

*“Life Is a Journey. Have Some Fun.”*

## New Year’s Health Check

**Hoping to achieve better wellness in the new year?** Move into 2022 by looking forward to strengthening your physical and mental health. This is where an annual exam can be vital for detection and prevention of medical problems.

**First, review and identify your primary goals**, such as weight loss, increased exercise, less stress and a more positive attitude. Some practical steps might include:

- Moving more and sitting less.
- Eating fruits and vegetables daily.
- Avoiding sweet beverages.
- Taking more time for self-care.
- Trying meditation.
- Avoiding eating out so much.
- Limiting screen time.
- Enjoying the outdoors.



Other changes critical to health include limiting alcohol and quitting smoking.

**A regular checkup can assess your overall health** — the frequency may depend on your age, typically starting by age 40. In a thorough physical exam, your health care provider will review your family medical history and current health risk factors; check your heart and respiration rate, blood pressure and other vital signs; and ensure your vaccinations are current.

**The exam might call for cancer screening, depending on your age and risk factors.**

For men, a testicular cancer check and a prostate exam are important. Women may require a pelvic exam, a Pap smear and a mammogram (frequency varies).

**Make the most of this valuable health care benefit.** Come to your checkup with a list of concerns and questions, and the reassurance of spending time with a trusted health professional that is focused on your health and how to maintain it.

**Note:** Your annual checkup might include virtual options, such as a phone or video call.

The Smart Moves Toolkit, including this issue’s printable download, [Overcome Your Exercise Plateau](#), is at [personalbest.com/extras/22Vttools](https://personalbest.com/extras/22Vttools).

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### Are you vaccinated against COVID-19?

*by: Dave Leo, President & CEO*

I realize the topic of COVID-19 vaccines is sensitive and divisive, so I would ask that you read this blurb in the gentle spirit in which it is intended. While I strongly advocate for the vaccine, I understand not everyone agrees with my view. I also realize pushy vaxxers can turn off those who are reticent to get the vaccine and even make them dig their anti-vaccine heels in deeper. With that in mind, I would like to offer a bit of information that I hope will at least encourage those who have not yet gotten the vaccine to think about it.

WMI is a small company that has been offering health insurance for more than 40 years. Many of our groups and their employees have been insured with us for decades, so our concern is far greater than simply a monetary one. We’ve seen our fair share of COVID-19 claims, and many of our insureds have been hospitalized with severe illness and complications. Sadly, four of our insureds have died. Their ages range from 39 to 58 years old, their treatment has lasted from weeks to months, and one individual’s claims reached \$1.6 million. Even those who have recovered have been severely impacted with ongoing health conditions and hundreds of thousands of dollars in claims. The one thing these individuals have in common is that they were all unvaccinated. Please consider a COVID-19 vaccination.

Having a perfect set of abs will not bring you happiness, but eating healthy food and exercising will.

— Joe Wicks



## TIP of the MONTH

### Shop Smart

Looking to save a few dollars at the supermarket? Here are three important tips:

1. Buy no-name or store brands, which offer the same quality as brand names at lower prices. 2. Use apps, coupons and flyers to look for sales. 3. Cut and chop foods yourself. A whole chicken is less expensive than chicken parts; whole carrots are cheaper than grated or baby carrots, and a brick of cheese costs less than shreds.



# eating smart Seasonal Flavors

By Cara Rosenbloom, RD

**It's a smart idea to add more vegetables and fruit to your diet**, yet about 90% of Americans fall below the recommended intake for vegetables, and 80% don't eat enough fruit. Aim for two and a half cups of vegetables and two cups of fruit per day.

**When possible, choose vegetables and fruits that are in season**, which means they will likely cost less, and be nutrient-rich when you buy them, since they have not lost nutrients in transit from overseas. Here's a guide to buying vegetables and fruit in each season:

- **Winter:** Broccoli, cauliflower, leafy greens, citrus fruits and root vegetables, such as carrots, beets and turnips.
- **Spring:** Asparagus, peas, Swiss chard, rhubarb, radishes, leeks and lettuce.
- **Summer:** Berries, corn, cucumber, tomato, zucchini, peaches, cherries, melon and green beans.
- **Fall:** Apples, pears, butternut squash, pumpkin, sweet potato and Brussels sprouts.

