ΓM

#### MUTUAL INSURANCE COMPANY

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"Life Is a Journey. Have Some Fun."

#### Patient Portals 101

Want faster access to your health care provider? Patient portals enhance and quicken communication between you and your medical care team. Portals also allow secure electronic access to your personal health information. If your provider offers a patient portal, make the most of this valuable health tool. Portals are especially useful when you develop a chronic condition that needs regular care.

**Getting started:** Initially, your clinic will likely send an email giving you an option to log in to and set up your patient portal. The portal's message center allows you to communicate electronically with your provider and the office staff, who can then send you various notices, such as test results and reminders for annual checkups and flu shots. **Note:** If you've not received notification to access a portal service, contact your clinic.

My Chec

**Once you're set up**, you can receive email alerts to visit your portal for new messages. In addition, the portal allows you to perform many basic health care tasks. You can:

- Make non-urgent appointments.
- **Review** your medical history.
- Request referrals.
- Refill prescriptions.
- **Download** and complete forms.
- Send questions via secure email.
- Access educational materials.

**Some portals work better than others**. Report problems or suggestions to your website providers; they want to ensure their portals are effective and efficient for their patients.

**Portals can often save you time and effort.** You can often resolve basic issues without waiting for office hours or returned phone calls; you can access your personal health information from each of your providers; and if you have multiple providers or see specialists regularly, they can securely post online notices to your portal.

**Using a portal service** can lead to better care and easier care management. Are you on it?

The Smart Moves Toolkit, including this issue's printable download, Play It Safe With Sports, is at personalbest.com/extras/20V4tools.

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#### No longer eligible? It's time to terminate coverage

There are many ways to lose coverage under a group health insurance policy (e.g., termination of employment, reduction of hours, loss of dependent eligibility through divorce or reaching the limiting age). Although it may be tempting to stay on the policy after eligibility is lost, here are a few good reasons why that's a bad idea:

- If a person stays on a plan after losing eligibility, claims can be legally denied.
- Special enrollment rights into a new plan and extension of coverage rights under federal COBRA law or various state laws are time sensitive. Delaying coverage termination may result in a forfeiture of those rights.
- Ineligible individuals lose reinsurance protection so the employer or ineligible participant may be liable for high dollar claims.
- Remaining on the plan after losing eligibility may constitute insurance fraud and be subject to civil and/or criminal prosecution.

I was 32 when I started cooking; up until then, I just ate.

Julia Child



#### **Tip** of the **Month** New Foods and Kids

#### Children may need to taste a new food 15 to 20 times before deciding if they like it.

Researchers have found that the best way to introduce kids to new foods is to offer repeat exposure to them, and to be a role model by eating them yourself. And what if they just don't like something? That's okay. There are probably certain foods that you don't like either, right? The best approach is no pressure.



## **eating** smart

# Go on a Food Adventure

By Cara Rosenbloom, RD

There's no single food that contains all of the nutrients you need for optimal health. That's why you'll notice that healthy plate models always have proportions of different foods, such as  $\frac{1}{2}$  vegetables and fruits,  $\frac{1}{4}$  grains and  $\frac{1}{4}$  protein-rich options (e.g., lean poultry and meat, fish and beans). When eaten daily, the right proportion of these foods can help ensure you get the nutrients your body requires.

Some people use a plate model and fill it with the same choices day after day. That's fine, as long as you get the nutrients you need. Others are more adventurous eaters and love to experiment with different flavors from around the world. Neither is right or wrong. What counts are balance, variety and your personal taste.

**And don't shy away from being adventurous.** Here are 5 food trends to keep on your must-try radar:

- **Fermented drinks,** such as kombucha and kefir, contain healthy probiotic bacteria that are good for overall health. Experiment with different brands, or make your own at home.
- At-home meal kits allow you to bring global flavors into your kitchen.
   Your local supermarket now likely stocks pre-prepped ingredient kits (think chicken, vegetables, noodles and sauce) to make a delicious dinner at home. Or check for other delivery services in your area.
- Puffed snacks are a modern take on the cheese variety but are made with whole grains, vegetables and flavors, such as curry or quinoa and kale.
   They are still ultra-processed snacks but with less salt and fat than chips.
- **Burger blends** allow consumers to choose burgers that blend beef with plant-based foods, such as mushrooms or black beans. You get the same meaty taste with a new approach to a classic comfort food.
- **New nut butters** beyond peanut or almond butter are gaining momentum. Look for macadamia butter and roasted pumpkin seed butter.

