

"Life Is a Journey. Have Some Fun."

4 Forms of Exercise: How They Work for You

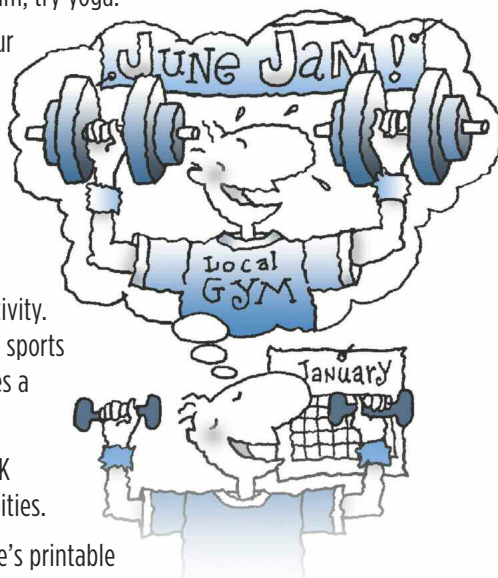
Here's a well-known fact: Regular exercise can improve your health, your attitude and your odds against disease and disability. For specific fitness benefits, experts say we should focus on 4 primary forms:

- 1. Aerobic (cardio) exercise** works your heart, lungs and muscles, helping to protect overall endurance and aid weight loss. Feel winded as you walk up a flight of stairs? Start with good old-fashioned walking. It's easy to do and can fit easily into your lifestyle.
- 2. Strength training** maintains and builds muscle to power you all day. Workouts help to protect your bones, control blood sugar, aid weight control and balance, and reduce stress and strain in your back and joints.
- 3. Stretching** aids flexibility, the key to staying mobile and working well without pain or injury. Simple stretching during your work day can reduce muscle fatigue and stiffness, restore energy and improve thinking. For calm, try yoga.
- 4. Balance training** keeps you steady on your feet and strengthens your core to help prevent falls — especially important as we age or gain weight. Try this: Stand on 1 foot for up to a minute; practice it daily. Choose tai chi for mind-body benefits.

Minimum exercise for health: Aim for 150 minutes per week of moderate-intensity activity. Mix it up: Daily chores, formal workouts and sports all count. Even if you can't get in 150 minutes a week, some activity is better than none.

Note: First get your health care provider's OK before significantly increasing physical activities.

The Smart Moves Toolkit, including this issue's printable download, **Watch These Calorie Traps**, is at personalbest.com/extras/20V1tools.



Volume 40 • Number 1 • January 2020

Avoid unnecessary claim processing delay

In order to ensure accurate and timely benefit administration and claim payment, it is necessary that we occasionally request additional information so we can correctly process your claims. For example, at least every 18 months we need to update our files regarding other insurance coverage that our members and their dependents may have in effect so we don't duplicate payment or pay claims that are the primary responsibility of another insurance company.

Even if you or your dependents don't have duplicate coverage, you can help us avoid claim processing delays by proactively providing us an updated Coordination of Benefits form. This form can be easily obtained online on the forms page of our website at www.wmimutual.com/forms or by contacting our office at 800-748-5340. The completed form can be emailed, faxed or mailed to us.

Thank you for your assistance!

Good nutrition
and regular exercise
definitely help you cope
with life's dramas.

— Terri Irwin

Tip of the Month Vitamin D

Vitamin D, which is actually a hormone made by the skin, is often called the sunshine vitamin because sun rays hitting our skin can produce vitamin D in the body. However, it takes a lot of sunlight to make the vitamin D you need, so given the risks of too much sun exposure, ask your health care provider to check your vitamin D level. If it is low, you may need a supplement. While there are relatively few food sources of vitamin D, the best ones include fatty fish, such as salmon, fortified milk, orange juice and egg yolks, so eat them often. Even people with winter sun exposure may need vitamin D supplements because the sun's rays may be too weak to create vitamin D.



