this from 4 a.m. to 7 a.m. (2 words)
8. When you do this you can lower your risk of several cancers. (2 words)

Cycling Sense *It's a beautiful day for a bike ride, but before you hop on that bicycle follow these 6 rules of the road to keep safe:*

Rule No. 1: Always wear protective eyeglasses and a snug-fitting helmet. You never know when or where an accident can occur. Bicycle helmets sold in the U.S. must meet the standards issued by the U.S. Consumer Product Safety Commission (CPSC). Look for the CPSC label. The helmet should cover your forehead and not rock back and forth once the straps are adjusted.

Rule No. 2: Maintain your bike and check gears and tires before you get on the road.

Rule No. 3: Stay focused on the road and stay aware of traffic around you. Don't use personal electronic devices when you ride.

Rule No. 4: Expect the unexpected. Watch for vehicles pulling out, doors opening and pedestrians.

Rule No. 5: Observe all traffic rules, signs, signals (stop at red lights) and lane markings. Signal before turning. Make sure you know where bicycles aren't allowed.

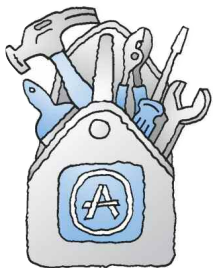
Rule No. 6: Don't ride at night. If you must, always use reflectors and LED lights on the front and rear of your bike. Use reflective clothing for an extra layer of protection.

Share the road safely by following these rules, and enjoy the ride.



Source: National Highway Traffic Safety Administration

7 Learn more about **HealthyConnections:** at Jul.HopeHealth.com



StockYourToolBox: Your Source for Cool Tools & Resources

Check out Jul.HopeHealth.com for useful well-being information. Besides the links in the newsletter, here's what else you can find online:

THE Heat is On

Most of us can cope in normal hot weather. But don't risk getting sick during long periods of extreme heat — especially when temperatures reach 10 degrees or more above the average high for your region.

Your body may lose its ability to regulate body temperature properly when you're exposed to very hot conditions. Heat-related illnesses most often occur from being in the heat too long, or working or exercising too much for your age and physical condition. Older adults, infants, young children and those who are unhealthy or overweight are most at risk.

Signs of heat-related illness:

- **Heat exhaustion** — precedes heatstroke; symptoms include heavy sweating, nausea, rapid breathing, sudden fatigue, dizziness and a fast, weak pulse.
- **Heatstroke** — is life threatening when body temperature quickly spikes; symptoms include dry skin, rapid, strong pulse and dizziness.

Contact your health care provider if you have symptoms that worsen or don't improve within 1 hour. Get immediate medical attention if your temperature reaches 104°F or higher.

Keep cool to prevent heat-related illnesses:

- **Drink water each hour** to stay hydrated.
- **Take regular breaks** in shade or air conditioning.
- **Wear a hat and lightweight, loose-fitting clothing.**
- **Avoid strenuous tasks midday**, when the temperature is usually highest.
- **Never leave young children or pets in a parked car.**
- **Let your vehicle cool down** before you drive it.
- **Let your body acclimate** when traveling to hot locations.

EBIX BENEFITS ADMINISTRATION AND WELLNESS

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A guide to staying cool and healthy in the heat.

Answers to the Crossword Puzzle that covers the topics in this issue of the newsletter.

Go to Jul.HopeHealth.com to find these resources.

“For my part I know nothing with any certainty, but the sight of the stars makes me dream.”

— Vincent Van Gogh

“To me a lush carpet of pine needles or spongy grass is more welcome than the most luxurious Persian rug.”

— Helen Keller

“Look deep into nature, you'll understand everything better.”

— Albert Einstein

“The environment, after all, is where we all meet, where we all have a mutual interest ... It is not only a mirror of ourselves, but a focusing lens on what we can become.”

— Lady Bird Johnson