


“Life Is a Journey. Have Some Fun.”

Sun Safety: Get the Facts

When it comes to protecting yourself from sun damage, do you know fact from fiction? Review the basics from the American Cancer Society and CDC.


Fiction: You don't need to wear sunscreen when outdoors on cloudy days.

Fact: Up to 80% of the sun's UV (ultraviolet) rays can penetrate clouds. Unless it's raining heavily, your skin can burn if overexposed to UV rays.

 **Tip:** Remember that sunscreen is just a filter — it does not block all UV rays.


Fiction: One application of sunscreen will provide several hours of protection outdoors.

Fact: The best prescription is to apply one ounce of broad-spectrum sunscreen with a sun protective factor (SPF) 30 to your entire body and reapply every two hours, especially after swimming or sweating.

 **Tip:** Sunscreen products can only be labeled broad spectrum if they have been tested and shown to help screen both UVA and UVB rays.

Fiction: Sunscreens labeled as water-resistant only need to be applied once while sweating or swimming.

Fact: Water-resistant sunscreens must be reapplied at least every two hours. These sunscreens must state whether they protect the skin for at least 40 or 80 minutes of swimming or sweating. There's no such thing as a waterproof sunscreen — they all wash off eventually.

 **Tip:** Most sunscreen products are good for two to three years; check expiration dates.

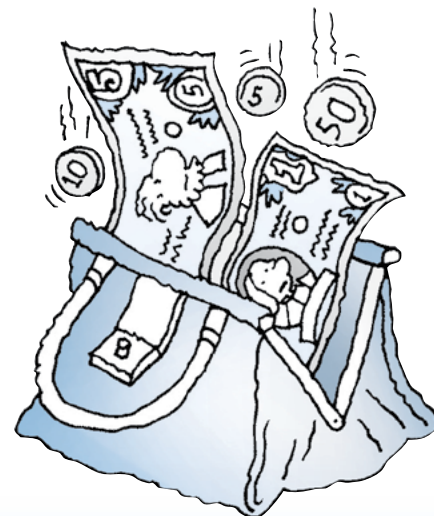
Fiction: Getting a base tan at an indoor tanning salon is a good way to prevent sun damage when outdoors.

Fact: A base tan provides little protection from sunburn — any tanning, indoors or out, injures your skin.

You may be especially sensitive to UV damage if you have: a family history of skin cancer; fair skin; or many moles, irregular moles, or freckles. Learn more at cancer.org.

The Smart Moves Toolkit, including this issue's printable download, [Sunscreen: The Real Cover-Up](#), is at personalbest.com/extras/21V7tools.

Volume 41 • Number 7 • July 2021



Free prescription drug discount cards like GoodRx[®] or ScriptSave[®] WellRx promise to save you money at the pharmacy.

In some cases, these savings can even be deeper than the discounts available through your health plan! Savings obtained through drug discount programs are shared proportionally to plan benefits between the health plan and the member; and although the member must pay the entire cost upfront, eligible prescriptions can be submitted for reimbursement and Rx deductible credit.

If you find a better deal for your prescription drugs through a drug discount card, contact our office and we'll guide you through the next steps.

It's difficult to think anything but pleasant thoughts while eating a homegrown tomato.

— Lewis Grizzard



TIP of the MONTH

Weight Loss Aid?

If you've considered trying apple cider vinegar for weight loss or managing type 2 diabetes, there's new research to consider. A recent analysis of 16 studies on acetic acid (the main component in vinegar), found that it has a small but significant effect on lowering blood sugar levels, and has no effect on weight loss. **Bottom line:** Don't rely on vinegar as a weight loss aid or as the sole way to manage your diabetes. More research is needed to better understand the role of apple cider vinegar. Healthful eating, weight loss and more physical activity result in far greater blood glucose reductions and are backed by extensive research.