**In the off-season when variety wanes**, head to the grocer's freezer for a wonderful assortment of vegetables and fruit. Frozen at the peak of ripeness, these items retain as many vitamins and minerals as fresh and sometimes more. Canned fruits and vegetables are also a good option, but try to find varieties without added sugar or salt.

**Ask the supermarket staff or the purveyors at the farmer's market** for ideas about how to prepare vegetables. If your usual diet isn't filled with produce, find ways to flavor your vegetables so you love the taste. You can add herbs, spices, salad dressing or grated cheese to bump up the flavor, and can experiment with raw, roasted, grilled, baked and stir-fried textures to see which you prefer.

**If you have a green thumb**, plant a small garden on your windowsill or in your backyard. Tomatoes, lettuce, herbs, zucchini, peas and cucumbers are among the easiest to grow.



## Sheet Pan Chicken Fajitas

EASY recipe

- |  |   |
|--|---|
| 1½ lbs (24 oz.) skinless chicken breast strips     | 3 sweet peppers, seeded and cut into strips |
| 1 tbsp extra-virgin olive oil                      | 1 red onion, sliced into rounds             |
| 2 tsp chili powder                                 | 8 corn tortillas                            |
| 1 tsp each cumin, smoked paprika and dried oregano | ¼ cup salsa                                 |
| ½ tsp each salt and garlic powder                  | 1 cup fresh chopped cilantro                |
|  | 1 lime, quartered                           |

**Preheat** oven to 400°F. **Line** a baking sheet with parchment paper. **Place** chicken strips in a wide bowl, and coat with olive oil. **Add** chili powder, cumin, smoked paprika, oregano, salt and garlic powder. **Stir** to coat chicken evenly with spice mixture. **Transfer** chicken to lined baking sheet. **Add** sweet peppers and onion around chicken in single layer. **Bake** 20-25 minutes, or until chicken reaches 165°F internal temperature. **Serve** with tortillas, salsa, cilantro and lime wedges.

**Makes 6 servings. Per serving:** 395 calories | 46g protein | 8g total fat | 1g saturated fat | 4g mono fat | 2g poly fat | 39g carbohydrate | 7g sugar | 9g fiber | 452mg sodium

The most important thing in communication is hearing what isn't said.

— Peter Drucker



**Have the January blahs got you down?** Maybe you're tired after the holidays, you've packed on some extra pounds or watched once-enthusiastic New Year's resolutions disappear. Take heart and take action to avoid the blahs:

- Unless conditions are dangerous, go outside and get fresh air and sunshine.
- Exercise. Even a brief walk boosts feel-good endorphins and energy. So do stretching and home workouts.
- Perk up with new interests. Learn a language online or try out new recipes.

## work&life

# Relief for Relationship Fatigue

By Eric Endlich, PhD

**Keeping relationships vibrant and healthy after several years is not always easy.** Stress, whether it comes from separation from one's extended family, job loss or other changes, can make it even more difficult to keep a relationship humming along smoothly. Many couples were stranded in close quarters for long periods during the COVID-19 pandemic, and in some cases this experience intensified the challenge of maintaining long-term intimacy.

**Here are some of the steps experts advise taking to maximize the health of your relationship:**

- **Find the closeness balance.** Spend some of your time alone (or with friends) as well as together.
- **Remain patient.** If your partner is occasionally irritable, understand that it's normal and don't overreact.
- **Be flexible.** Your partner may have different ideas about how much time to spend together or how to interact.
- **Communicate constructively.** Start by listening and trying to understand your partner's feelings and viewpoints. Express your feelings and requests without blaming or criticizing.
- **Choose your battles.** Try to see the big picture, and try to let the little things go.
- **Choose fun topics and activities.** It's easy to let household chores and financial responsibilities take over your time and conversation, and it can help to take a break for something lighter.

