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“Life Is a Journey. Have Some Fun.”

Health Care Spending Update

Our nation’s health care costs are expected to reach \$4 trillion this year — and potentially much higher with the added demands for treating COVID-19. By 2026, the cost will likely reach \$6.19 trillion, consuming nearly 20% of the nation’s overall economy, according to Centers for Medicare and Medicaid Services. And federal, state and local governments are projected to finance 47% of national health care spending.

What drives the escalating cost of health care?

The U.S. system serves a massive population with growing medical needs, especially for chronic diseases and treatments. Some of the major contributors to increased spending include:

- Labor costs for health care professionals; diagnostic and hospital services.
- Cost and administration of workplace-sponsored health plans.
- Use of new pharmaceuticals; more specialty therapies.
- More Medicare and Medicaid recipients.
- More diabetes and obesity cases added to employer coverage.



As a patient, be involved in your medical care options and decisions as much as possible. Good communication between patients and their health care providers is essential to avoiding duplicated and unnecessary care, wasting time and health care resources.

When working with your provider: Ask questions about any prescribed diagnoses and treatments to be sure you understand them, and confirm they are necessary. Always follow your treatment plans, such as taking medications and tracking symptoms.

A sampling of services to question: annual EKGs, bone density screening and MRI scans, as well as routine prescriptions for antibiotics. Learn more at ChoosingWisely.org.

Stay well: Exercise regularly and lose excess weight. Get your daily fruits and vegetables. And relax every day.

The **Smart Moves Toolkit**, including this issue’s printable download, **Stop Germs Cold**, is at personalbest.com/extras/20V10tools.

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Check out our online resources!

- Visit our website at wmitpa.com for important information about your group health benefits, to locate a preferred PPO provider, to download your plan document and for helpful articles about health insurance and health care.
- Friend us on Facebook by searching for WMI Mutual Insurance! You’ll find loads of useful information and funny memes that will stimulate your brain and put a smile on your face!
- If you or someone you know is approaching Medicare eligibility, visit our Medicare Supplement website at wmimedigap.com where you’ll find valuable information about Medicare and the affordable Medigap products offered by WMI.



Even though I'm big on recipes, I love to make up my own dishes, and when you take a risk in the kitchen, you learn a lot about food.

— Nina Dobrev



TIP of the MONTH

Eat More Pumpkin

Pumpkins are for more than just carving at Halloween.

Smaller pumpkins have sweet flesh, and can be used in place of butternut or acorn squash in recipes. Try pumpkin muffins or soup, or simply roast cubed pumpkin as a side dish for a boost of vitamins A, C and K. And don't forget to roast the seeds, which are a source of potassium, magnesium, iron and zinc.

eating smart

Nutrition Facts Label Changes

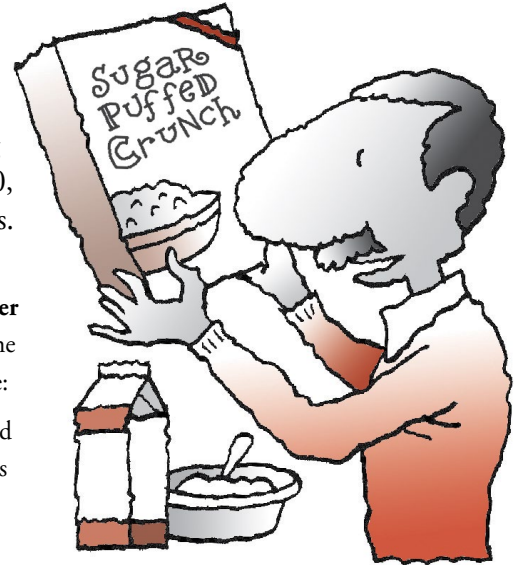
By Cara Rosenbloom, RD

In 2016, the FDA published final rules on the new Nutrition Facts label for packaged foods, requiring companies to comply with new labeling regulations by January 2020. Now, well into 2020, you're going to see the new label on food packages.

