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"Life Is a Journey. Have Some Fun."

When to Get a Second Opinion

If you have concerns about a medical diagnosis, consider a second opinion. A second opinion from a different health care provider, especially one who specializes in your diagnosed condition, can increase confidence in your current diagnosis and treatment plan. Or it might uncover a possible misdiagnosis or offer a different treatment.

Second opinions are frequently sought, so don't hesitate because you are concerned your current provider will be upset. Experienced providers won't take your interest in a second opinion as a reflection on their expertise and should encourage you to see other specialists if necessary.

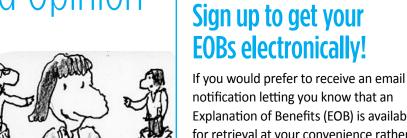
Reasons to consider a second opinion:

- Your provider can't find the cause of your symptoms.
- You have a rare or serious condition and want a provider with expertise in your diagnosis.
- You are concerned that some of your symptoms were dismissed.
- You have multiple treatment options, including surgery, and want another opinion about what's best for your condition.
- Your current treatment can have serious side effects or it's not working.

Prepare for a second opinion consult. Find out if your insurance covers second opinion visits and make sure the specialist accepts your insurance. Write down questions and concerns for the provider. For example, what are the risks and benefits of the treatment options? Are there any treatment options or enrollment in clinical trials that could be an option for your condition? And does the consulting provider think your diagnosis is correct or is there another possible diagnosis?

If your second opinion produces a different diagnosis or treatment option, you can discuss it with your current provider, transfer your care to a new specialist, or consider a third opinion. The good news is you'll have more information about your condition and options.

The Smart Moves Toolkit, including this issue's printable download, Health Websites We Recommend, is at personalbest.com/extras/24V10tools.



notification letting you know that an Explanation of Benefits (EOB) is available for retrieval at your convenience rather than receive paper EOBs in your home mailbox, sign up for our electronic EOB delivery program. It's simple and completely voluntary, and you can always switch back to paper EOBs if you change your mind. To enroll in the electronic EOB program, visit the wmimutual.com website and click on the electronic EOB notification signup button. You can also contact our office for friendly in-person assistance. It's easy, voluntary, cancellable and environmentally friendly, so why not give it a try?

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■ October is Halloween Safety Month.

Halloween is full of trick-or-treating fun — and potential dangers. Make sure costumes are fire-resistant and that your child is visible at night on dark sidewalks and roads. Add reflective tape to costumes and opt for glow-in-the-dark T-shirts or accessories. Pocket-sized flashlights can come in handy, too. Make it clear kids cannot enter any unknown houses, and they cannot eat any treats they collect before you check them. Remind teens and adults to be extra careful driving on Halloween; the National Safety Council warns it's a dangerous time of the year for accidents when excited children dart into streets.



TIP of the MONTH

The **Dessert Effect**

Have you ever felt full after dinner but still found room for dessert? It's a scientific phenomenon called sensory specific satiety. It happens when our taste buds get bored with a certain food, but get excited by the thought of a new food. It's something to watch out for since it causes you to eat more even when you're full. Over time, it can lead to overeating and weight gain. One solution? Eat a small dessert alongside

eating smart

Plant-Based Proteins ***

By Cara Rosenbloom, RD

When someone chooses to eat more plant-based foods, the first question they hear is.

"But how will you get enough protein?"

We think of protein foods as meat, chicken and fish. While it's true these animal-based foods are excellent sources of protein, many plant-based foods offer plenty of protein, too.

Plant-based protein is found in beans, lentils and soy foods, such as tofu, tempeh and edamame. There is also some protein in nuts, seeds and whole grains. When eaten in the right amount, it is easy to get enough protein from plantbased foods alone.

You can also choose to eat mostly plant foods, but add in dairy, fish or meat occasionally. You make the decisions for your dietary pattern. Whether it's fully plant-based or you sometimes eat animal foods, any pattern that's mostly plants can help reduce the risk of developing heart disease and some cancers.

