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“Life Is a Journey. Have Some Fun.”

From Lifespan to Healthspan

By Cara Rosenbloom, RD

Our lifespan is defined as the number of years we’re alive. In the U.S., the average is about 77 years. But living for longer is not the only goal you should focus on. It’s also vital to think about your healthspan as *the period of life spent in good health. That means we don’t just live long; we live well.*

Of course, the term *health* is subjective, and many people live with chronic diseases but still feel well most days or ably manage their conditions. As science and medicine make it possible for people to live longer, interest has grown in **how to age well.** That means preserving your physical and mental health now to maximize your quality of life as you age.

Life expectancy has increased, but healthspan has not followed. It’s largely impeded by chronic diseases that affect older adults. The World Health Organization has developed an indicator called the Healthy Life Expectancy (HALE). It measures the average incidence and age when diagnosed with the most common serious diseases (diabetes, heart disease, etc.) and places it at 63 years old, which means we may live up to 20% of our lives unhealthy, since lifespan often outruns healthspan.

What can you do to improve your healthspan? Many lifestyle changes, such as eating better, more activity, less stress and more sleep, could delay the onset of chronic diseases and help expand lifespan. Social and intellectual activities are also important determinants of your healthspan.

Start by figuring out where you can make small improvements. For example, do you get at least 150 minutes of moderate-intensity physical activity each week, such as brisk walking? Do you eat vegetables daily? Do you choose water more often than sugary soda? Small changes can add up and help improve your healthspan.

The Smart Moves Toolkit, including this issue’s printable download, **Outsmart Winter Weight Gain**, is at personalbest.com/extras/23V1tools.



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Contrary to popular belief, insurance companies do not drain profit from the health care system, and they do not drive skyrocketing health care costs. According to a report published on September 6, 2022, by America’s Health Insurance Plans (AHIP), the overwhelming majority of the health insurance premium dollar (82.4%) goes directly to pay for health care and health-related expenses. A small portion goes to insurance company operating costs, and only a very modest 3.6% goes to insurance company profit. Here’s a breakdown of the allocation of your health care dollar:

- Prescription Drugs = 22.2%
- Inpatient Services = 19.0%
- Outpatient Services = 19.9%
- Emergency Room = 3.3%
- Doctor Visits = 11.8%
- Outpatient Care = 6.2%
- Insurance Company Business and Administrative Expenses, Taxes, Fees, Cost Containment, Quality Improvement and Other Administrative Costs = 13.9%
- Insurance Company Profit = 3.6%

For a more detailed description of premium allocation, visit ahip.org/health-care-dollar.



Life expectancy would grow by leaps and bounds if green vegetables smelled as good as bacon.

— Doug Larson



TIP of the MONTH

Make a Change

Kick off the New Year with some healthful nutrition swaps. Pick one change to start with; then add another once you become adjusted to the first. Here are some changes you can try:

- Swap sweet beverages for water.
- Replace refined grains with whole grains.
- Have beans instead of meat once a week.
- Add an extra serving of vegetables to your day.
- Try a fruit you've never had before.