eating smart

Winter Table Warm-Ups

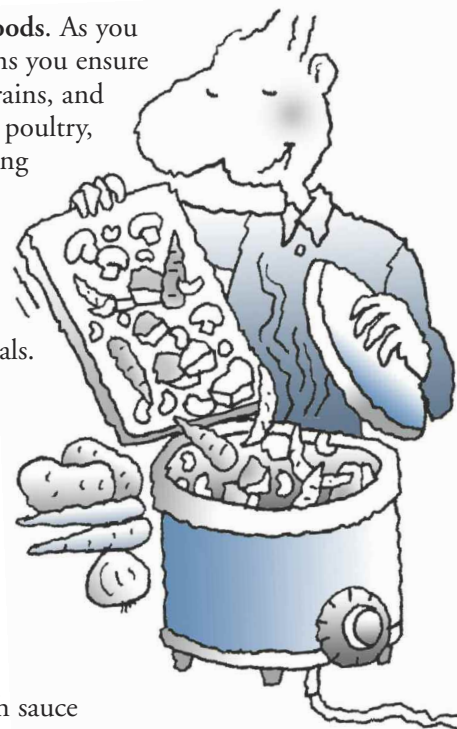
By Cara Rosenbloom, RD

As the temperature drops during winter, chances are you'll spend more time indoors — with more time to cook. For amazing meals, use your time wisely and plan. Consider cooking and freezing portions for future use, and you'll thank yourself later.

Warm soups, stews and pasta dishes are classic comfort foods. As you plan these meals, keep the plate model in mind. That means you ensure half of your meal is filled with vegetables, a quarter with grains, and a quarter with protein-rich foods, such as beans, fish, tofu, poultry, eggs, dairy foods or lean meat. What it doesn't mean is filling the entire plate with pasta with just a smattering of vegetables on top — that's not a balanced meal.

To make healthy comfort food:

- Add more vegetables or have salad as a side dish.
- Choose brown rice instead of white rice to serve with meals.
- Use oats instead of white bread crumbs in your meatloaf and burgers.
- Make sandwiches or subs with whole-grain bread.
- Try fish or poultry a few times a week instead of red meat every night.
- Try brown lentils or tofu in place of ground beef and pork in tacos, lasagna, chili and soups.
- Bake instead of frying chicken or pork chops.
- Substitute Greek yogurt for sour cream in recipes.
- Cut back on very salty condiments, such as soy sauce, fish sauce and BBQ sauce.



Winter is also the perfect season to put your slow cooker or pressure cooker to good use. Crockpot meals are hearty, easy and can be loaded with vegetables. Find recipes online for stews, curries, soups and casseroles, as well as vegetable- and protein-packed pasta dishes.

Lasagna Soup

- 1 tbsp olive oil
- 1 onion, diced
- 3 cloves garlic, minced
- 2 medium carrots, diced
- 1 can (28 oz.) plum tomatoes
- 1 can (15 oz.) brown lentils, drained and rinsed
- 4 cups water
- Pinch each dried basil and oregano
- 4 cups chopped spinach
- 1 cup whole-grain lasagna noodles, broken into pieces
- ¼ cup grated fresh Parmesan cheese
- Salt and pepper to taste

Heat oil in a large soup pot set over medium heat. **Add** onion, garlic and carrot, and cook 5 minutes, stirring often. **Add** tomatoes, lentils, water, basil and oregano. **Bring** to a boil. **Add** spinach and lasagna noodles, and bring back to a boil. **Cook** until noodles are softened, about 10-12 minutes. **Serve** in soup bowls and season with fresh Parmesan cheese, salt and pepper to taste.

Makes 4 servings. Per serving: 362 calories | 16g protein | 7g total fat | 1g saturated fat | 3g mono fat | 2g poly fat | 69g carbohydrate | 4g sugar | 13g fiber | 476mg sodium

Just remember,
once you're over the
hill, you begin to
pick up speed.

— Arthur Schopenhauer



Your parents were right when they told you to eat fruits and vegetables. Researchers at Tufts University recently estimated that 1 in 7 cardiovascular deaths may be due to low fruit consumption, and 1 in 12 cardiovascular deaths likely resulted from not eating enough vegetables. Heart disease is the No. 1 cause of death in women and men, or 1 in 4 deaths annually in the U.S. Good advice: Get at least 2 cups of fruit and about 2½ cups of vegetables daily — eating more is even better for your heart and overall health.

work & life

Wellness Coaching: Ready, Set, Goal

Most of us could use a little help at times achieving health goals and living a stronger, fulfilling life. Having trouble changing habits to lose weight or control stress? Need help coping with diabetes? Or finding better balance in your life? Wellness and life coaches are trained in developing our strengths and aptitudes in many areas.