**Preserving and strengthening your relationship** with your partner is more than just fulfilling — it's good for your health, too.



# Protect Your Online Life

**Technology is part of our daily life**, but unfortunately, there are always people who are looking to hack our systems, or worse, steal our identities. Here are some ways to protect yourself online.

**Use** strong passwords — long passwords with a combination of upper and lowercase letters, numbers and characters. Don't use the same password for different sites. **Tip:** Use a password manager to keep track of passwords.

**Keep** your personal social media accounts private.

**Use** a two-factor authentication for accounts, such as credit cards and banks.

**Download** all security updates and patches.

**Install** antivirus software on your PC and keep it updated.

**Delete** all apps that you don't use; use your browser instead.

**Disable** ad personalization on your devices and major platforms by going into settings and turning it off.

**Search** for the HTTPS and lock symbol in the web address; it means that the connection between your web browser and the website server are encrypted. However, it still may not be secure. **Tip: Before purchasing online**, search for the domain name in quotes and add **review** or **scam** to double-check.

**Use** a virtual private network (VPN) to encrypt your internet traffic and hide your IP address when using public Wi-Fi.

**Use** passcodes even if they're optional.

**Turn off** the **save password** feature in browsers.

**Clear** your cache regularly.

**Beware** of phishing emails.



Success is to be measured not so much by the position that one has reached in life as by the obstacles which he has overcome.

— Booker T. Washington

### Medication errors kill 7,000 to 9,000 Americans annually.

To avoid medication mistakes, be proactive. Ask your health care provider and pharmacist about possible side effects of drugs you're prescribed, as well as interactions with any other prescriptions you are taking. Find out how to store the medication (e.g., refrigeration). Keep a list of all over-the-counter drugs, supplements, herbs and other prescriptions you take. Share the list with your provider and pharmacist; ask about possible interactions with your new medication. If you experience unexpected reactions from a drug, call your provider or pharmacist immediately. Keep your medications in their labeled containers to avoid confusing them.

## body&mind

### Q: How to cope with return-to-work anxiety?

**A:** If you've been away from the workplace while working remotely, coming back can be a big adjustment. Here are some things to keep in mind:

- Accept your feelings. Even if you're happy to see your coworkers again, it's normal to be anxious, too.
- Address any concerns about COVID-19 risks. Ask your employer what health measures they are taking.
- Consider how your schedule will be impacted. If you commuted before switching to remote work during the COVID-19 pandemic, allowing extra time for travel may take some adjustment.
- Explore flexible options. Perhaps you can work remotely for part of the week.
- Synchronize your sleep schedule in advance. Make sure you'll be alert and refreshed during your work hours.

— Eric Endlich, PhD



## Alzheimer's Update

**About 5.7 million Americans live with Alzheimer's.** Although there's no cure, researchers are studying treatments to prevent, delay, and treat symptoms of the brain disease.

**Abnormal levels of beta-amyloid protein clump and form plaques,** which disrupt cell function in Alzheimer-stricken brains. The recently FDA-approved anti-amyloid antibody drug aducanumab reduces these plaques and may slow mental and functional decline in people with early Alzheimer's, although scientists are debating its effectiveness. Other Alzheimer's treatments using monoclonal antibodies to clear amyloid plaques are in development.

**Drugs which may prevent tau tangles** — twisted protein fibers in Alzheimer's brains linked to cognitive decline — are also being studied. And a drug developed to treat cancer is being tested for reversing memory loss.

**Because Alzheimer's causes chronic brain inflammation,** scientists are also researching drugs to treat inflammatory processes. Future treatments may involve a combination of medications, much like therapies used for some cancers and HIV.

**Many risk factors for heart disease** also raise the odds of developing Alzheimer's. And, it turns out, a heart-healthy lifestyle, including eating a nutritious diet, keeping blood sugar levels controlled and exercising regularly, may reduce Alzheimer's risk. Keeping blood pressure and cholesterol levels under control helps, too.