eating smart Food as Medicine

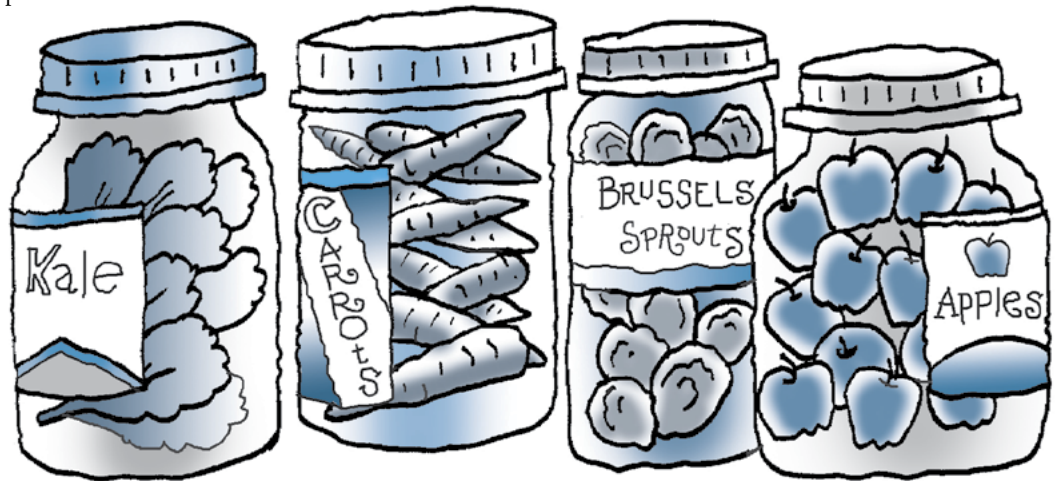
By Cara Rosenbloom, RD

Nutrition is often promoted as a way to prevent or treat different chronic diseases, and you may have heard the expression “food as medicine.” In the right context, this term refers to prioritizing a balanced diet in an individual’s health plan, with the goal of preventing disease, reducing symptoms or treating certain conditions. It’s important to understand food as medicine in context. It is used as part of one’s overall health plan but not to the exclusion of other therapeutic treatments.

Research supports using food to help prevent or treat conditions, such as heart disease, type 2 diabetes and some cancers. But diet and lifestyle interventions can only account for 40% to 80% of reducing the risk of, or the harm caused by, these conditions. That means beyond food, there are still other evidence-based interventions to consider.

The trouble comes when food is promoted as a sole cure or treatment for conditions, and people forego medication, surgery, doctor visits, medical tests, chemotherapy or radiation in favor of a food-only approach. The results can have negative consequences for overall health.

Your best approach is to follow a well-balanced diet that contains plenty of vegetables, fruit, whole grains and protein-rich foods. And it’s equally important to take medications or supplements as prescribed, get necessary screening tests and follow your treatment plan. Think of healthy eating as part of other avenues of health care.



Vegetable Bean Chili

EASY recipe

- | | |
|---|--|
| 1 tbsp extra-virgin olive oil | 1 can (19 oz.) mixed beans or kidney beans |
| 1 onion, diced | ¼ cup tomato paste + 1 cup water |
| 2 garlic cloves, minced | 1 cup frozen corn kernels |
| 1 tsp chili powder, or more to taste | ½ tsp salt |
| 3 bell peppers, any color, seeded and diced | ½ cup freshly chopped cilantro or parsley |
| 1 jalapeño pepper, seeded and diced | 1 lime, quartered |

Add olive oil to a stockpot placed over medium heat. **Add** onion, garlic and chili powder, and cook 3 minutes. **Add** bell peppers, jalapeño, beans, tomato paste, water, corn and salt. **Cook** about 10-15 minutes to soften peppers. **Serve** topped with cilantro and a squeeze of fresh lime.

Makes 4 servings. Per serving: 246 calories | 11g protein | 5g total fat | 1g saturated fat | 3g mono fat | 1g poly fat | 42g carbohydrate | 8g sugar | 12g fiber | 466mg sodium



“A real friend is one who walks in when the rest of the world walks out.”

— Walter Winchell



About 10% of Americans are extra-sensitive to the stimulant caffeine, the main ingredient in coffee. But it's in many soft drinks and energy drinks, too. Due to genetic differences, you can be hypersensitive, a little sensitive or hardly sensitive at all to caffeine. Symptoms of caffeine sensitivity can include increased heart rate, frequent urination, anxiety and difficulty sleeping. If you need to reduce or eliminate caffeine, consciously drink less (or no) coffee, opt for decaf instead or switch to low- or no-caffeine teas.

work&life

Beat the January Blahs

Feeling down at the start of your new year?

As the days get shorter, many people find themselves feeling low and unmotivated, especially after holiday festivities and leftover credit card debt. For many of us, adapting to a new period can be rough on our mental health and lead to depression.

Get smart about your mental health. Recognize depression early on before it takes hold in your mind. You can help increase your well-being through several practical pursuits. For example:

- **Connect with others.** Spend time with good, caring friends and help support them, too. Studies show that helping others can boost your mental health by releasing dopamine, the feel-good neurotransmitter (your body's chemical messengers).
- **Exercise regularly for better mental health and emotional well-being.** Get at least 150 minutes of moderate-intensity physical activity a week, such as brisk walking.
- **Start new activities that boost your physical and mental health.** Take daily walks or join an exercise class to increase your energy and positive feelings.
- **Some people experience seasonal affective disorder (SAD) in the winter.** This is a more severe type of depression that affects 10% to 20% of people with major depressive disorder and about 25% of people with bipolar disorder. Consider using a light therapy box, which is shown to provide symptom relief during dark days.