eating smart

Food Waste No More

By Cara Rosenbloom, RD

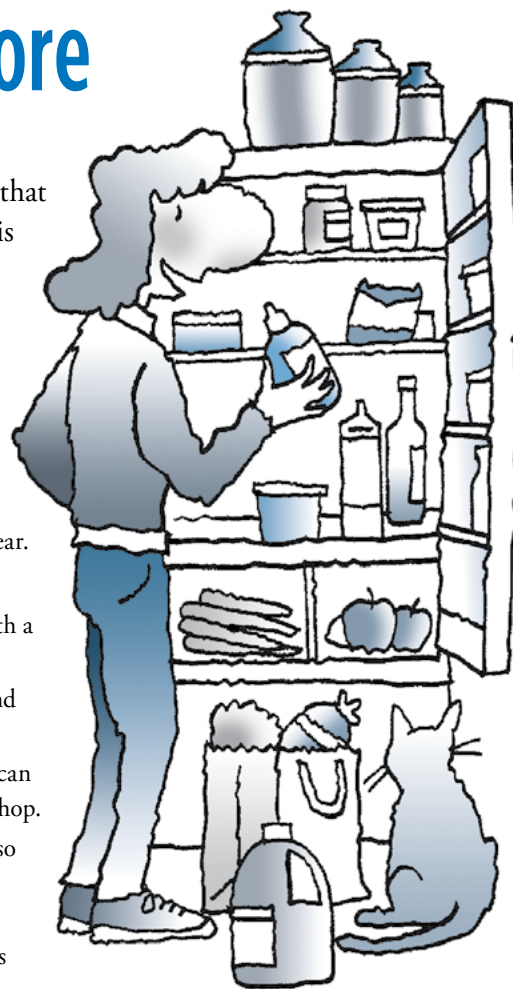
Ready for a shocking statistic? It's estimated that between 30% to 40% of the U.S. food supply is wasted — that's more than \$240 billion worth of food. About a third of this food waste could be rescued and sent to communities in need.

While this problem includes waste at the farm, factory, restaurant and grocery level, there's also plenty of food wasted in homes across North America. The average family wastes \$1,866 worth of food each year.

Here are some tips to help you waste less food at home.

- **Plan ahead:** Organize the week's meals and shop with a grocery list of what you need.
- **Keep track:** Watch how much you toss each week and adjust your shopping habits as needed.
- **Stay organized:** Keep similar foods together so you can take a quick inventory of what you need before you shop.
- **Use leftovers:** Plan your next meal around leftovers so they don't end up in the trash.
- **Rely on the freezer:** Frozen food stays fresh longer. Store bread, meat, poultry, fish and certain vegetables and fruits in the freezer.
- **Learn about best if used by dates:** Don't toss food based on the date stamp. It indicates when the nutritional value starts to decrease, not when the product expires.
- **Strategize with freshness:** Eat foods based on how quickly they spoil. Enjoy berries and leafy greens first, and store hardier apples and carrots until the end of the week.
- **Give foods a second chance:** Don't toss bruised or day-old foods. Make bread into croutons, and freeze ripe fruit for baking, oatmeal or smoothies.
- **Compost:** Peels from fruits and vegetables can be composted and used for personal gardening.

These simple tips can help you save money and reduce waste.



Summer Salad with Blueberries

EASY recipe

6 cups baby spinach
2 cups chopped red/purple cabbage
2 cups blueberries or other berries
¼ cup + 1 tbsp feta cheese, crumbled

2 tbsp apple cider vinegar
2 tbsp extra-virgin olive oil
1 tbsp chopped shallot

In a large serving bowl, combine spinach, cabbage and blueberries. Using a blender or small food processor, blend together ¼ cup feta, vinegar, oil and shallot. Pour dressing over salad and toss to coat. Serve topped with 1 tbsp crumbled feta.