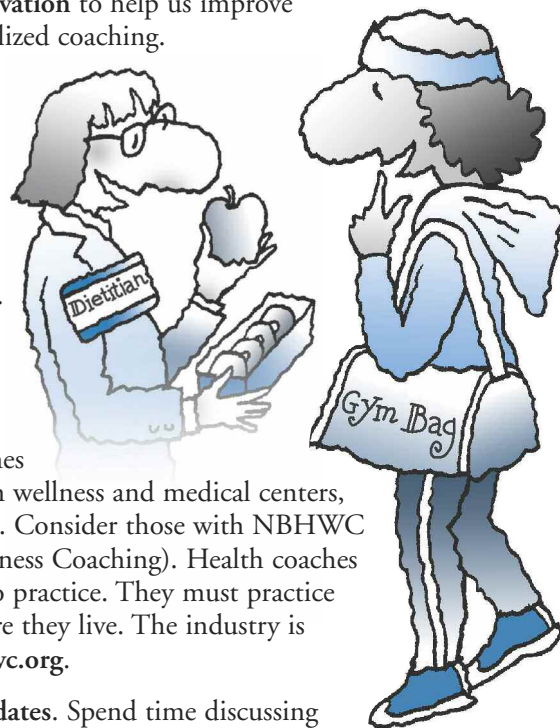
These professionals provide guidance and motivation to help us improve our lives through specialized and highly personalized coaching.

Objectives include:

- Identifying personal and career goals.
- Managing specific challenges.
- Improving financial wellness.
- Exploring and resolving your stressors.
- Improving relationships.
- Designing plans for weight loss and fitness.
- Raising personal productivity.
- Coping with grief and depression.
- Helping with major life decisions.

Choosing a coach: Wellness, health or life coaches work in their own practice or are associated with wellness and medical centers, hospitals, schools, health clubs and corporations. Consider those with NBHWC certification (National Board for Health & Wellness Coaching). Health coaches earn certifications but do not require a license to practice. They must practice under the laws for nutritionists in the state where they live. The industry is young and growing rapidly. Learn more at nbhwc.org.

Be prepared to interview a few potential candidates. Spend time discussing your objectives at length; choose an experienced and engaging coach.



Shake the Winter Blahs

Some people become extra tired and moody this time of year. When dark, cold winter days keep you indoors, less sunlight can disrupt your circadian rhythm (internal clock). In some people, the condition may produce **seasonal affective disorder (SAD)**, a form of depression.

How to drive away the winter blues:

- **To boost mood**, experts recommend at least 20 minutes a day of sunlight or daylight; sit near a window when possible. For SAD, light therapy may be helpful.
- **Exercise.** Take indoor classes, work out at home with videos, or put on winter gear and walk.
- **Eat well.** Avoid overindulging in high-carb and sugar-rich foods. Concentrate on a balanced healthy diet rich in vegetables, fruits and whole grains. Aim for 3 regular meals; avoid mindless snacking.
- **Go to bed** and wake up at the same time daily to normalize your circadian rhythm.
- **Don't be a hermit.** Even though you spend more time indoors at home and work this time of year, stay in touch with friends and family. Find ways to connect and share activities you enjoy, despite the weather.



I may not have gone where I intended to go, but I think I have ended up where I intended to be.

— Douglas Adams



Nails are brittle if they split or break easily. Sometimes health problems, including anemia or hypothyroidism, cause the problem. But most often, brittle nails result from drying chemicals in cleaning products, alcohol-based sanitizers and acetone nail polish removers. To strengthen nails, use a nail oil or a hand lotion with alpha hydroxy acid or lanolin. Wear gloves to do household chores and limit too-frequent manicures.

body & mind

Mental Training

Can practicing mindfulness help our mental health? Studies suggest it can change our brains in ways that produce positive thinking and engagement, and ultimately help us cope with physical or emotional distress.

In a study of 144 workers, participants completed an 8-week mindfulness training program with 2-hour classes each week at work and 45 minutes of daily meditation homework. Upon study completion, participants reported feeling less fatigue, stress and depression; improved relations with people; better sleep; as well as fewer aches and pains.