#### One-Pan Mediterranean Chicken

- 2 tbsp olive oil
- 2 cloves garlic, chopped
- 2 tbsp fresh lemon juice
- 1 tsp dried oregano
- ½ tsp salt
- 4 skinless boneless chicken breasts (about 16 oz.)
- 1 zucchini, 1-inch diced
- 2 cups mini tomatoes
- 1 yellow or orange pepper, 1-inch diced
- 1 red onion. 1-inch diced
- 1/4 cup feta cheese, crumbled

**In** a container with a lid, mix together oil, garlic, lemon juice, oregano and salt. **Add** chicken, stir to coat and marinate in the refrigerator for 2 hours (or overnight). **Preheat** oven to 450°F. **Line** a baking sheet with foil. **Add** chicken to baking sheet and surround with zucchini, tomatoes, peppers and onions. **Bake** 25-30 minutes (until the chicken is 165°F). **Sprinkle** with feta cheese and serve warm.

**Makes 4 servings. Per serving:** 263 calories | 27g protein | 9g total fat | 2g saturated fat | 6g mono fat 1g poly fat | 13g carbohydrate | 2g sugar | 3g fiber | 477mg sodium

In three words I can sum up everything I've learned about life: It goes on.

Robert Frost



#### Immunizations give babies their healthiest

head start. Several diseases that once threatened children's lives — including Hib (Haemophilus Influenzae Type b), diphtheria, tetanus, measles, pertussis, polio and more — are now preventable, thanks to immunizations. Get the facts about the vaccinations your baby needs. Talk to your pediatrician and learn more at healthychildren.org.



#### work&life

## Stressed Kids at College

College life can be overwhelming. There's stress from adjusting to roommates, not getting enough sleep due to studying (or too much partying), worries over tests, dating and more.

Here are 5 coping strategies to share with new college students:

- **1. Don't skimp on sleep.** Sleep deprivation affects school performance and emotions. College life often goes along with late nights and missing sleep while focused on computers, phones and TVs. Make adequate sleep the No.1 priority at least 5 nights a week.
- **2. Eat smart.** Unhealthy snacks and fast food contribute to the famed freshman 15-pound weight gain common in college. Poor diet also contributes to fatigue and stress. Instead, fuel your mind and body daily with nutritious meals and snacks that include vegetables, fruit and whole grains.
- **3. Practice relaxation.** Pausing for deep breathing or listening to a relaxation podcast can help lower stress. Try meditation and yoga classes offered on campus, too.
- **4. Avoid drugs and excess caffeine.** Too much caffeine, whether it's in coffee or energy drinks, can spark anxiety and even panic attacks, plus interfere with sleep. And drugs to boost energy or induce sleep can be dangerous (and illegal) and won't solve what's causing stress. Get your health care provider's okay before using prescription and over-the-counter medications, as well as supplements.
- **5. Seek counseling.** College counselors are trained to help students with a host of problems, including stress.

## Interruptions Wrecking Your Work?

**What's keeping you from being at your productive best?** The most common distractions on the job are using personal phones for texting, online searches and social media. According to a Gallup poll, more than 50% of U.S. smartphone owners admit to checking their phones at work a few times an hour.

**Another typical time-waster** involves coworkers dropping by frequently to chat and the background noise they create. Another big culprit: unnecessary meetings.

Key to working better is avoiding

interruptions, most of which are under your control just by being aware of them. While people are part of working, they can also break the focus and momentum of your work tasks. If you can, set aside specific no-interruption periods and post them via email, or escape to a quiet area to work undisturbed.

**Quit burning time online.** The more

information you have pouring in — email, news stories, social media — the more you may feel like you're doing something. But in reality, you're

losing focus and working less. Switch off your phone and, when possible, skip checking email during valuable work time.

**To meet or not?** Always weigh the options before calling a meeting. If it's just information sharing, you're probably better off emailing it. But if brainstorming or an in-depth discussion is needed, an in-person meeting might be best.

One positive interruption — take a 30-second personal pause. Standing up, stretching or deep breathing can instantly recharge your productivity, especially when you're working at a computer. While working well depends on your specific job and work environment, watch for ways that you and your coworkers can avoid interruptions and work smarter — maybe suggest a contest?