Makes 4 servings. Per serving: 152 calories | 4g protein | 9g total fat | 2g saturated fat | 6g mono fat | 1g poly fat | 16g carbohydrate | 9g sugar | 4g fiber | 159mg sodium

Family is the most important thing in the world.

— Princess Diana

Did you know? Seasonal affective disorder (SAD) can occur in the summer.

Though less common than the winter version, many people do develop summer depression. Symptoms include poor appetite, weight loss, insomnia, restlessness and anxiety. Early, accurate diagnosis is important to ensure you get proper treatment.

If you suspect summer depression, consult a health care provider familiar with this condition. Treatment may include medication, counseling and changing your sleep schedule. Lifestyle changes can also help: Maintain healthy eating, exercise consistently and don't overbook — find time to relax and do things you enjoy daily. — Eric Endlich, PhD

work&life

When Adult Kids Move In

Grown children moving in with their parents is no longer unusual. In fact, the number of young adults living with one or more parents has surpassed the number living in multi generational households during the Great Depression, according to Pew Research.

There are numerous reasons why adult children return home, including a job loss, apartment woes or a relationship breakup. While the new living situation may be fine for a while, it can disrupt the parents' home life and cause stress for all family members.

Use these tips to help you and your adult kids adjust more comfortably to your new living arrangement:

- **Set a mutually agreed-upon rent for room and board.** If your grown child is unemployed, encourage them to look for work and, in the meantime, to help with chores and errands.
- **Set limits.** If you're looking forward to retiring or downsizing, make it clear the living arrangement can't last forever and work out a timetable.
- **Respect each other as adults.** Your grown kids shouldn't treat your home like a dormitory or expect you to provide all their meals. And parents shouldn't expect their adult children to have a curfew.
- **Don't wait until there's an argument to set some rules.** For example, make it clear if you don't allow smoking in your home. Let them know your bedtime should be respected (no loud music or guests after a certain time).



Smartphone Tendonitis

Smartphones help make work and personal lives easier in multiple ways, but it can be a pain — literally. Specifically, it can cause smartphone tendonitis: pain in your hand, wrist and thumb.

Tendonitis is inflammation of tendons connecting muscles to bones. It's not an uncommon condition and typically occurs in people who do repetitive activities, such as playing tennis or certain musical instruments. Now daily use of smartphones, tablets and other handheld devices has been added to that list.

Smartphone tendonitis is linked to excessive time typing, scrolling and tapping, especially with thumbs. Symptoms include pain, swelling and sometimes limited use of the hand or wrist. Irritation and swelling of the thumb's flexor tendon can cause trigger thumb, a painful locking of the thumb, according to the American Academy of Orthopaedic Surgeons.



Take these steps to reduce the risk of smartphone tendonitis:

- Whenever you can, put your device on your desk or a table and type without holding it.
- Switch hands periodically when you hold your device.
- Reduce texting by using voice messaging whenever possible.
- Take breaks and avoid prolonged use.

If you have swelling, stiffness or pain in your hand, wrist or thumb, talk to your health care provider. Tendonitis can often be treated with rest, ice and anti-inflammatories, as well as a wrist brace, if necessary.

Fashions come and go,
but good health is a
treasure to keep.

— Ammy Virk

Spending time in the sun? Wear sunglasses that protect your eyes. Don't opt for sunglasses just because they are fashionable. The National Eye Institute advises checking the label and choosing sunglasses which block 99% or 100% of the sun's ultraviolet (UV) rays — that includes UVA and UVB radiation. Vision experts also advise glare reducing sunglasses with polarized lenses if you drive a lot, or you've had refractive eye surgery, such as LASIK.



body&mind

Health Care Providers 101



Fundamental to helping us become well and stay strong is the U.S. health care system. It succeeds in maintaining access to various forms of treatment and prevention through health care providers.

A health care provider (HCP) is defined as a person or organization that performs, bills or is paid for health care in a normal course of business, according to the U.S. Department of Health and Human Services. The term health care provider is sometimes incorrectly used to refer to a health insurance plan, which pays your health care providers for the services they directly provide you, assuming your insurance plan covers the service.