The changes are designed to provide additional information that helps consumers make better and easier food choices. While the iconic look of the label remains the same, here are some small key changes that you may notice:

- **Increased type size for calories, servings per container and serving size,** so these elements stand out on the table. This ensures you clearly see that the specified amount of food provides the number of calories in that serving size.
- **The addition of added sugars.** Previous labels only listed total sugars, which was a combination of any naturally occurring sugars (e.g., from fruit or milk) or added pure sugars or syrups. Nutrition guidelines recommend reducing added sugars. Now the Nutrition Facts table will help you understand if the sugar in a product is part of the food or added. **Note:** Sugar in fruit is fine to consume because you're also getting vitamins, minerals and fiber.
- **Tables must now list** the amount of vitamin D, iron, calcium and potassium; many Americans need more of these. This is a change from the old labels, which required vitamin A, vitamin C, calcium and iron.

There's also a new footnote at the bottom of the table with a clearer explanation of what Daily Value means. Plus, the Daily Values for fiber, as well as certain nutrients, including sodium and vitamin D, have been updated based on newer scientific evidence.



One-Skillet Salsa Chicken

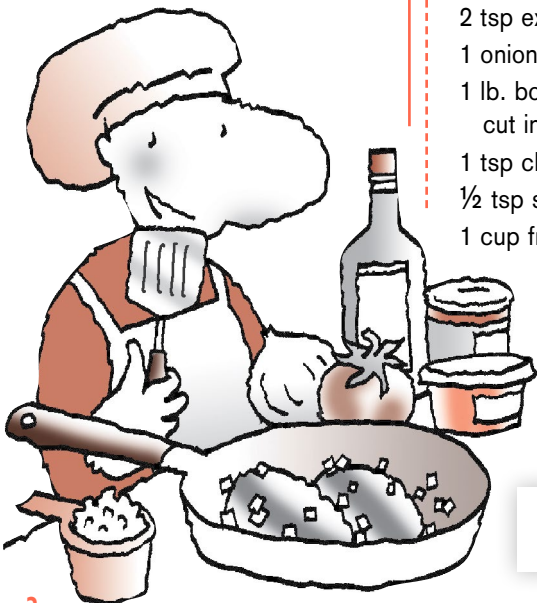
EASY recipe

2 tsp extra-virgin olive oil
1 onion, diced
1 lb. boneless skinless chicken breasts,
cut into 1-inch pieces
1 tsp chili powder
½ tsp salt
1 cup frozen corn niblets

1 tomato, diced
1½ cups no-added-salt black beans,
drained
¾ cup salsa
½ cup shredded light cheddar cheese
¼ cup freshly chopped cilantro

Heat the olive oil in a large skillet over medium heat. **Add** onion and chicken. **Sprinkle** with chili powder and salt. **Sauté** until chicken reaches an internal temperature of 165°F, about 10 minutes. **Add** corn, tomato, beans and salsa. **Stir** and cook about 2 minutes. **Top** with cheese and cover with foil so cheese melts. **Sprinkle** with cilantro and serve warm.

Serves 4. Per serving: 273 calories | 24g protein | 7g total fat | 2g saturated fat | 3g mono fat | 2g poly fat | 33g carbohydrate | 4g sugar | 9g fiber | 525mg sodium



I made decisions that I regret, and I took them as learning experiences ... I'm human, not perfect, like anybody else.

— Queen Latifah



Mental illnesses affect millions of

Americans. Although there are effective treatments, including therapy and medication, research indicates only about half of people with mental illnesses receive the help they need. **National Mental Illness Awareness Week is October 4 to 10.** This observance brings focus to how mental illness affects everyone, directly and indirectly, and why it's important to seek help if needed, fight the stigma and provide support to others who have mental illness. Learn more at nami.org.



work&life Got Info Overload?

Ever feel weighed down by too much information?

Day after day, we face texts, tweets, email and an endless stream of articles and videos — all forcing us to listen, read and study more than the average brain is able to absorb.