As plant-based eating has grown in popularity, food companies have jumped on the trend. They created more ultra-processed foods made from plants, such as veggie bacon, deli meat alternatives and soy burgers. While these are fine to eat occasionally, they are not what health care professionals mean when they recommend eating more plants. Stick most often with less processed plant-based protein options, such as chickpeas, lentils and tofu.

Aim for 20 to 30 grams of protein per meal.

PROTEIN POWETRA

Here is the protein content for some plant-based foods (all cooked, one cup unless otherwise stated):

Tempeh: 34 grams

Pinto beans: 22 grams

Firm tofu: 20 grams

Edamame: 18 grams

Lentils: 18 grams

Black or kidney beans: 18 grams

Chickpeas: 14 grams

Quinoa: 8 grams

Pasta: 8 grams

Soy beverage: 8 grams

Walnuts or cashews (2 oz.): 8 grams

EASY recipe

Peanut butter (1 tbsp): 7 grams

Fresh Vegetable and Chickpea Salad

2 tablespoons extra-virgin olive oil

1 garlic clove, minced

2 tbsp lemon juice + zest

½ teaspoon salt

1 can (15 oz./425g) unsalted chickpeas, drained and rinsed

1 cup cherry tomatoes, halved

1 English cucumber, diced

1 yellow pepper, seeded and diced

3 oz. soft goat cheese, crumbled

¼ cup freshly chopped mint

In a small bowl, whisk together oil, garlic, lemon and salt. **Set** aside. In a large bowl, add chickpeas, tomato, cucumber, yellow pepper and goat cheese. **Top** with dressing and mint. **Toss** and serve.

Makes 6 servings. Per serving: 289 calories | 12g protein | 12g total fat | 3g saturated fat 6g mono fat | 2g poly fat | 34g carbohydrate | 2g sugar (0g added sugar) | 7g fiber | 344mg sodium



work&life

Home Office Ergonomics

Working at home doesn't mean lounging on your bed or sitting at your kitchen table with your laptop. In fact, not using correct ergonomics can lead to neck and back pain, sore wrists and a host of other complications. Proper ergonomics can help prevent these problems. Here are some basics:

Select a chair that supports your spine, and adjust the height so your feet rest flat on the floor. If you don't have an adjustable office chair, use a footrest so your thighs are parallel to the floor. Consider a lumbar pillow to support your spine.

Position your monitor directly in front of you at eye level. Tip: If you use a laptop full-time, invest in a separate computer monitor to help alleviate neck strain.

Place your keyboard or laptop within easy reach, keeping your wrists straight and forearms parallel to the floor.

Tip: If you plan to use a tablet or laptop for longer durations, consider purchasing a tablet stand or laptop riser, and use a separate keyboard and mouse to keep wrists straight.

Contemplate using a voice-to-text app or dictation software if your job requires excessive typing.

Adjust the display brightness properly so you aren't straining to see your screen. Reduce glare from windows by rearranging your work station or employing a glare screen for your monitor.

Take microbreaks for at least one to two minutes every 30 minutes to walk or stretch. Tip: Set a timer.

Consider using other tools to help you stay comfortable, such as hands-free headphones, if you're on the phone a lot, and an ergonomic mouse.







National Depression Screening Day on October 10

is an opportunity to learn about this serious mood disorder which affects one in six Americans at some time in their lives. Take the depression test at screening. mhanational.org to check for depression symptoms. These can include persistent sadness, unexplained fatigue, irritability and difficulty sleeping. Good news: Depression is highly treatable. Contact your health care provider if you have depression symptoms.

Avoiding Feelings

By Eric Endlich, PhD

Many of us shy away from certain feelings, such as sadness, guilt, anger or anxiety. Common avoidance strategies include:

Distraction: Focusing on other things can be a way to ignore undesirable feelings. Some forms of distraction, such as exercise, hobbies and connecting with nature, can have positive benefits.

Eating: Turning to food when upset rather than hungry is often called emotional eating.

Addictions: These can include not only drugs and alcohol but also gambling, video games or various online activities.

Sleep: While sleep is essential, using it as an escape may lead to excessive sleep.