The HCP you're probably most familiar with is your primary care provider (PCP) and any specialists you see for specific medical needs. In addition, you may have access to many other types of care providers and services. Federal regulations define HCPs as: a doctor of medicine or osteopathy; podiatrist; dentist; chiropractor; clinical psychologist; optometrist; nurse practitioner; physician's assistant; nurse-midwife; or clinical social worker.

HCPs also include institutional services, including hospitals, outpatient surgery clinics; urgent care centers or walk-in clinics; the laboratories that draw and process your blood tests; and imaging facilities (X-rays, mammograms and MRI scans). Other HCPs include physical therapists, visiting nurses and your pharmacy.

Your choice of health care providers matters for financial and insurance reasons. Most health coverage plans use provider networks, or groups of individuals and organizations performing services for the plan's members, which are covered at a discounted rate, provided you use its in-network care providers. In general, the more you learn about your plan, the better off you'll be.

Q: Domestic violence signs?

A: **Domestic violence sometimes starts gradually and may not be obvious at first.** Abuse can occur as physical violence, emotional abuse (e.g., threats, harsh words) or forced sex. Abuse is often followed by apologies and promises, and then a slow buildup to further abuse. Red flags include:

- Extreme jealousy, possessiveness or controlling behavior.
- Monitoring of a partner's whereabouts, phone use or online activities.
- Rigid gender role attitudes.
- Publicly humiliating a partner.
- Discouraging a partner from socializing or being in contact with others.
- Destruction of property.
- Verbal threats.
- Blaming a partner for everything (including the abusive behavior).

Abuse is never acceptable. For anonymous, confidential help available anytime, call the National Domestic Violence Hotline at **1-800-799-7233 (SAFE)**. If there's immediate danger, call 911.

— Eric Endlich, PhD

I always wanted to be somebody, but now I realize I should have been more specific.

— Louise Hart



July is Fireworks Safety Month.

July is associated with warm weather, Independence Day celebrations — and fireworks. Unfortunately, the month is also linked to injuries and fires caused by fireworks. Because of these dangers, some jurisdictions prohibit setting off and/or the sale of fireworks. The CDC's National Center for Environmental Health advises you to leave fireworks to experts and watch a public display from a safe distance (pandemic conditions permitting).

body&mind

Q: What is juvenile arthritis?

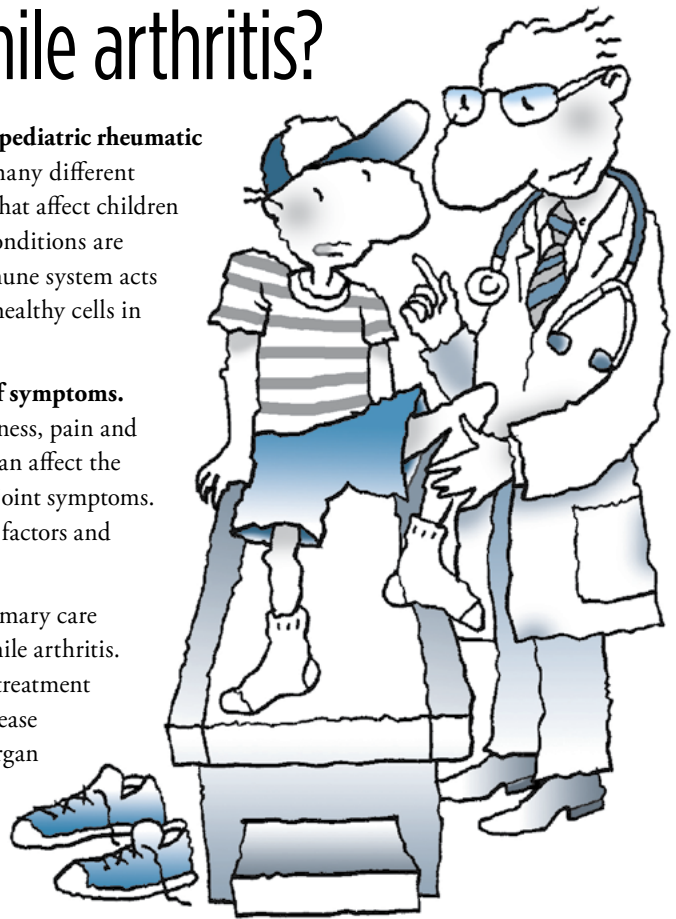
A: **Juvenile arthritis, also known as pediatric rheumatic disease,** is the medical term for many different inflammatory and rheumatic conditions that affect children age 15 years or younger. Most of these conditions are autoimmune. This means the body's immune system acts in abnormal ways to attack and damage healthy cells in the body.