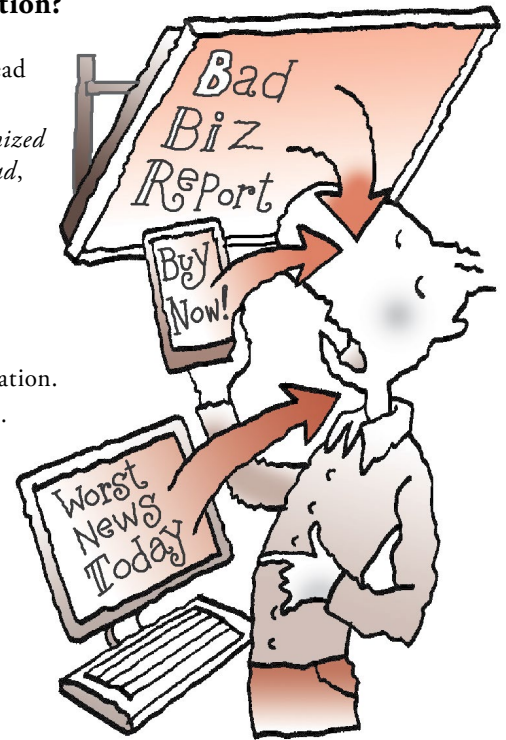
Here's one for your brain bank: In his book, *The Organized Mind: Thinking Straight in the Age of Information Overload*, neuroscientist Daniel Levitin reported in 2014 that we created more information in the previous 10 years than in all of preceding human history.

Everyday ways we become mentally burdened:

- Increasingly faster ways to receive information.
- Faster ways to create and compete in providing information.
- Constant creation of huge volumes of new information.
- High volumes of conflicting and inaccurate information.
- Complicated means of evaluating information.

If you're feeling worn out from overload, learn to identify and manage your daily ration of information. Start with these five steps:

1. Try to ignore more of it — except that related to your work or family.
2. Don't feel pressured to deal with information as it arrives — set it aside, and address it during a quiet period for better focus.
3. Reduce incoming information by adding filters on your email box and within your online searches to reduce irrelevant incoming material.
4. Learn to grab one or two key points of the content.
5. Share information ownership if you're part of a team; don't take responsibility for knowing everything.



MANAGING STRESS Advice for Parents

By Eric Endlich, PhD

In 2020, parents and children alike have experienced extraordinary stress and change.

To cope effectively — and serve as a good role model — during this chaotic time:

- Get enough nutritious food, sleep, exercise and relaxation.
- Establish new routines if old ones no longer work.
- Be patient with yourself and others.
- Limit exposure to negative news or disturbing social media.
- Connect with others in new ways online or in person, if it's safe to do so.
- Find solace in special interests, such as birding, baking or gardening.
- Get professional help if you feel unable to manage.

When adults are overwhelmed, even young children can tell, and they may react negatively. It's not uncommon to see regression: toileting accidents, separation anxiety, outbursts, struggles over bedtime, excessive worry or crying, irritability or physical complaints.

Talk to your children about their worries and address questions with age-appropriate answers. Explain what is going on and why in an understandable and soothing way. Tell them it's okay to be upset, and share some ideas for coping.

Reassure them you are there to keep them safe. Structure their days with opportunities for learning, movement and fun. Learn more at cdc.gov.

There is nothing like a dream to create the future.

— Victor Hugo



October is Breast Cancer Awareness Month.

Progress is being made in fighting breast cancer. However, it's still the second-leading cause of cancer death in women. **Breast Cancer Awareness Month** is an opportunity to schedule a screening, learn about early detection and find out how healthy lifestyle changes — including regular exercise, keeping weight under control and avoiding excess alcohol — can lower risk. Learn more at cancer.org.