Mindfulness meditation involves focusing purposefully on what you're experiencing, in the moment, without judgment. This includes awareness of your body's sensations as well as awareness of your thoughts and feelings. It uses breath and body practices that relax the body and mind to reduce stress. Think of it as a form of mental training, and value it as you do physical training.

15-minute easy ways to practice mindfulness:

1. Do a body scan focused on any tension or stress.
2. Meditate as you focus on relaxing your muscles.
3. Focus on your breathing and allow it to become relaxed as it relaxes you.



Q: Multivitamins beneficial?

A: Many people take supplements containing an array of vitamins and minerals every day. If you are young, healthy and eat a nutritious diet, this is probably not necessary. Numerous studies show eating whole foods is the most effective and safest way to obtain essential nutrients. But for some people, multivitamins help fill potential dietary gaps that may contribute to chronic disease.

Ask your health care provider if you need multivitamins. Get personalized advice based on your health history, diet and lifestyle. When multivitamins are recommended, find out if they should come with or without iron or other specific nutrients. Look for brands certified by third parties, such as the U.S. Pharmacopeial Foundation, NSF International or ConsumerLab.com.

Who may need them? Groups of people at higher risk for nutrient deficiencies include heavy drinkers, poor eaters, vegetarians, women of childbearing age, people older than 50 and those taking certain medications. Some people with chronic disease may also benefit from taking a daily multivitamin.

— Elizabeth Smoots, MD



Nature's music is
never over;
her silences are pauses,
not conclusions.

— Mary Webb



Identity thieves want your Social Security number (SSN). They'll use it to get credit in your name and steal from your bank account. Keep your Social Security card in a secure place at home. Never give your SSN to anyone unless they're authorized by law to receive it, including anyone who calls supposedly from the Social Security Administration (SSA). Hang up and call the real SSA with questions at 1-800-772-1213.

body & mind

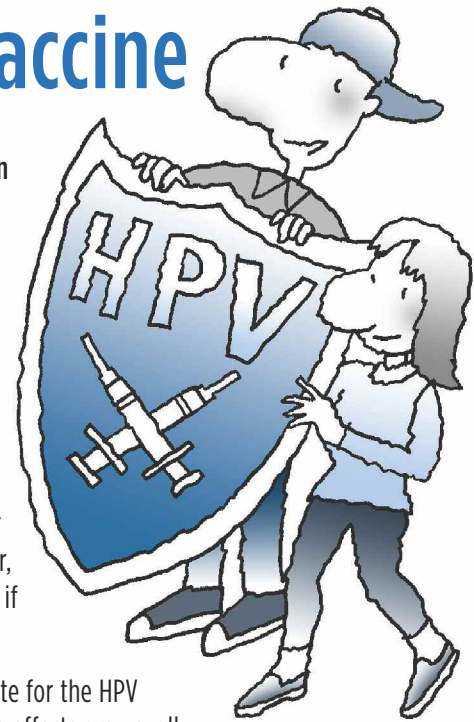
All About the HPV Vaccine

By Elizabeth Smoots, MD

The HPV vaccine offers protection against infections from human papillomavirus. The virus can lead to cancers of the cervix in women and the penis in men. In both men and women it causes cancers of the throat and anus. HPV infections can also lead to genital warts. Since the vaccine was introduced in 2006, there has been a significant decrease in these conditions in the U.S.

Who should get it? The virus is spread sexually, so vaccination is most effective when given to girls and boys before they have any sexual contact. The CDC recommends 2 doses of the vaccine at least 6 months apart for girls and boys aged 11 to 12 years. For women 15 to 26 (or men to 21) who did not get vaccinated earlier, the CDC recommends 3 doses. The vaccine is recommended even if someone has already had sexual contact as it is still beneficial.

Talk to your health care provider to find out if you are a candidate for the HPV vaccine. It's made from viral proteins that are not infectious; side effects are usually mild. Studies show the vaccine provides nearly 100% protection against genital warts and cervical precancers. The vaccine helps prevent HPV-related cancers as well.



Q: What helps with hoarding?