Juvenile arthritis may cause a variety of symptoms.

Common ones include joint swelling, redness, pain and tenderness. Sometimes juvenile arthritis can affect the skin, eyes or internal organs without any joint symptoms. The cause usually involves environmental factors and heredity.

Tests and a physical exam can help a primary care provider or rheumatologist diagnose juvenile arthritis. There is no cure. But early diagnosis and treatment can decrease symptoms and minimize disease activity. It can also help avoid joint and organ damage and prevent progression of juvenile arthritis.

— Elizabeth Smoots, MD



The Depression-Weight Gain Link

It's not unusual to be depressed if you are overweight. But do extra pounds cause depression or could depression be a trigger for being significantly overweight? Studies show there's a complicated connection.

For example, CDC researchers found about 43% of adults with depression were significantly overweight. But that doesn't necessarily mean depression causes weight gain directly. However, it can raise the risk of being less active and indulging in emotional eating, which slows metabolism and increases calorie intake.

Chronic stress may play a role in triggering both depression and weight gain. When the stress hormone cortisol is released, it stimulates the buildup of fat in the abdominal area.

To further complicate matters, some antidepressants can contribute to weight gain. But if you need medication, there are more antidepressants available than in past years with fewer side effects, and not all are associated with weight gain.

It's important to break the depression-weight gain cycle because both excess pounds and depression are associated with health risks, including cardiovascular disease and type 2 diabetes, according to the CDC.

Talk to your health care provider and work with a therapist, if needed, to lower stress, stick to a healthy diet and become more physically active. Remember, exercise boosts mood and helps with weight control, too.



By Jamie Lynn Byram, PhD, AFC

In personal finance, *net worth* is a common term.

Net worth is equal to what you own (assets) minus what you owe (liabilities). Growing your net worth isn't difficult; it just takes focus and commitment. Take these steps to grow your assets:

1. Paying off debts will strengthen your net worth.

Focus on high-interest-bearing debt first; pay more than your minimum payment to speed up the process.

2. Contribute as much as possible to your retirement accounts.

Many employers have matching programs that you should maximize. As your accounts grow in value, so does your net worth.

3. Build an emergency cash fund.

Money set aside for emergencies will increase and protect your net worth. And you can avoid using a credit card and adding debt.

4. Keep cash for savings and emergency funds in interest-bearing accounts.

Only hold what is necessary for monthly expenses in your non-interest-bearing accounts. Move all other funds to a savings account that earns interest. Compound interest is your friend.

5. Track your spending.

Knowing where you spend money can help you control overspending. And the less you spend, the greater your net worth.

Take the Sting Out of Outdoor Work

If you work outdoors, chances are you will encounter a stinging insect. While insect stings can hurt, sometimes they can also cause severe reactions. Be prepared and protect yourself with these tips:

Wear clean, light-colored, smooth clothing. Long sleeves and long pants are strongly suggested.

Tuck pants into socks or boots.

Avoid wearing cologne, perfume, scented lotions or scented deodorants.