#### A hug is like a boomerang you get it back right away.

- Bill Keane



#### Sleeping late on weekends won't relieve sleep deprivation.

Sleeping only 6 hours or less per night or day the rest of the week impacts focus and reaction time. Harvard research shows. And a University of Colorado study found skimping on sleep interferes with the normal sleep-wake cycle, hampers metabolism and can cause weight gain. The solution? Commit to 7 to 9 hours of sleep every night. If you constantly have problems sleeping, talk to vour health care provider about treatment.

## body&mind

April is Occupational Therapy (OT) Awareness Month.



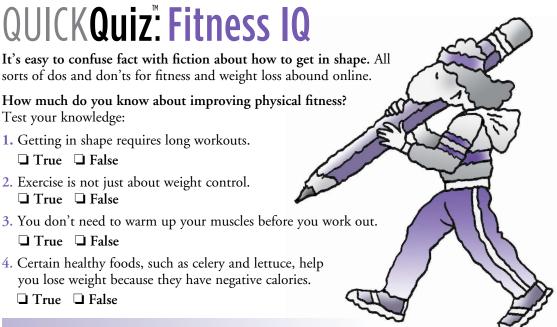
# Q: What is occupational therapy?

A: OT is a licensed profession that uses everyday activities, or occupations, to help people perform everyday functions they want and need to do. Occupational therapists

determine and design customized therapeutic programs of daily activities to help patients reach their personal goals at home and at work. OT's science-based treatments have been shown to increase the capacity for patient self-care and independence and reduce health care costs.

Specifically, OT can help people regain function after an illness, injury or limitation makes it difficult to engage in daily activities. The therapy can aid injury recovery, stroke or cancer rehabilitation, speech or swallowing technique, and arthritis or disability retraining. In addition, diabetes or obesity management, support for older adults with physical or cognitive impairments, and accommodations for children with disabilities may benefit from the expertise of an occupational therapist.

— Elizabeth Smoots. MD



#### **Answers**

- 1. False Just 10-minute spurts of activity 3 times a day for 5 days a week build fitness, according to the NIH.
- 2. True Exercise also helps reduce stress, improve mood and enhance your sleep. It also lowers your risk of developing chronic disease.
- 3. False Warm up your muscles with low-intensity activities for 5 to 10 minutes before any vigorous activity. Stretch gently at the end of vigorous activity and after cool down to reduce strain.
- 4. False All foods have calories. However, eating lots of vegetables is a healthy habit, and the fiber helps you stay full and satisfied, so you're less likely to snack all day long.

#### Never interrupt someone doing what you said couldn't be done.

- Amelia Earhart



**April is Oral Cancer** Awareness Month. a good time to learn about this disease that can be life threatening if not found and treated early. Oral cancer occurs on lips, tongue, palate and other areas of the mouth. Smoking and HPV infection are risk factors, but anyone can develop oral cancer. Contact your health care provider if you have any symptoms of oral cancer, including a persistent sore, pain, numbness or lumps in your mouth, or difficulty chewing or moving your tongue.

I believe that the greatest gift you can give your family and the world is a healthy you.

Joyce Meyer

## body&mind

# Q: What is cognitive reframing?

A: Cognitive reframing is a therapeutic technique used to help view situations, people or relationships from a different perspective. In doing so, reframing can transform the meaning of events from a negative viewpoint to a more balanced or positive one. As the meaning shifts, our thinking, feelings and behaviors often change along with it.

Think of it as looking through a camera lens in a fresh way. Reframing can open our minds to healthier coping strategies, such as:

- 1. Seeing problems as challenges to face and overcome.
- 2. Letting go of judgmental thoughts about others during angry interactions, thereby making a positive resolution possible.
- 3. Changing one's self-image from someone who's failed to a person who is resilient and capable of improving.
- 4. Viewing a professional setback as a chance to reassess career plans and strategies.

**Reframing** can help us view and accept life events as opportunities we can take advantage of.

- Eric Endlich, PhD





# National Prescription Drug Take Back Day:

**How you dispose of prescription drugs matters.** And leaving unused drugs in your medicine cabinet can be risky, too. The U.S. Drug Enforcement Agency (DEA) reports unwanted drugs thrown away or kept in homes often leads to accidental poisonings, drug abuse and overdoses.

**For example, most teens who abuse prescription medications start by obtaining drugs from home medicine cabinets,** according to the DEA. Prescription drugs tossed in the trash can be retrieved, abused or illegally sold; they can accidentally poison animals, too. What's more, flushing drugs down the toilet can potentially contaminate local water supplies.