If the feeling is likely to be short-lived (e.g., annoyance with a traffic jam) and the coping strategy is harmless (e.g., listening to the radio to pass the time), avoidance isn't necessarily bad. However, in other situations — say, turning to heavy drinking to cope with an unfulfilling relationship — avoidance can do more harm than good.

Instead of running away from your feelings, try these alternatives:

Tune in. Observe the sensations that accompany your emotions, such as sweaty palms or neck tension, without trying to make them go away.

Strive for acceptance. It's normal to experience a wide range of feelings, and getting upset about them only makes things worse.

Zoom out. What's triggering these feelings? What aspects of the situation can you control, and what steps can you take to improve matters? Writing down your feelings

— or talking them through with a counselor or trusted friend — can help you gain valuable perspective.

By facing feelings directly, you may build resilience and confidence in your ability to manage difficult situations.





October is Liver **Awareness** Month.

Here are seven ways to protect this vital organ:

- Watch your alcohol use, a leading factor in liver disease. High-risk drinking for women is having more than eight drinks weekly; for men, it's exceeding 15 drinks a week.
- @ Get vaccinated if you're at increased risk of contracting hepatitis or if you've already been infected with any form of the hepatitis virus. Check with your health care provider.
- Use medications wisely. Take prescription and nonprescription drugs only when needed and only in recommended doses.
- Wash your hands thoroughly before eating or preparing foods. If you're traveling in developing countries, choose bottled water to wash your hands and brush your teeth.
- Avoid risky behavior. Get help if you are using illicit intravenous drugs; don't share needles to inject drugs.
- @ Bring a small bottle of hand sanitizer if you travel to developing countries.

body&mind

Q: What is OCD?

Obsessive-compulsive disorder (OCD) involves frequent, unwanted, anxiety-provoking thoughts that lead to repetitive, ritualistic behaviors intended to reduce anxiety. While a person with OCD may have only obsessions (thoughts) or compulsions (behaviors), many people have both.

Common obsessions include:

- Fear of contamination.
- Fear of losing control (and perhaps harming another person).
- Fear of making a mistake or forgetting something.
- Worry about one's gender or sexuality.
- Concern with order, symmetry or perfection.
- Concern about religion or morality.

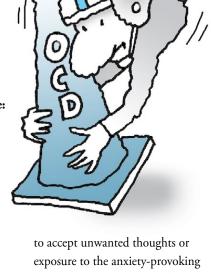
Common compulsions include:

- Excessive handwashing or sanitizing objects.
- Counting.
- Checking items, such as appliances and door locks.
- Repetition of certain words.
- Ordering or arranging objects.

While the cause of OCD is unknown, there are effective treatments for OCD, including medication and psychotherapy. Therapy may involve learning

obsessive thoughts while refraining from engaging in the compulsive rituals.

- Eric Endlich, PhD



Exercise Guidelines

Are you getting enough physical activity to maintain good health? Odds are you aren't, according to the updated federal Physical Activity Guidelines for Americans. Only one in five U.S. adults is getting enough exercise. The good news is there are research-backed ways to get moving, feel your best, and help prevent future health problems.

The guidelines recommend most adults should aim for at least 150 minutes a week of moderate-intensity exercise, or at least 75 minutes to 150 minutes a week of vigorous-intensity exercise (spreading exercise throughout the week is best).

FITNESS

Additional health benefits can be gained by even more physical activity a week. Adults should also include muscle-strengthening activities involving all major muscle groups on two or more days weekly. Consider lifting weights (starting with very light ones if you are new to this activity) or resistance training.

Of course, if you've been working in an office for years and spent most of your off-work hours sitting, it may seem daunting to exercise that much. Just start with 10- or 15-minute sessions, and gradually work up to 30 minutes and longer. Be patient. Get your health care provider's okay before starting.

Some physical activity is better than none. In fact, adults who sit less and do any amount of moderate-tovigorous physical activity gain some health benefits. While adults with chronic conditions or disabilities may not be able to meet the recommended exercise goals, they can work with their health care provider to find a way to increase activities they can do.

body&mind

Q: What is a diagnostic mammogram?