The bottom line: If you feel down for days at a time and you can't get motivated to do activities you normally enjoy, it's time to check in with your health care provider for a diagnosis and a treatment plan.

Morning Timesaving Hacks

You don't have to feel rushed getting ready for work each day. The secret? Try incorporating some or all of these five habits into your routine and you may even have time to spare before your workday starts.

1. **Arrange your work wardrobe ahead of schedule.** Keeping clothes color coordinated and arranged in your closet according to type (e.g., blazers, pants, shirts) saves time, whether you are heading into the office or working from home and need to be ready for online meetings.
2. **Organize your must-have work items.** For example, leave your keys, phone, wallet and other essentials in the same place. If you have kids, park their backpacks in one spot where they are easy to grab each morning.
3. **Consider a coffee maker with a timer.** Just put the coffee and water in the night before. Get up the next day, pour and enjoy.
4. **Take a few minutes at night for tomorrow's breakfast.** **Tip:** Try overnight oats. Simply add oatmeal and milk, stirring and leaving the mixture in a jar refrigerated for five hours or more (you'll find easy recipes for different flavors online).
5. **Don't wait until the morning to plan lunch.** If you carry your lunch to work, make extra at dinner for leftovers you can store in meal-sized containers and have the next day.



“Don’t worry about not fitting in. The things that make people think you’re weird are what makes you, you, and therefore your greatest strength.”

— Birgitte Hjort Sorensen

Vitamin D helps your body absorb calcium, a primary nutrient needed for bone health. Together with calcium, vitamin D can help protect you from developing osteoporosis, a disease that thins and weakens bones, making them more likely to break. Your body also needs vitamin D for physically moving, and your nerves need it to carry messages between your brain and your body. Vitamin D can also help protect your immune system from bacteria and viruses. Adults ages 19 to 70 should get at least 15 micrograms (600 IU) of vitamin D daily. How about taking D supplements? Supplements are sometimes necessary, since many Americans have less than recommended vitamin D blood levels. Also, few foods naturally contain vitamin D. Talk to your health care provider about your vitamin D needs.

body&mind

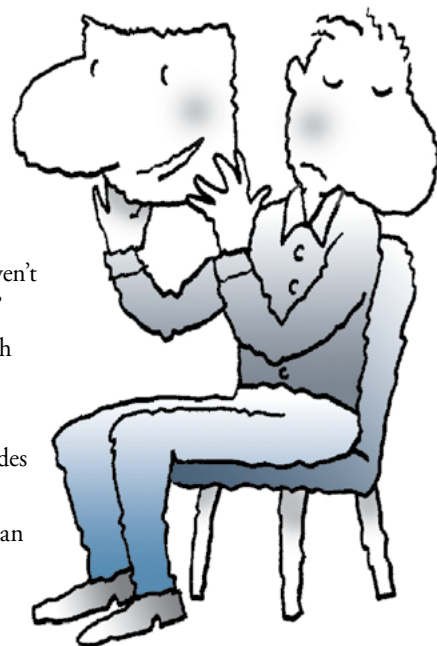
Q: What is smiling depression?

A: You might assume that a depressed person would appear sad, even tearful. And while this can certainly be true, sometimes people who suffer from depression conceal it well with a happy, upbeat mask or façade, also known as **smiling depression**.

A major concern with this condition is that sufferers may be hiding suicidal feelings. If you think a loved one may be seriously depressed, consider the following steps:

- **Share your concerns.** For example: “I’m worried because you haven’t been answering my calls lately. I want to know how you’re doing.”
- **Encourage connection.** Depressed people often self-isolate, which can worsen their condition or state of mind. Offer to spend time together.
- **Offer assistance.** If you are able to provide meals, child care or rides to appointments, it could make a real difference.
- **Provide treatment referrals.** If you know a good therapist, you can pass on the name, or simply suggest they contact their health care provider or health plan. **Treatment is effective.**

— Eric Endlich, PhD



Get to Know Pilates

If you’re looking for a muscle-toning, posture-improving exercise, consider Pilates.