**To help researchers learn more,** the Alzheimer's Association is supporting the U.S. Study to Protect Brain Health Through Lifestyle Intervention to Reduce Risk (US POINTER). This large research initiative is evaluating whether healthy lifestyle can protect brain function in people at increased risk for Alzheimer's.



The best thing to do when you find yourself in a hurting or vulnerable place is to surround yourself with the strongest, finest, most positive people you know.

— Kristin Armstrong



**Are you at risk for vision-robbing glaucoma?** January is **Glaucoma Awareness Month**, an opportunity to learn about this leading cause of vision loss. Risks include being older than 60, a family history of glaucoma and having diabetes or hypertension. African Americans and Hispanics, age 40 and older, also are at increased risk. But anyone can get glaucoma. There's no cure, but treatment can often protect vision. That's why regular, comprehensive eye exams are important. Learn more at [nei.nih.gov](http://nei.nih.gov).

## body&mind

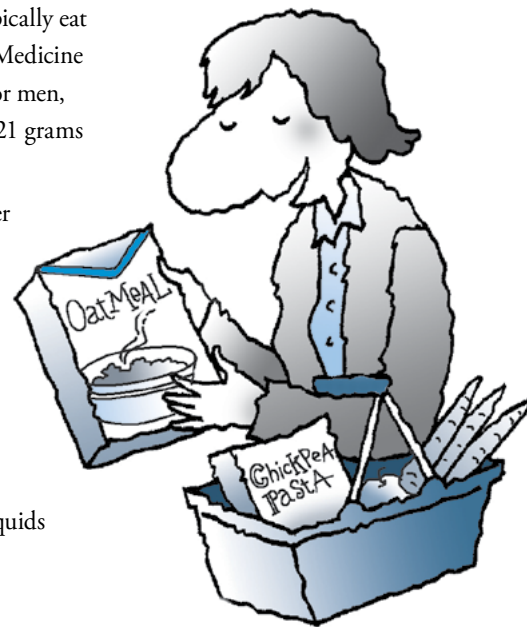
### Q: Fiber supplements necessary?

**A:** **Most Americans don't get enough fiber.** Adults typically eat ten to 15 grams of fiber per day. But the Institute of Medicine recommends adults under age 50 consume 38 grams daily for men, or 25 grams for women. After age 50, 30 grams for men, or 21 grams for women is recommended.

**Food is the best way to get more fiber.** Excellent high-fiber foods include vegetables, fruits and legumes. Whole grains, nuts and seeds are good sources, too. In contrast, refined foods, such as white bread, pasta and juice, are much lower in fiber than unprocessed whole foods.

**Some people may need a supplement** if food is inadequate. First check with your health care provider since fiber supplements may interact with your medications or health conditions. Start them in small amounts and drink ample liquids to reduce gas.

— Elizabeth Smoots, MD



## Wheelchair Workouts

**Using a wheelchair needn't keep you from pursuing physical activities** — and staying mobile is essential to your health and enjoyment of life. Regular exercise will help preserve or build muscle strength so you can do everyday tasks more easily. And it helps reduce your risk for heart trouble and weight gain, while it eases depression and anxiety.

**Just getting started?** Focus on upper-body strengthening. Here are two simple key exercises to get you motivated:

**Ball squeeze** — Sitting up straight in your chair, hold a medicine ball or basketball up to your chest. The more you squeeze the ball, the harder you will be working your chest and arm muscles. Push the ball out in front of you until your elbows are nearly straight, and continue to squeeze the ball for a count of five. Moving slowly, repeat ten times.

**Knee rise** — With your feet flat on the ground or flat on your footplate, slowly lift one of your legs as far as you can comfortably manage and bend your knee back toward you. Hold that pose for five seconds. Then lower your foot and repeat the exercise with your other leg; do ten times with each leg.

**Alternate your activities to avoid overuse injuries**, particularly neck and shoulder pain. You might also check out online workouts and try calming yoga sessions. Before starting any new physical activities, check with your health care provider; consider working with a physical therapist.