Look over your work area before you start for hives and ant mounds.

Stay away from flowering plants, if possible.

Keep your work area clean. Clean up especially after lunch as insects are attracted to discarded food.

Carry an epinephrine auto-injector and wear a medical ID bracelet stating your allergy if you have severe allergic reactions to insect stings.

Take care when lifting things off the ground. You could be disturbing ground bees or ant mounds.

Caution: Never disturb ant mounds (especially in a fire ant-infested area).

Seek immediate medical attention if a sting causes severe chest pain, nausea, profuse sweating, breathlessness, serious swelling or slurred speech.



SAFETY CORNER

S-T-O-P Vehicle Theft

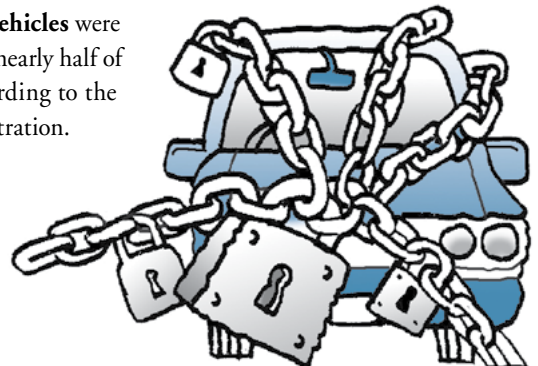
More than three-quarters of a million vehicles were stolen in the United States in 2017 — and nearly half of those thefts were due to driver error, according to the National Highway Traffic Safety Administration. Take these steps to reduce your risk:

Secure your vehicle by locking it.

Take your keys with you.

Obscure valuables or take them with you.

Park in well-lit areas.



Chronic Pain and the Brain

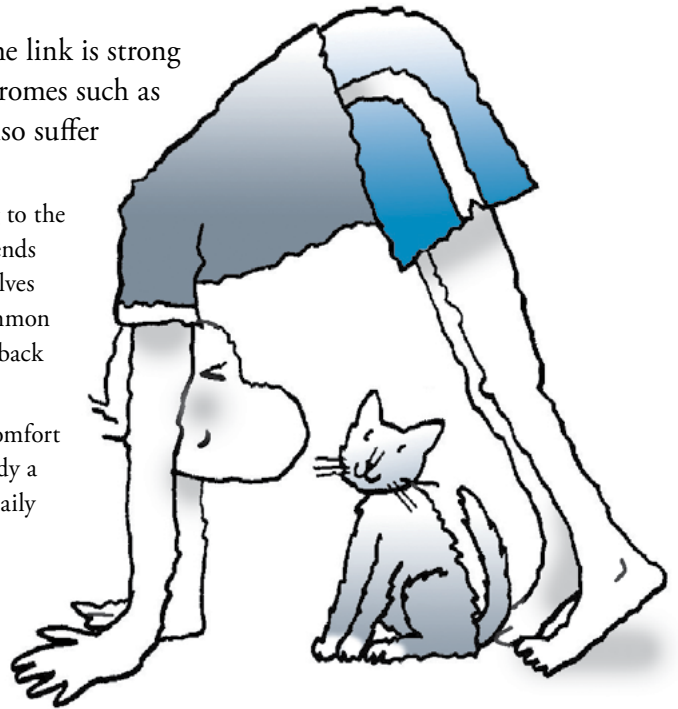
By Diane McReynolds, Executive Editor Emeritus

Can chronic physical pain lead to depression and anxiety? Yes, the link is strong because your body and mind tend to overlap, especially in pain syndromes such as fibromyalgia and migraine headaches. Many chronic pain sufferers also suffer depression.

Nearly 100 million Americans suffer from chronic, persistent pain, according to the American Academy of Pain Medicine. Pain is the most common symptom that sends us to our health care providers, yet it is hard to define. The sensation of pain involves communication among your nerves, spinal cord and brain. Some of the most common types of chronic pain are due to headache, arthritis, nerve damage, cancer, lower back pain, and pain after surgery or trauma.