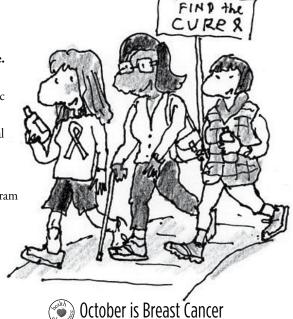
Diagnostic mammograms are X-rays designed to evaluate breast symptoms or signs. They may be ordered to investigate breast abnormalities, such as a lump, a painful area, a nipple discharge, or a thickening or change in the skin's appearance. They can also be used for women whose breasts have changed shape or size.

In contrast to diagnostic mammograms, screening mammograms are designed to detect breast cancer in asymptomatic people.

If a screening mammogram spots breast changes that could indicate cancer, a diagnostic mammogram can be done as a next step. This often includes additional images or special techniques to zoom in on a suspicious area.

Further evaluation may be needed. The radiologist who reads the diagnostic mammogram may compare it with the patient's previous mammograms. Other imaging tests, such as an ultrasound or MRI, are sometimes used to investigate a potentially cancerous

area. A biopsy may be recommended if necessary.



Awareness Month.

What happens to expired or unwanted prescription medications? If they're left around your house or thrown in the trash, they can end up in the wrong hands. The U.S. Drug Enforcement Agency (DEA) says unwanted drugs that are disposed of improperly contribute to drug abuse, overdoses or accidental poisonings. And flushing drugs adds to contamination of the public water supply. October 24 is Prescription Drug Take Back Day, when you can safely drop off drugs at DEA-approved collection sites. Find one near you at dea.gov/takebackday.



Fatty Liver Disease

By Elizabeth Smoots, MD

Nonalcoholic fatty liver disease (NAFLD) is the most common cause of liver disease worldwide. Unlike most types of liver disease, NAFLD is not linked to alcohol. It usually occurs when excess fat accumulates in the liver in overweight or obese people. Another name for NAFLD is hepatic steatosis, or fatty liver.

Symptoms and complications: NAFLD usually has no symptoms. Sometimes fatigue, malaise or right upper abdominal pain can occur. Occasionally, a more severe form can develop called nonalcoholic steatohepatitis (NASH). This may lead to inflammation, liver scarring (cirrhosis) or liver cancer — much like the diseases that result from heavy alcohol use.

Risk factors: In addition to overweight and obesity, a number of factors can increase the risk for NAFLD. Type 2 diabetes is strongly associated with the condition. So are high triglycerides, high cholesterol, sleep apnea, low thyroid and polycystic ovary syndrome. A family history of fatty liver disease may also play a role.

To lower your risk of NAFLD: Eat well and exercise: Choose more whole foods (vegetables, fruit, grains, beans) and fewer ultra-processed foods (fast food, salty snacks, etc.). Aim for at least 150 minutes of moderate-intensity exercise, such as brisk walking, a week. If you are unaccustomed to exercise, first get your provider's approval.



dollars&sense

Inheritance Management 101

An inheritance may seem like a windfall, akin to winning the lottery. Receiving money from a loved one may overwhelm you or tempt you to go on a shopping spree. If you've inherited money or expect to, follow these tips to help it last:

PLAN — preferably before receiving the funds. List how you'll use the money. Here are a few examples:

- Paying off debt.
- Fattening your emergency fund.
- Achieving a goal, such as going back to school.
- Taking a well-earned vacation.
- Buying a much-needed vehicle.

After you complete your list, prioritize and assign a dollar amount for each item. Does your inheritance cover all the goals? Only a few? Which is the most important? Is the amount of money life-changing? Don't quit your job or make drastic changes for at least six months. Take time to process your new reality.

PAUSE — if your goal is anything besides paying off debt, place the money in a high-interest savings account for four to six months.

You don't have to report inheritances to the IRS because the money isn't taxable.

However, certain types of assets, such as retirement accounts (e.g., 401(k) and IRAs) are taxable assets. If you receive assets other than cash, including real estate, speak with a tax specialist to understand the tax implications.

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

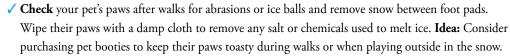
safetysolutions

Cold Weather Pet Safety

Our pets are part of our family.