Joseph Pilates, a former dancer, developed his namesake exercise technique more than a hundred years ago, primarily to help dancers recover from muscle soreness and injuries.

Pilates is a popular exercise for increasing flexibility and strength by concentrating on movements that tone instead of bulk up muscles. It places special emphasis on the body’s core, which includes muscles on your sides, back and hips, as well as your stomach.

A Pilates workout involves flowing, precise movement patterns, which target core muscles and are accompanied by steady and controlled breathing. Pilates can be performed on a specially designed apparatus, known as a reformer, which has resistance springs, a foot bar and straps for working the legs or arms. However, the Pilates method can also be performed on an exercise mat.

Pilates is not a vigorous cardio workout, but it can be part of a total fitness program. Benefits of regular Pilates exercises include improved posture, better balance and reduced lower back pain.

Check with your health care provider before starting Pilates, especially if you’ve had knee or hip replacement surgery, if you’re pregnant, or if you’re recovering from an injury. It’s also important to work with a qualified Pilates instructor, whether individually or in a class, who can help you get started safely.



Imagination is the highest kite one can fly.

— Lauren Bacall



Millions of Americans are living with Long COVID.

The condition is marked by symptoms (including fatigue, shortness of breath, headaches and sometimes long-term loss of taste and smell), which can last for months and even years after initial COVID infection has resolved. But there's good news. Taste and smell tend to come back in about six months. And the U.S. Office of Long COVID Research and Practice is bringing together health experts from the NIH, CDC and the public sector to develop treatments and services for Long COVID patients. If you have Long COVID concerns, talk to your health care provider about the latest potential therapies.

body&mind

Q: What is sleep debt?

A: Sleep debt refers to the amount of sleep that is deficient over a period of time.

For example, getting only six hours of sleep when you need eight hours will result in a sleep debt of two hours for that day. The same pattern continued for seven days builds a sleep debt of 14 hours for the week. Continued sleep debt can lead to adverse health effects.

With continued sleep deficiency, your mental, emotional and physical functions usually begin to weaken. Energy flags and immunity decreases. Weight often increases and raises the risks for heart disease and diabetes.

To reverse these harmful trends, schedule extra time to sleep longer. Going to bed early is especially helpful. Be patient: It can take several nights of deep sleep to recover.

— Elizabeth Smoots, MD



Mind-Calming Exercises Defined

Even a few minutes of practice can lessen stress.

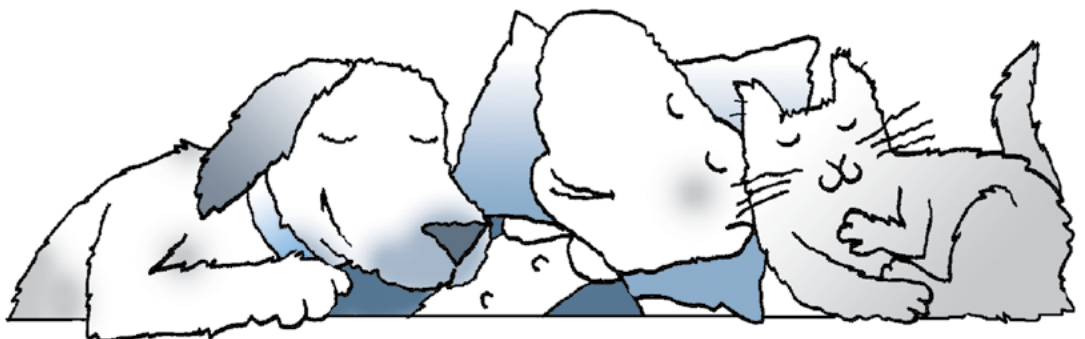
Perform tai chi or yoga. These old, popular routines combine rhythmic breathing with a series of postures and flowing movements. With practice, you may reach a mental focus that helps distract you from stressful thoughts and surroundings.

Try counting: a quick, easy way to ease anxiety. Find a quiet, comfortable place to sit, close your eyes and slowly count to ten. Repeat and count to 20 or an even higher number. Keep counting until you feel your anxiety subsiding. Stay calm and patient.