body&mind

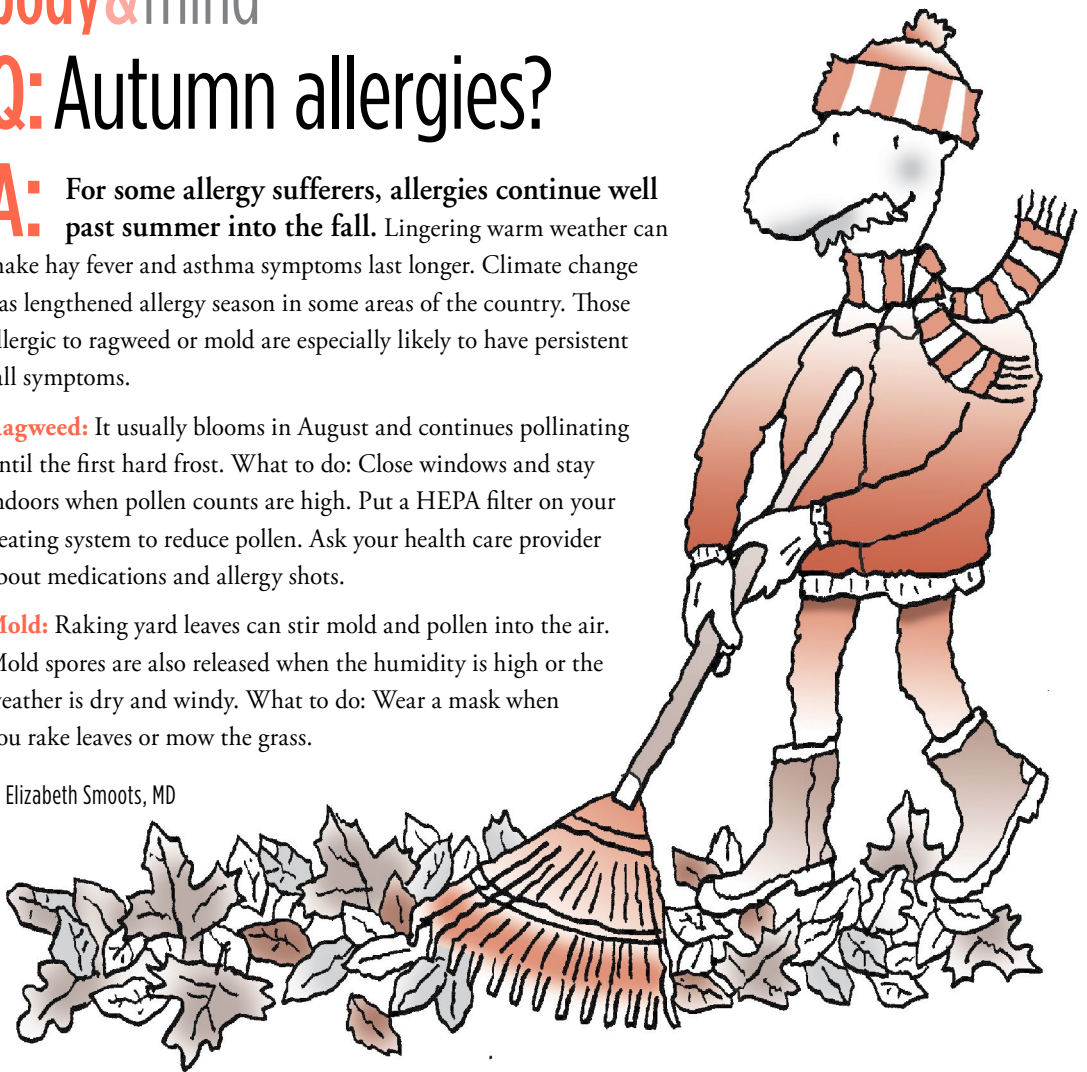
Q: Autumn allergies?

A: For some allergy sufferers, allergies continue well past summer into the fall. Lingering warm weather can make hay fever and asthma symptoms last longer. Climate change has lengthened allergy season in some areas of the country. Those allergic to ragweed or mold are especially likely to have persistent fall symptoms.

Ragweed: It usually blooms in August and continues pollinating until the first hard frost. What to do: Close windows and stay indoors when pollen counts are high. Put a HEPA filter on your heating system to reduce pollen. Ask your health care provider about medications and allergy shots.

Mold: Raking yard leaves can stir mold and pollen into the air. Mold spores are also released when the humidity is high or the weather is dry and windy. What to do: Wear a mask when you rake leaves or mow the grass.

— Elizabeth Smoots, MD



Dental Care: Beyond Smiles

Good dental health involves more than a bright smile and avoiding cavities. October is **Dental Hygiene Month**, an opportunity to learn how to keep your mouth and teeth healthy — and how regular dental care benefits your overall health.