#### Weekly activity goals for adults with disabilities:

1. Aim for 150 minutes of moderate-intensity cardiovascular activity with each session lasting for at least ten minutes.
2. Do two or more sessions of moderate- or high-intensity strength-training activities involving all major muscle groups.

**If you cannot meet these guidelines**, aim for regular physical activity according to your ability and avoid inactivity whenever possible.



## Keep an Eye on Your Credit

By Jamie Lynn Byram, PhD, AFC

**Monitoring your credit report allows you to know what potential creditors see.** You can get one report for free annually from each national credit bureau (Equifax, TransUnion and Experian) at [annualcreditreport.com](http://annualcreditreport.com).

**Your credit report has four sections:** identifying information, credit history, public records and inquiries.

**Identifying information** includes current and previous addresses, date of birth, telephone numbers, driver license numbers and your employer's name. Look at it closely for accuracy.

**Credit history** lists each account you own, including the name of the creditor and the account number. Many creditors may have multiple accounts, or if you move, they transfer your account to a new location and assign a new number. Your history also lists the type of credit, the name or names on the account, loan or credit limit, remaining balance, monthly payment amount and payment history.

**Public records** list financial-related data, such as bankruptcies, judgments and tax liens. These items drastically hinder your credit.

**Inquiries list everyone who asked to see your credit report.** Inquiries are divided into two sections. Hard inquiries are ones you initiate. Soft inquiries are from companies that want to send promotional information to a prequalified group or current creditors who are monitoring your account.

## Q & A: Travel During COVID-19

Travel resumed several months ago, yet many people are still being cautious — and rightly so. Here's what you should know about traveling while COVID-19 infections continue.

**Q: I'm thinking about traveling; what precautions should I take before going?**

**A: First, get vaccinated.** Some destinations require proof of being vaccinated. Traveling increases your chances of getting or spreading COVID-19 because of crowded rest stops, packed planes or trains as well as full hotels and restaurants.

**Q: Do I need to quarantine after traveling domestically?**

**A: If you are unvaccinated,** the CDC recommends quarantining after travel for seven days with a negative test or ten days untested. Of course, if you develop symptoms after travel, follow the CDC's COVID protocol at [cdc.gov](http://cdc.gov). Recommendations and requirements may change, so check for updates before you go. **Best strategy:** Unless you're medically unable to do so, get vaccinated. Most deaths in the U.S. are among the unvaccinated. Get a booster shot as recommended.

**Q: How do I know where it's safe to travel and who requires proof of vaccinations?**

**A:** The U.S. Department of State has COVID-19 country-specific information at [travel.state.gov](http://travel.state.gov).

**Q: What are the regulations for traveling abroad?**

**A:** Each country has its own regulations. For the U.S., go to [cdc.gov](http://cdc.gov) or [travel.state.gov](http://travel.state.gov).

**Q: What are some other precautions I should take?**

**A:** Continue to follow safe practices, including staying home when you are sick, social distancing, washing your hands often, carrying plenty of hand sanitizer, and always wearing a mask when you leave home.



### SAFETY CORNER

## Cold Weather Auto Battery Tips

**It's more common for car batteries to die during the winter months** — especially if you have an older vehicle. Here are some cold weather (and all-weather) tips:

- Test your battery before the cold hits. Test connectors to make sure they are clean and tightly connected. If they are corroded, use a stiff wire brush to clean them.
- Turn vehicle accessories — radio, heat, lights — off before starting your vehicle.
- Park your vehicle in the garage, if possible.
- Never jump-start a frozen battery or try to if your vehicle's liquids are frozen.
- Always wear a pair of splash-proof polycarbonate Z-87 goggles when jump-starting your battery.
- Never smoke or use anything that may spark when working on your battery.
- Check your jumper cables to be sure they are rust- and corrosion-free before using them. Also make sure there are no exposed wires on your jumper cables. Never use electrical tape to cover exposed wires.
- Follow directions to properly jump-start your battery with jumper cables.