Fortunately, we have responsible and convenient ways to dispose of unwanted drugs on National Prescription Drug Take Back Day.

DEA-authorized collection sites, typically at community pharmacies,

hospital or clinic pharmacies, and law enforcement locations, will be in communities nationwide for safe disposal of prescription drugs. Learn more at **takebackday.dea.gov**.

And throughout the year, check online to locate drug disposal sites. Simply enter your ZIP code or town on the DEA's authorized drug collector at apps2.deadiversion.usdoj.gov/pubdispsearch/spring/main?execution=e3s1.

#### dollars&sense Successful Retirement Planning

By Jamie Lynn Byram, MBA, AFC, MS

Enjoying financial security during retirement takes investment planning and action.

For a financially successful retirement, you must build enough savings and investments to supplement other sources of income (such as Social Security). Social Security is no longer enough to cover expenses in later years.

To make sure you save enough, here are some basic steps to consider:

- 1. Start early and save continuously at least the amount required to obtain the full matching contribution in a tax-sheltered employer-sponsored plan. Remember: Compound interest is your friend. The earlier you begin saving the better off you will be. Also, don't forget to increase your savings as your income rises.
- **2. Diversify your portfolio** through mutual plans and limit company stock to no more than 10%. Accept enough risk to meet your retirement needs.
- **3. Contribute to ROTH IRAs** to supplement your employersponsored plan.
- **4. Hands off your retirement.**Do not borrow against it; do not withdraw from it. When changing jobs, roll over the funds into the new employer's plan or a
- **5. Pay attention to your investment account fees.** Make sure your returns aren't being eaten away by charges.

# safety solutions In a Flash

When a flash flood warning occurs in your area, move to higher ground and follow any evacuation orders. General safety guidelines:

- Learn what to do in the event of a flash flood.
- Create an evacuation plan if you live in a flash flood zone.
- Maintain an emergency kit; check it frequently to ensure you have what you need. Visit redcross.org to see what your kit should contain.
- **Listen** to local media for instructions during flooding. Stay away from flood waters, and keep children and pets away from water.

• **Be especially cautious at night,** when you can't always see rising waters.

• **Be aware that flash floods sometimes happen without warning.** If you are driving and the road becomes flooded, turn around. Don't attempt to go through the flooded area; even 6 inches of water will cause loss of control. Two feet of water can sweep most vehicles away.

**If you are caught in rapidly rising water,** get out of the car if it's safe to do so, and move to higher ground. If your vehicle is caught and moving, try to get on the roof of your vehicle until help arrives.

Safety Corner: Gardening Guidelines

Gardening can be relaxing, and it's great exercise. Make sure you indulge your green thumb with safety in mind:

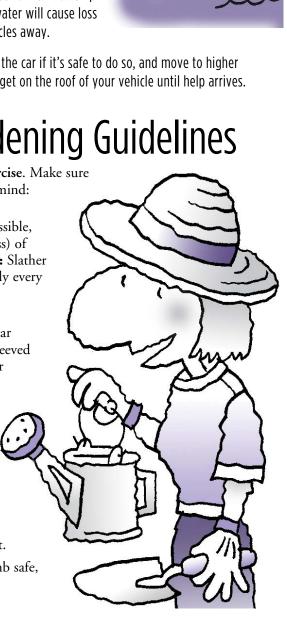
• Avoid the sun from 10 a.m. to 4 p.m., if possible, and always use an ample amount (a shot glass) of broad-spectrum sunscreen with SPF 30. **Tip:** Slather it on 20 minutes before you head out; reapply every 90 minutes. Wear a hat and sunglasses, too.

• **Use** insect repellent containing DEET or wear pyrethrum-treated clothing. Wearing long-sleeved shirts, rubber boots and pants tucked in your socks can

also protect you against insect bites.

- Wear garden gloves to protect your hands while gardening. If you are using hedge trimmers, mowers and other machinery, wear safety goggles, earmuffs, sturdy shoes (never sandals or flip-flops) and long pants.
- Follow all instructions and warning labels when using garden chemicals and equipment.

To learn more about keeping your green thumb safe, search for **gardening safety tips** at **cdc.gov.** 



May

Flood

rollover IRA.

## **special**report

April is Alcohol Awareness Month.