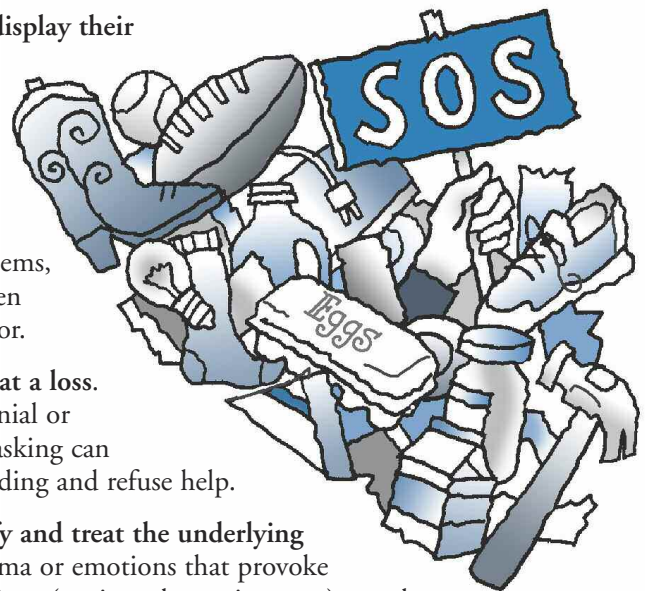
A: Unlike collectors, hoarders do not display their possessions in an organized way.

Hoarders also:

- Collect items that others consider useless or of little value.
- Clutter living spaces.
- May experience eviction, health problems, conflicts with others, fire risks and even home damage because of their behavior.

Concerned family and friends may be at a loss. Confronting the hoarder can trigger denial or defensiveness. Purging clutter without asking can backfire; the person may continue hoarding and refuse help.

A more effective approach is to identify and treat the underlying causes. A therapist can address the trauma or emotions that provoke the hoarding, treat co-occurring conditions (anxiety, depression, etc.), coach others on how to help, assist in developing coping strategies to diminish distress from discarding things, and help hoarders learn ways to improve their organizational and decision-making skills.



— Eric Endlich, PhD

dollars&sense

Top Dollar Dictionary: Cryptocurrency

Cryptocurrency is a cross between a currency (you can use it to pay for things) and a digital asset (you can invest in it). Cryptocurrency only exists on computers. Users open a cryptocurrency wallet (like a bank account) to buy, sell, receive and store digital currency. Instead of using a bank, transactions are stored on a public ledger called a **blockchain**. It is decentralized, meaning it is controlled by users and computer algorithms and not a central government. The cryptocurrency market is extremely volatile. Make sure you only use money you can afford to risk losing.

— Jamie Lynn Byram, MBA, AFC, MS

A big part of financial freedom is having your heart and mind free from worry about the what-ifs of life.

— Suze Orman

If saving money is wrong, I don't want to be right!

— William Shatner

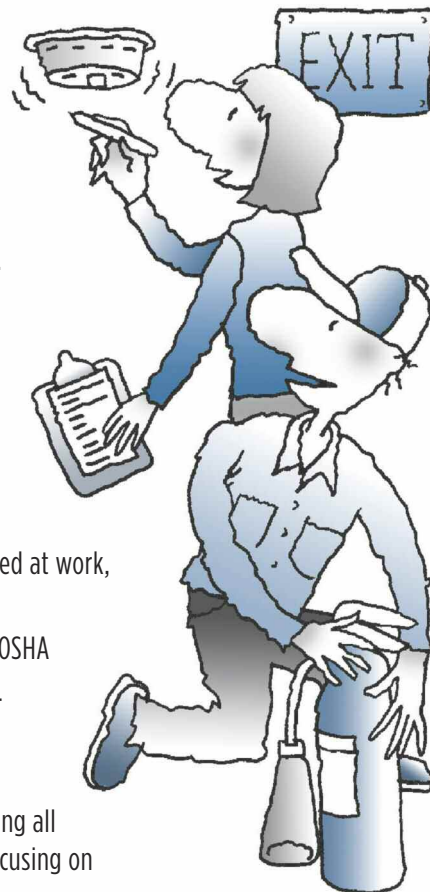
safety solutions

Workplace Safety Resolutions

Most of us make resolutions for the new year, so why not include safety resolutions at work?