# Losing Weight with Smart Devices

By Diane McReynolds, Executive Editor Emeritus

**Exercise is an effective way to lose weight.** And modern innovation offers many tools, apps and gadgets to assist with your fitness pursuits. They can help you lose weight by tracking your progress and keeping you motivated — provided you research your options before investing in them. Following is a quick review of some practical aids for losing weight and improving fitness.

**Fitness trackers are especially popular, wearable tools** that monitor your activities so that you see your performance results and continue to improve them. Such smart devices can analyze the muscle-to-fat tissue ratio in your body, track heart rate, steps, calories burned, sleep and even your mood. Trackers can identify and monitor different types of activities, such as walking, moving at work or training at various levels of difficulty. Choose a tracker that communicates via Wi-Fi or Bluetooth with your smartphone so you can monitor your results.

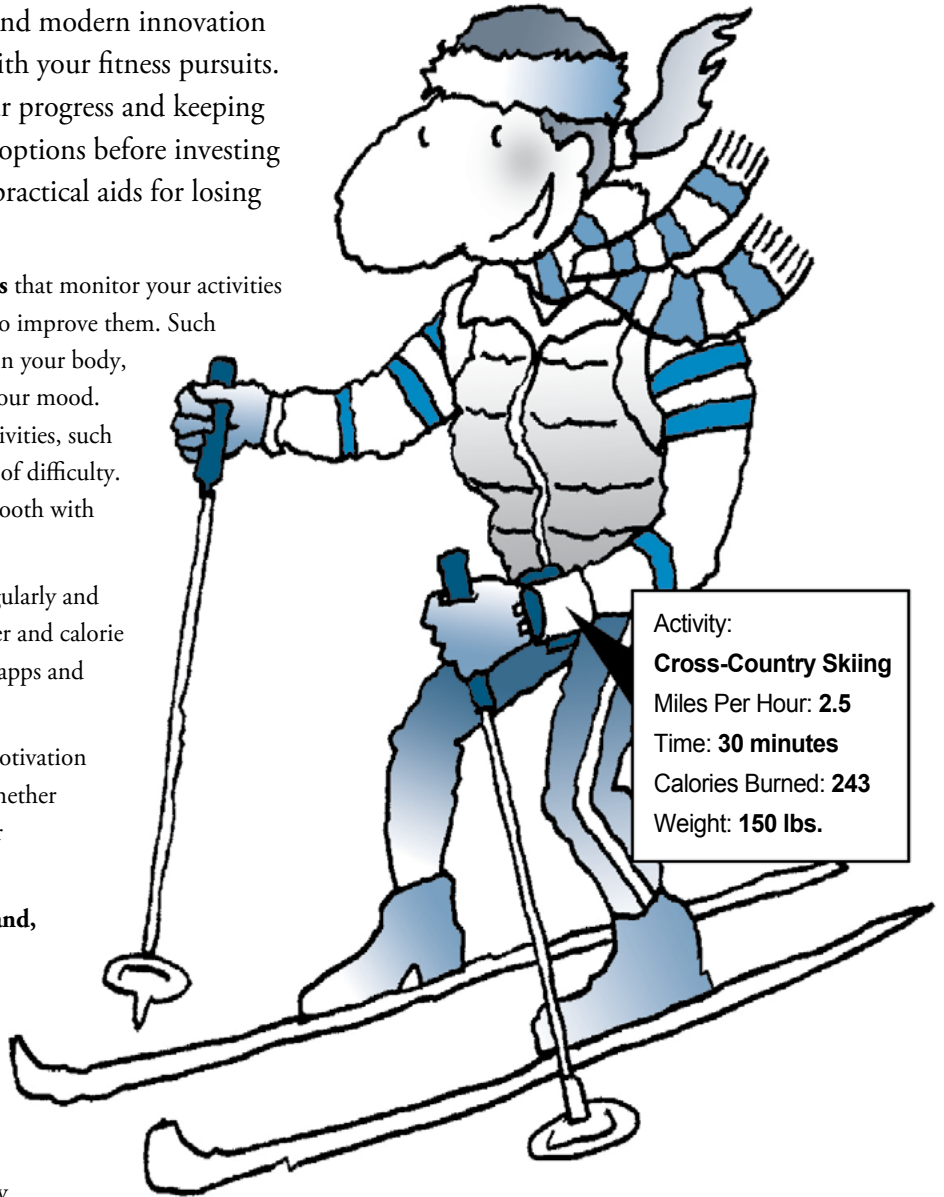
**Smartwatches** can encourage wearers to jog or walk regularly and include the basic functions of a step counter, lap counter and calorie tracker. Like smartphones, they use touchscreens, offer apps and may record your heart rate and other vital signs.