Without good oral hygiene, normal bacteria can reach levels causing bad breath, tooth decay and gum disease (periodontitis). And bacteria-caused inflammation also can contribute to serious health problems, including cardiovascular disease, pneumonia and pregnancy complications, according to the Mayo Clinic.

Tips from the CDC for maintaining a healthy mouth and strong teeth:

- Brush teeth thoroughly at least twice a day with fluoride toothpaste; floss daily to remove dental plaque. Don't like to floss? Try a water flosser.
- Visit your dentist at least once a year for a checkup and professional cleaning.
- Smoking and excess alcohol contribute to gum disease and dry mouth. Limit alcoholic drinks and don't smoke.
- Have any gum disease treated. If you have diabetes, treating gum disease may help lower or maintain a healthy blood sugar level.
- Ask your health care provider if you can change any medication causing dry mouth. To help reduce dry mouth, chew sugar-free gum and drink plenty of water.

• See your health care provider or a dentist if you have sudden changes in taste and smell.



A hero is an ordinary individual who finds the strength to persevere and endure in spite of overwhelming obstacles.

— Christopher Reeve



National Depression Screening Day is October 8.

This free confidential program is the nation's oldest voluntary, community-based screening program. It urges people to reach out to sources that can help them identify mental health disorders and find treatment. Depression is one of the most common reasons people use employee assistance programs. If you're frequently troubled by depression, seek help. Learn more at mhanational.org.



body&mind

Q: Teen depression signs?

A: **Developing bodies, fluctuating hormones and increased demands at school can sometimes lead to adolescent moodiness.** Major depression, however, is a serious condition involving a sad mood that persists for weeks, along with multiple symptoms such as:

- Feelings of hopelessness, helplessness or guilt.
- Decreased school performance.
- Social isolation.
- Loss of interest or pleasure in enjoyable activities.
- Changes in sleep, appetite or weight.
- Lack of energy.
- Restlessness or agitation.
- Unexplained physical symptoms such as stomach aches or headaches.
- Difficulties with concentration or memory.
- Preoccupation with death.



Treatment, usually psychotherapy counseling with or without medication, is often helpful. Adequate sleep, exercise, sunlight and social support can be beneficial, too. If a teen is expressing suicidal thoughts or intentions, seek professional help immediately.

— Eric Endlich, PhD

How Much Exercise Do I Need to Get Fit?

Exercising enough to improve fitness isn't as difficult as you might think. Any regular moderate- to vigorous-intensity physical activity provides some health benefits, the National Heart, Lung and Blood Institute notes — especially if you sit a lot at work.

However, to achieve fitness, stick to a plan to increase your exercise over time until you reach these goals from the Department of Health and Human Services *Physical Activity Guidelines for Americans*:

- **Adults should aim** for 150 to 300 minutes of **moderate-intensity aerobic physical activity** (brisk walking) or 75 to 150 minutes a week of **vigorous-intensity physical activity** (running) — or an equivalent combination moderate and intense workout — each week.
- **Twice weekly or more,** adults should also do **muscle-strengthening activities** involving all major muscle groups, using weights and/or your body (e.g., pushups).
- **Older adults, or anyone with chronic conditions,** with their health care provider's approval, should understand what exercise is safe for them and be as physically active as their condition allows.

CDC walking guide: Starting slow at first and gradually increasing speed and distance is a moderate- to vigorous-intensity cardio activity most everyone can do. And, if you need motivation, remember regular exercise can improve sleep, help control anxiety and depression as well as lower your risk for heart disease, diabetes and some cancers.

By Jamie Lynn Byram, MBA, AFC, MS

Are you a late starter saving for retirement through your employer plan? Catch-up contributions can help make up for lost time. If you're 50 or older, you can make a catch-up contribution. For 2020, the annual amount is \$6,500.

Take this mini-refresher course:

- A defined contribution plan allows an employee to contribute from their paycheck either before or after taxes.
- The contributions go into an account and the employee can select the type of investment depending on plan options.
- Employers may offer a matching contribution to employees who contribute to 401(k) plans.