Start by considering these habits:

1. Inspect your personal protective wear and replace any damaged or worn gear immediately. Continue to inspect before every use. Store properly to prevent damage.
2. Take a few minutes at the end of every work day to clean and inspect your work area.
3. Check for worn or damaged electrical cords; replace as necessary.
4. Take turns inspecting coworkers' work areas for hidden hazards while they inspect yours.
5. Review your workplace fire evacuation route and note where extinguishers are located.
6. Read the instruction manuals before using equipment that you aren't familiar with.
7. Get a good night's sleep — at least 7 to 9 hours. If you feel fatigued at work, take a break.
8. Check your computer workstation for proper ergonomics. Get an OSHA checklist at [osha.gov/SLTC/etools/computerworkstations/checklist_evaluation.html](https://www.osha.gov/SLTC/etools/computerworkstations/checklist_evaluation.html).
9. Avoid lifting anything too heavy. Get a handcart or ask for help.
10. Stand up and stretch at least every hour if your job requires sitting all day. To prevent eye strain look away from your device screens by focusing on something 20 feet away for 20 seconds, every 20 minutes.
11. Know where all Safety Data Sheets (SDS) are located for chemicals or cleaning products you may use on the job.
12. Post these resolutions in your work area for a constant reminder.

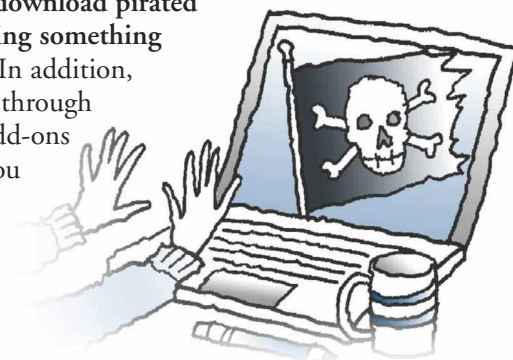


Safety Corner: Streaming App Scams

Federal Trade Commission (FTC) warning: Don't download pirated (unauthorized) content, as you could be downloading something you don't expect — malware (malicious software). In addition, the FTC warns that this malware is not only spread through websites; it is now being spread through apps and add-ons that work with popular streaming devices. In case you need a reminder, malware can allow hackers to:

- Steal credit card information.
- Steal login credentials for your bank account and places you shop.
- Use your computer to commit crimes.

Best bet: Don't download pirated content. Keep your anti-malware (e.g., viruses) and security apps up to date for all of your smart devices and computers.



8 Qualities of Well-Being: Practice Them in 2020

By Diane McReynolds, Executive Editor Emeritus

With the start of a new year, many of us promise ourselves to become healthier, learn more and generally do better. Yet most of us have trouble achieving specific goals, such as losing weight or feeling more positive.

Long term, we are more likely to succeed with changes and sustain health by focusing on our overall well-being. Take a broader view and ask yourself: What can I do to achieve better balance and contentment in my life?

Start by learning the dimensions of well-being and practical ways to focus on each:

Physical — **Nourish your body** with balanced nutrition, daily exercise and proper rest. Get regular provider checkups and immunizations. Practice safety and drive defensively.

Emotional — **Know your feelings.** Try to find positives in worry and negatives by learning from them. Recognize unhealthy thought patterns and let them go while viewing the good things in your life daily. Relax and relieve the stress.

Spiritual — **Find purpose in life.** Examine your beliefs and morals. Ask: Do I have fulfillment and meaning in my life? It's an ongoing process that can enhance your life and health.