**Weight loss apps** have helped many people with the motivation and discipline needed to lose weight and keep it off. Whether you're looking to count calories, log meals or track your workouts, you'll find apps for smart devices.

**The weight loss technology market continues to expand,** and you can find many options for health and fitness pursuits, including millions of apps. However, not all devices are worth owning; some can be flawed, unfinished or useless.

**Also, before you buy,** learn how devices and apps handle your private information, including name, contact information and your location. Read the privacy policy and information about how the app uses your personal data. The same goes for places you may share your data (e.g., miles walked or calories burned), such as social media. Review the app's permissions, and limit location permissions. Don't use your social network account to sign into an app. Doing this often allows the app and the social media platform to collect information from each other. To learn more, search for **protect and secure health information** at [healthit.gov](http://healthit.gov).

**Studies published in recent years** have shown promising results for digital weight management among different populations. However, more research is needed to determine how successful weight loss devices and apps are in the long term and to analyze their use among racial and ethnic minorities.



Activity:  
**Cross-Country Skiing**  
Miles Per Hour: **2.5**  
Time: **30 minutes**  
Calories Burned: **243**  
Weight: **150 lbs.**

**Bottom line:** Weight loss technology can help you reach your health goals, but habits you adopt for life, such as regular exercise and a nutritious diet, are key with or without digital tools.

# January Fill-in-the-Blank Puzzle

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

- 1 About 90% of Americans fall below the recommended intake for \_\_\_\_\_.
- 2 Don't use the same \_\_\_\_\_ for different websites.
- 3 \_\_\_\_\_ are twisted protein fibers in Alzheimer's brains linked to cognitive decline.
- 4 \_\_\_\_\_ errors kill 7,000 to 9,000 Americans annually.
- 5 \_\_\_\_\_ is the best way to get more fiber.
- 6 Alzheimer's causes chronic brain \_\_\_\_\_.
- 7 \_\_\_\_\_ is a leading cause of vision loss.
- 8 \_\_\_\_\_ increases your chances of getting or spreading COVID-19.



You'll find the answers at [personalbest.com/extras/Jan2022puzzle.pdf](https://personalbest.com/extras/Jan2022puzzle.pdf).

The **Smart Moves Toolkit**, including this issue's printable download, **Overcome Your Exercise Plateau**, is at [personalbest.com/extras/22V1tools](https://personalbest.com/extras/22V1tools).

## Dr. Zorba's corner

**Eating high-glycemic index foods may raise the risk of dying from heart attacks and strokes**, according to a recent study that followed nearly 140,000 people, 35 to 70 years old, for nearly 10 years. The glycemic index rates foods from 0 to 100 based on how quickly they elevate blood sugar levels. Pure glucose is rated 100, with skim milk having a glycemic index of four. I suggest you eat carbohydrates with a low-glycemic index (lower than 55) that includes many fruits and vegetables, beans, whole grains and dairy foods. Higher-glycemic foods, such as white bread, white rice and potatoes, are okay to eat, but watch portion sizes, and eat them alongside foods that contain protein and healthy fats, which help minimize the blood sugar spike. Limit high-glycemic index foods: anything that's sweetened with sugar or high fructose corn syrup (soft drinks, pastries, etc.). You can learn more at [eatright.org](https://eatright.org).

— Zorba Paster, MD

**Stay in Touch. Keep those questions and suggestions coming!**

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