Important things to remember:

- Contributions are for 401(k) plans other than a SIMPLE 401(k), 403(b), SARSEP, and governmental 457(b) accounts.
- Elective deferrals are not treated as catch-up contributions until they exceed the limit of \$19,500 in 2020. There may also be other annual limits.
- Catch-up contributions must be made before the end of the plan year.

Catch-up contributions can help you with your taxes. If a person contributes the full \$26,000 in 2020 to their 401(k) account, they will reduce their taxable income by \$26,000. For a person in the 24% tax bracket that is \$6,240 in tax savings.

Bottom line: If you are 50 or older, take advantage of the catch-up contribution.

QuikQuiz™: Workplace Safety

Are you safety-savvy when it comes to workplace crime prevention?

Choose true or false:

1. Working at home doesn't shield you from scam attempts.
True False
2. Never leave valuables unattended and unsecured, even in a secure building.
True False
3. When visitors enter your workplace, let them find their own way to their destination.
True False
4. When a coworker sends you a chain email to pass along to other coworkers, immediately delete the email without opening any links.
True False
5. If working from home, keep your windows clear so you can see who is coming or going outside your home.
True False



Answers:

1. **True** — Keep an eye out for email or phone scams. Learn more at [consumer.ftc.gov](https://www.consumer.ftc.gov).
2. **True** — Always lock up valuables or take them with you when you leave an area.
3. **False** — Check the identity of visitors to your workplace. Ask them whom they are visiting and offer to take them to that person. Or inform security or management.
4. **True** — Email viruses are typically passed through chain email.
5. **False** — While you should keep bushes and trees trimmed so you can see into your yard, you should also hang window treatments to obstruct the view into your office. You don't want thieves seeing your expensive office equipment.

5 Red Flags of Housing Rental Scams

Looking for a great place to rent? Scammers are looking, too — for people like you. According to the FTC, scammers often advertise rentals that don't exist or hijack existing rentals. Sometimes the key to spotting these is the old adage, "if it seems too good to be true, it probably isn't."

For example, a listing is priced way below the current average market for similar houses or apartments in the same locale. Here are some other red flags:

1. The rental company tells you to wire money. There is no good reason to wire money, even if the company sends you a contract first.
2. They want a security deposit or your first month's rent before you've met or signed a lease.
3. They ask for personal information, such as a driver's license or social security number before you've seen the place to process the application.
4. They say they are out of the country or on vacation and can't show you the property but say they have a plan to get you the keys after you send money. Some even create fake keys.
5. They either provide no photos or the photos have MLS watermarks (which could mean the scammer is using images of properties that are being sold).



Report rental scams at [ftccomplaintassistant.gov](https://www.ftccomplaintassistant.gov).

UNDERSTANDING CANCER

Know the facts and your personal risks

By Diane McReynolds, Editor Emeritus

Cancer can start any place in your body when cells grow out of control and produce different types of disease. Common locations for cancer cell growth and damage include the colon, lungs, breast, prostate, brain and blood. Cancer cells can spread to other parts of the body, and grow at different rates.

About one in every three Americans will develop cancer. Fortunately, our ability to survive cancer has improved significantly, thanks to a growing knowledge of many cancer types; advancing surgical treatments and medications; and early detection methods. Recent survival facts in the U.S.:

- **The death rate from all cancers combined declined by 29% from 1991 to 2017,** according to the American Cancer Society's 2020 statistics report.
- **This decline is largely due to fewer deaths from lung cancer,** which remains the nation's leading cause of cancer deaths in men and women.
- **Many other common cancers are on a gradual decline** including breast, prostate, colorectal, brain, leukemia, ovary, stomach and bladder cancers.
- **Liver cancer is the exception.** Cases in the U.S. have more than tripled since 1980, while the death rates have more than doubled during this time. In part, this trend may be linked to a rise in obesity, which can cause fatty liver disease.

For men: The overall rate of new cancer cases has stabilized through 2016 due to a gradual decline in colorectal cancer and stabilizing prostate cancer cases.

For women: The overall rate of new cancer cases has stabilized during the past few decades. Lung and colorectal cases are down slightly, while other cancers common in women have increased or stayed the same. Breast cancer rates have increased slightly since 2004 — due in part to increased obesity.