Combine repetitive prayer with exercise. For this technique, you silently repeat a short prayer while focusing on breathing, an appealing option if religion or spirituality is meaningful to you. Combining a physical exercise with prayer can be a powerful way to lower stress and feel more tranquil.

Anti-anxiety exercises may not work for everyone, particularly if you have been diagnosed with anxiety. Consider exploring more suitable options with your health care provider. Example: Mindfulness meditation involves sitting comfortably, focusing on your breathing, and keeping your mind on breathing, leaving concerns behind.

More stress relievers: Listen to music, read a funny book, help someone, hang out with a patient, friendly dog or cat, or simply take five minutes to recharge and reset.



dollars&sense Is Cash Dead?

By Jamie Lynn Byram, PhD, CFP, AFC, MBA

Given the popularity of smartphones, credit cards, debit cards and payment apps, it might seem that the end of paper and metal money is near. For many consumers, days and possibly weeks pass without using cash. Most bills can be paid online, and stores accept bank cards and payment via apps.

However, while it may seem that cash is no longer needed, the International Monetary Fund suggests there are conflicting reports. According to their site, a cashless society is ahead; however, 85% of all payments are still made in cash.

Here are scenarios where cash still reigns:

1. **Unbanked folks** — people who do not want a bank account, can't use a bank account for technical reasons, or need cash for financial transactions.
2. **Some people simply prefer cash.** Or they may be unable to get credit or don't want to use credit cards. Or they can't afford a smart device. Others are concerned about their digital privacy.
3. **Small businesses do not want to pay fees to credit card companies.** Some companies place restrictions on low-cost transactions, making cash necessary. For example, they may place dollar minimums on credit card purchases.

Cash isn't affected by disruptions to the internet or cellphone service and it can't be hacked. Lost electricity? No cell service? You can still use cash. Neither are the case for electronic, online or mobile payments. For this reason, it is unlikely that cash will completely disappear.

safety solutions 2023 Work Safety Primer

Staying safe on the job may require a reminder, so here's a six-step safety primer for you to start the New Year:

1. **Review** your safety policies now and every time you have a question about safety. Communicate with your supervisor or risk manager if you have any concerns or questions about the policies.
2. **Know** where fire exits, evacuation routes and extinguishers are in your building.
3. **Check** your personal protective equipment for wear or damage; replace if necessary.
4. **Take** your time with every task. Rushing can lead to accidents or mishaps.
5. **Think** before you throw things in the trash. Place combustibles, toxic materials, sharps and other potentially dangerous materials in the proper containers.
6. **Inspect** your work area for hazards. Clean and check it at the end of every day for trip hazards, broken light fixtures, obstacles in pathways and worn electrical cords.



Prepare for Winter Flooding

Flooding is usually associated with spring, but it can be a risk in winter depending on where you live. With weather events, such as bomb cyclones in recent years, heavy snowstorms with rapid snow melt and torrential downpours, winter flooding can occur almost anywhere.

While you can't prevent flooding, here are nine ways you can protect your home and property:

1. Know the flood risks in your area. Learn more at [msc.fema.gov/portal/home](https://www.msc.fema.gov/portal/home).
2. Maintain appropriate drainage around your home. Clear window wells and gutters. Make sure downspouts extend two to three feet from your home and grade slopes away from the foundation.
3. Install a sewer backup valve if you are on a city sewer system.
4. Install a sump pump with a backup battery in case the power goes out.
5. Inspect your basement walls for moisture. Caulk and seal interior walls to prevent water from coming through. Consider an exterior sealant, too.
6. Remove excess snow from your roof and around the perimeter of your home. **Best bet:** Clear snow at least one to two feet away from the foundation, window wells and downspouts.
7. Store your important documents in protective waterproof containers.
8. Find out if you need flood insurance. Floods aren't covered by regular home insurance. **Note:** Most flood insurance policies have a 30-day wait following initial purchase.
9. Finally, learn and follow evacuation orders to ensure the safety of you and your family. If you can do so safely, shut off water, the furnace and electricity before leaving.