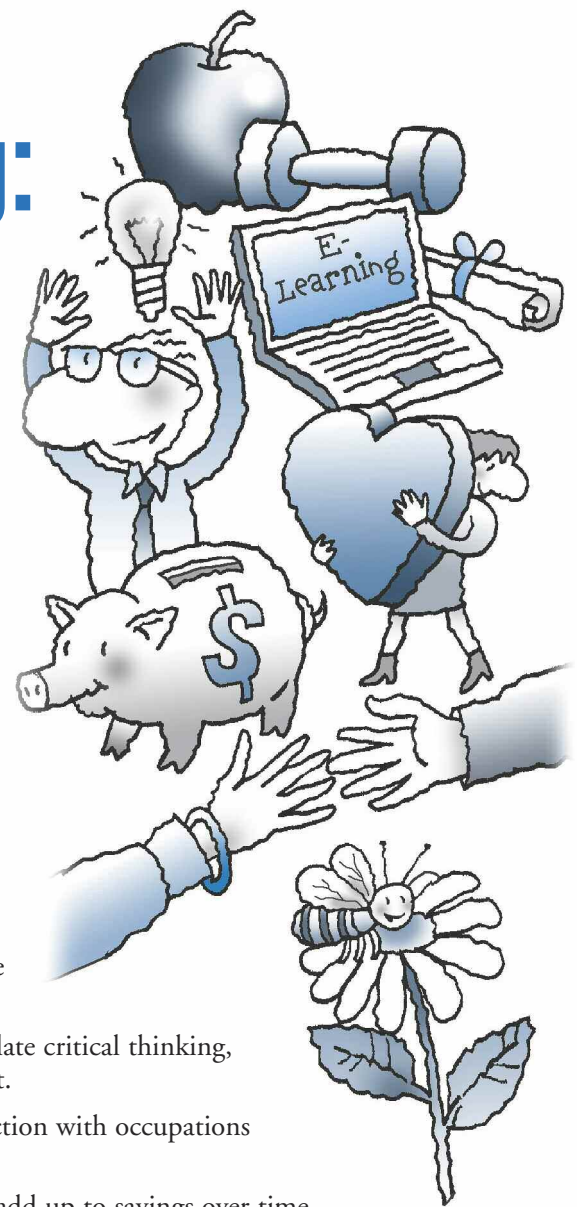
Intellectual — **Keep learning.** Seek activities that offer different ideas and stimulate critical thinking, curiosity, problem-solving and creativity. Take a class or research a favorite subject.

Vocational — **Build professional skills.** We gain knowledge and personal satisfaction with occupations that move us forward. Explore different career and volunteer opportunities.

Financial — **Manage short- and long-term goals.** Start with small changes that add up to savings over time (e.g., make your own coffee rather than buying it). Reconsider unplanned purchases before buying. Build a savings account.

Social — **Connect with others.** Having trusted relationships can boost your self-esteem and buffer stress. Make time for friends or join groups where you can meet others with similar interests.

Natural — **Enjoy nature every day.** Take a walk outside, care for plants and notice the seasonal changes. Do your part to preserve the environment — reduce noise, pollution and unnecessary consumption.



How does wellness feel? Some might say it's like having plenty of energy — to work well, enjoy family and friends, and feel positive. Each aspect of well-being that you enhance can influence others; when you succeed in 1 area, you tend to move on to others.

For example, stress is a primary trigger of unhealthy habits, such as eating or drinking too much, angry outbursts, or spending hours on social media.

1. **List the stressors** that are driving your negative thoughts and reactions.
2. **Find an active positive outlet** and make time for it. Choose something you can build into your schedule that *makes you feel good*, such as long walks that ease tension and boost your morale.



January Fill-in-the-Blank Puzzle

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

1. _____ coaches earn certifications but do not require a license to practice.
2. There are relatively few food sources of _____.
3. Less _____ can disrupt your circadian rhythm (internal clock).
4. Tufts University recently estimated that 1 in 7 _____ deaths may be due to low fruit consumption.
5. _____ meditation involves focusing purposefully on what you're experiencing, in the moment, without judgment.
6. Numerous studies show eating _____ is the most effective and safest way to obtain essential nutrients.
7. _____ may experience eviction, health problems, conflicts with others, fire risks and even home damage because of their behavior.
8. _____ is a primary trigger of unhealthy habits.

You'll find the answers at personalbest.com/extras/Jan2020puzzle.pdf.

The Smart Moves Toolkit, including this issue's printable download, **Watch These Calorie Traps**, is at personalbest.com/extras/20V1tools.

Dr. Zorba's corner

Thinking of buying supplements that promise to boost brain power? **Save your money; they don't work.** What does work is keeping your brain active. Active means reading, thinking, and solving problems. New research shows social activity is a big brain stimulant, especially as you get older. Passive activities, such as watching TV, don't stimulate your brain at all. Using your imagination is a big plus for brain health. Other brain savers: Keep your cholesterol in check, exercise routinely and eat a Mediterranean diet (e.g., vegetables, fruit, whole grains, beans, nuts and healthy fats such as olive oil). A recent study showed another factor in brain health: hearing. People who need hearing aids and don't get them are more likely to get dementia.

— By Zorba Paster, MD

Stay in Touch. Keep those questions and suggestions coming!

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