# **Alcohol Use: Sobering Facts**

Alcohol use in the past 27 years has increased 70% worldwide, based on the total volume of alcohol people consumed between 1990 and 2017. Much of the increase is reported in low- and middle-income countries, or due to increasing population in general.

**Ongoing heavy alcohol use** is a leading risk factor for premature disease and death. Increasingly, Americans are dying from alcohol poisoning and liver diseases caused by alcohol abuse. Adding deaths resulting from drunk driving, homicides and personal injuries, alcohol use leads to almost 90,000 lost lives per year in the U.S.

Health risks of ongoing heavy drinking: It leads to alcoholism and related chronic health problems, including obesity, stroke, pancreatic, liver and cardiovascular diseases, and numerous forms of cancer. It can also worsen some conditions — diabetes, osteoporosis, depression and memory loss.

Anyone at any age can have a drinking problem. Nationwide, 5.7% of Americans older than 18 have **Alcohol Use Disorder**, engaging in risky behaviors that jeopardize their health, relationships, productivity and the safety of others.

**Light drinking?** Research suggests moderate alcohol consumption (1 drink a day for women or 2 a day for men) may protect heart health. But beyond moderate use, alcohol can cause cardiovascular problems. And we have more positive ways to protect our health than drinking. Eating a healthy diet and being physically active offer much greater health benefits than moderate drinking. And if you don't drink, don't start.



#### **SELF-SCREENING**

What about your drinking? You don't have to be an alcoholic to suffer from drinking too much. Alcohol abuse means you're drinking enough to cause ongoing health, safety and social problems. If you think you drink too much, you probably do.

Alcohol Awareness Month was established in 1987 by the National Council on Alcoholism and Drug Dependence, which offers the following self-assessment. Check the following statements that apply to you:

- ☐ You avoid family and friends because of your drinking.
- ☐ You drink to suppress negative emotions, such as stress, disappointment and anger.
- ☐ Your tolerance for alcohol has increased significantly since you first began to drink.
- ☐ You have experienced blackouts due to your drinking, making you unable to recall part of the previous period when you drank.
- ☐ When drinking with friends, you attempt to have extra drinks when others aren't looking.
- ☐ You feel emotionally rushed to drink the first drink of the day.
- ☐ You feel guilt and shame because of your drinking.
- ☐ Friends and family have expressed concern about your drinking.
- ☐ You keep drinking even when friends or family have stopped drinking.
- ☐ You feel anxious when alcohol is not accessible to you, even for just a few hours.

ger.
nk.
call

Key: Checking even a few of these statements indicates a high risk for alcohol addiction. Don't delay confiding in your health care provider, who can help you understand your drinking and its broad effects, and discuss your treatment options.

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## April Fill-in-the-Blank Puzzle

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

	······································
1.	Fermented drinks, such as and, contain healthy probiotic bacteria that are good for overall health.
2.	Too much can spark anxiety and even panic attacks, plus interfere with sleep.
3.	According to a Gallup poll, more than of U.S. smartphone owners admit to checking their phones at work a few times an hour.
4.	can help people regain function after an illness, injury or limitation makes it difficult to engage in daily activities.
5.	Stretch gently at the end of vigorous activity and after cool down to reduce
6.	is a technique that helps us view situations, people or relationships from a different perspective.
7.	Most who abuse prescription medications find the drugs in home medicine cabinets.
8.	Smoking and HPV infection are risk factors for cancer.
	You'll find the answers at personalbest.com/extras/Apr2020puzzle.pdf.
	The Smart Moves Toolkit, including this issue's printable download, Play It Safe With Sports, is at personalbest.com/extras/20V4tools.

#### Dr. Zorba's corner

Flavonoids and carotenoids are important to our health. Why? Researchers theorize that they are anticancer agents and help prevent heart attacks and strokes. Where do you find them? Eat a variety of fruits and vegetables — the brighter the color, the better the nutrients, either uncooked, lightly steamed or stir-fried. You can get them from supplements, but that's not the same as consuming them directly from Mother Nature. Natural foods are the best sources. And by the way, it's the flavonoids, not the processed chocolate they're in, that may be good for you. The calories, fat and sugar in chocolate may outweigh the potential benefits you get from flavonoids.

— Zorba Paster, MD

Stay in Touch. Keep those questions and suggestions coming! Phone: 800-871-9525 • Fax: 205-437-3084 • Email: PBeditor@ebix.com Website: hopehealth.com

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