Speaking of Pain

Take your medicine with care

By Diane McReynolds, Executive Editor Emeritus

Whether for injury, muscle strain or headache, over-the-counter (OTC) and prescription pain relievers are widely used for treating our physical ailments. OTC options are available in stores. Prescription pain medicines, only available through your qualified health care provider, generally offer stronger relief for severe pain, such as from trauma or surgery. Opioids and some antidepressants and anti-seizure medicines also provide pain relief.

The best pain reliever for you depends on the cause of your pain and its severity. Acute pain often occurs suddenly and lasts fewer than three months. Chronic pain lasts for more than three months.

COMMON OTC PAIN MEDICATIONS

Acetaminophen: These dull the pain receptors in your brain so you feel less pain. It is the first line of treatment most health care providers recommend.

Nonsteroidal anti-inflammatory drugs (NSAIDs): They lower the production of prostaglandins, which are hormone-like chemicals that irritate nerve endings, causing inflammation and pain. NSAIDs include ibuprofen and naproxen sodium. **Note:** NSAIDs aren't safe for some people, so always talk to your health care provider before using them.

Combination: Some pain relievers contain both acetaminophen and aspirin (an NSAID).

Topical: This pain reliever is applied to your skin (available as a cream, gel, spray or patch), and is designed to block pain receptors in your brain.

BY PRESCRIPTION ONLY

Muscle relaxers: These medications reduce pain by relaxing tight muscles and relieving muscle spasms.

Opioid pain relievers: These laboratory-prepared narcotic pain medicines require your provider's authorization for purchase. Opioids change how your brain perceives pain messages. Because they can be addictive, care providers rarely prescribe opioids for chronic pain. But you may use them for a short time after a surgery or traumatic injury. Codeine, fentanyl, hydrocodone and morphine are common opioids. **Other options:** Many non-addictive and effective pain medicines are available without a prescription as noted above.

Your best source for choosing pain relief starts with your primary care provider, who can work with you to find the right medicine and procedure to help you enjoy better, pain-free days.



How does your provider know what to prescribe for your pain? It starts with you as a patient. We all experience pain differently, and it's vital that you track your symptoms to learn what's needed. For example:

- *Keep a pain diary.* Think of it as a symptom log that tracks the frequency of when or where you have pain. Consider available apps to assist you.
- *Learn precise words to describe your pain.* Examples: dull, sharp, burning, intense and disabling. Cite when and where you feel it most or least.
- *Define how your pain limits your life.* For example, does it reduce your ability to concentrate, exercise or work?
- *Rate your pain on a scale of 0 to 10,* with 0 being no pain at all and 10 being your worst pain level.

Remember: Pain is often considered a normal part of healing. Your provider can help.

January Fill-in-the-Blank Puzzle

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

- 1 Research supports using _____ to help prevent or treat conditions, such as heart disease, type 2 diabetes and some cancers.
- 2 Seasonal affective disorder is a more severe type of _____.
- 3 About _____ of Americans are extra-sensitive to the stimulant caffeine.
- 4 If you're looking for a muscle-toning, posture-improving exercise, consider _____.
- 5 Together with calcium, _____ can help protect you from developing osteoporosis, a disease that thins and weakens bones, making them more likely to break.
- 6 _____ refers to the amount of sleep that is deficient over a period of time.
- 7 _____ aren't covered by regular home insurance.
- 8 _____ pain often occurs suddenly and lasts fewer than three months.



You'll find the answers at personalbest.com/extras/Jan2023puzzle.pdf.

The Smart Moves Toolkit, including this issue's printable download, Outsmart Winter Weight Gain, is at personalbest.com/extras/23V1tools.

Dr. Zorba's corner

E-cigarettes (vaping devices) have grown in popularity, especially among teenagers, who are the fastest-growing group of users, according to the American Heart Association. While e-cigarettes are marketed as safer options to traditional tobacco products, existing research doesn't support this claim. Vaping exposes your lungs to nicotine and other toxic chemicals, such as lead, chromium, nickel and formaldehyde. Anything you inhale, except clean air, can be dangerous for your lungs and heart. Moreover, the teenage brain is still developing, making it easier to become addicted to nicotine. Nicotine can have deleterious effects on learning, memory and attention, all important for school work. And vaping has not been approved as a smoking cessation aid by the FDA. Once you start, it's hard to stop.

— Zorba Paster, MD

Stay in Touch. Keep those questions and suggestions coming!

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