Social withdrawal: If you suffer chronic pain, you may find that your daily discomfort leads you to withdraw from socializing, possibly because it gives you and your body a sense of rest and quiet that helps reduce the physical pain. Using pain medicine daily can lead to addiction, further reducing your mental and physical abilities.

But by limiting your normal activities, including your work, it can eventually affect your ongoing sense of health and happiness. Your pain not only hurts but may become demoralizing. Over time, pain can weaken both your physical and mental strength and social relationships — and further reduce your ability to cope emotionally.



Research shows that depression among those with ongoing pain can worsen existing pain, stress and anxiety. Note the common symptoms of depression:

- Frequent feelings of sadness or anger.
- Feeling worthless or hopeless.
- Reduced energy.
- Less interest or pleasure in your activities.
- Insomnia.
- Poor concentration.
- Appetite changes and major weight loss or weight gain.
- Suicidal thoughts.

Getting help: If you are having symptoms of depression, ask your health care provider for help. For example, working with a behavioral therapist may help you learn to:

- Practice positive thinking to reduce negative thoughts.
- Reduce or control your fear of pain.
- Develop a sense of freedom from your pain.
- Strengthen your relationships.
- Engage in activities you enjoy.



Cognitive behavioral therapy is a well-established treatment for anxiety and depression. It's also a very effective way to treat and control chronic pain. Therapists use it to help patients learn coping skills so that they can actively manage, rather than be victimized by, their pain. For example, patients might try participating in activities to help improve physical function and distract themselves from focusing on the pain.

Other effective therapies:

Relaxation training techniques help people relax and reduce stress; techniques include progressive muscle relaxation, yoga and meditation.

Routine physical exercise, according to abundant research, is very helpful for boosting mood and reducing anxiety. Research suggests that aerobic exercise can be especially helpful for improving overall well-being and physical function in patients with some types of chronic pain.

Mindfulness meditation practice has recently been shown to reduce a person's pain experience. Some participants have been able to reduce or even eliminate pain medications through ongoing daily practice.

Consider support groups. Meeting with other people who have chronic pain offers a way to understand, share and explore other methods of coping with pain — and can help you feel less alone. To learn more, search for **support groups** at theacpa.org.

July Fill-in-the-Blank Puzzle

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

- 1 It's estimated that more than _____ billion dollars' worth of the U.S. food supply is wasted.
- 2 More research is needed to better understand the role of apple cider vinegar in managing _____.
- 3 Irritation and swelling of the thumb's _____ tendon can cause trigger thumb, a painful locking of the thumb.
- 4 Seasonal affective disorder (SAD) can occur in the _____.
- 5 The term health care provider is sometimes incorrectly used to refer to a _____.
- 6 Pediatric rheumatic disease is also known as _____.
- 7 _____ may play a role in triggering both depression and weight gain.
- 8 Nearly 100 million Americans suffer from chronic, persistent _____.



You'll find the answers at personalbest.com/extras/Jul2021puzzle.pdf.

The **Smart Moves Toolkit**, including this issue's printable download, **Sunscreen: The Real Cover-Up**, is at personalbest.com/extras/21V7tools.

Dr. Zorba's corner

Cruciferous Tip

Brussels sprouts, broccoli, cauliflower, cabbage:

These are cruciferous vegetables, and the ones Americans are least likely to eat. A study published in the *British Journal of Nutrition* revealed that these less-loved vegetables might be the best for your blood vessels. Edith Cowan University researchers began following nearly 700 Australian women in 1998, and they found that women who ate more of these vegetables had less calcium buildup in their aorta — a key marker for structural blood vessel disease, heart attacks and stroke. So if you haven't tried these vegetables in a while, search online for some recipes and be adventurous. It might just save your life.

— Zorba Paster, MD

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