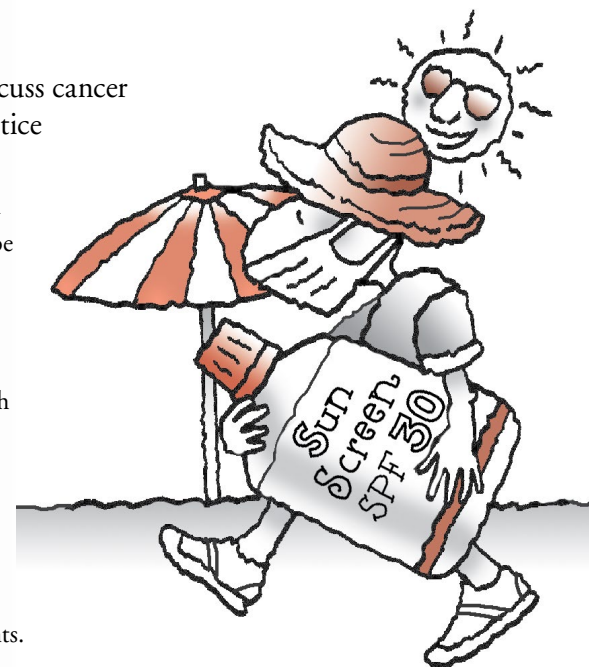


Prevention

Cancer treatment is most successful when the disease is found early. Discuss cancer screening with your provider, especially if you have specific risks. And practice prevention.

What scientists have confirmed about cancer prevention is still evolving. The Harvard School of Public Health has estimated that up to 75% of cancer deaths in the U.S. can be prevented through lifestyle choices:

- **Kick tobacco of all kinds.** It remains the leading cause of cancer.
- **Stay lean.** Obesity has become the second-leading risk factor after smoking for many types of cancer. Overweight and obesity are now linked with 13 types of cancer, which accounted for about 40% of all cancers in the U.S. in 2014, according to the CDC.
- **If you drink alcohol, use moderation.** Excess alcohol can cause cancers of the larynx, esophagus, liver, colon, rectum and female breast, among others.
- **Choose a Mediterranean food plan.** It offers plenty of fruits and vegetables, whole grains and legumes, plus seafood, but limits meat — and significantly reduces your risk of colon cancer, according to a Loma Linda University study of 78,000 participants.
- **Exercise routinely.** It may reduce your risks of colon and breast tumors.
- **Always use sunscreen outdoors.** Skip tanning beds and avoid intense sun, especially between 10 a.m. and 4 p.m.



October Fill-in-the-Blank Puzzle

Find out how well you know the topics covered in this issue of the newsletter.

- 1 The new Nutrition Facts label must now list added _____.
- 2 Research indicates only about half of people with _____ illnesses receive the help they need.
- 3 _____ usually blooms in August and continues pollinating until the first hard frost.
- 4 If you have _____, treating gum disease may help lower or maintain a healthy blood sugar level.
- 5 _____ cancer is the second-leading cause of cancer death in women.
- 6 _____ is one of the most common reasons people with employee assistance programs seek help.
- 7 Catch-up _____ contributions can help you with your taxes.
- 8 _____ has become the second-leading risk factor after smoking for many types of cancer.

 You'll find the answers at personalbest.com/extras/Oct2020puzzle.pdf.

The Smart Moves Toolkit, including this issue's printable download, Stop Germs Cold, is at personalbest.com/extras/20V10tools.

Dr. Zorba's corner

Should you wear a mask? The answer is **yes**, for two reasons. First, a mask will help you keep from spreading COVID-19 if you have it (you can be infectious and not have symptoms). Masks cut down dramatically on respiratory droplets that spread the virus. Second, wearing a mask helps keep you from touching your nose, mouth and eyes, where COVID-19 can enter. And combined with handwashing and staying at least six feet away from other people (**social or physical distancing**), it's the recommended way to keep you and others healthy. **Note:** Masks are not a substitute for social distancing or handwashing. Wash your mask daily and don't touch the front.

— Zorba Paster, MD

Stay in Touch. Keep those questions and suggestions coming!

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