Keep them safe during the cold winter months. Here are some tips:

- ✓ Know your pet's time limits outdoors.
 If you aren't sure, ask your veterinarian.
- ✓ Keep your furry friend indoors on the coldest days. With the exception of potty breaks, pets need to stay inside when the temperature is below freezing.



- ✓ **Consider** using a coat or sweater for short-haired dogs.
- ✓ **Clean** up any antifreeze spills and store it and other chemicals away from your pet's reach. Antifreeze is deadly.
- ✓ **Keep** your pet warm indoors, too, but keep them away from space heaters or wood-burning stoves.
- ✓ **Don't** leave your pet in a cold vehicle. It can rapidly become colder and cause hypothermia in pets left too long in a vehicle.
- ✓ Avoid walking with your pet on ice or frozen bodies of water.
- ✓ Be prepared for power outages. When planning for emergencies like winter outages, remember to include your pet in your plans.

Shopping Safely Online

Thinking about getting a jump on holiday shopping online?

Great! But watch out for scammers who are looking for your information (and dollars). Here are some tips to avoid online scams:

Shop only reputable online sites. Warning: Search results can bring up look-alike websites. Pay attention to URLs, and make sure they aren't misspelled or have a missing or extra letter.

Look for secure sites with https:// and a lock symbol.

Don't use a debit card to purchase online merchandise. If something goes amiss, scammers will have direct access to your checking account. Use a chip-enabled or tap-to-pay credit card or a secure payment method (e.g. digital wallet).

Check your bank and credit card statements often. Report any fraudulent activity immediately.

Don't use a public Wi-Fi when shopping online. If you want to buy from websites at a public place, such as an airport or coffeehouse, use a virtual private network (VNP).

Use security apps and strong passwords. Opt for two-step verification when you can. Some websites already require it.



specialreport

Protect Your Teeth

Regular dental care can go far to protect your teeth and health.

There are two must-do strategies to keep your mouth healthy and your teeth smile-worthy. **Brushing** twice a day for two minutes and **flossing** daily, too, are essential, according to the American Dental Association (ADA). And having regular dental checkups is also key.

If your dentist spots a cavity, cracked tooth, or signs of gum disease early, treatment can be easier and less costly than if you wait until you have obvious symptoms, such as bleeding gums or a severe toothache. What's more, an oral health exam can reveal risks or signs of other medical conditions you may not know what you have.

There's no one-size-fits-all dental care schedule for everyone. For some people, a checkup once or twice a year is fine. Others may need more visits, depending on not only the condition of their teeth and gums but whether they have other health issues which could make them more vulnerable to certain infections or bleeding problems.

Your oral health is an essential part of your overall health. That's why your dentist asks about your medical history and any recent problems, diagnoses or symptoms. It's important to let your dentist know if you have diabetes or heart disease, or if you are getting cancer treatment, for example, and what medications you're taking.

During a checkup, your dentist examines your mouth and tongue for any signs of oral cancer and uses dental instruments to check for cavities, damage to fillings or crowns and signs of gum disease. (Dental X-rays are typically not ordered more than every two years or so, unless the dentist notes a specific problem that needs imaging.)

Gum disease develops when plaque, tartar and bacteria build up on teeth, causing swollen and sometimes bleeding gums. *Gingivitis* is the milder form of gum disease, and it can usually be prevented and often reversed if you commit to daily brushing and flossing.

But if left untreated, gingivitis may progress to a more severe type of gum disease, *periodontitis*. This can result in the loss of teeth and even cause bone loss in your jaw. Periodontitis affects almost half of all Americans older than age 30 to some degree





and tends to worsen with age. Regular dental exams can identify the condition, which is usually treated with antibiotics. If periodontitis is severe, scaling and planing of the teeth (deep cleaning below the gumline to help the gum reattach to teeth) may be needed.

While poor dental hygiene is an important cause of periodontitis, there are other risk factors, including smoking and diabetes. Pregnancy and using birth control pills can also increase the risk of severe gum disease.

If periodontitis remains untreated, it becomes more severe. As bone loss continues, your teeth may become lose and can potentially fall out. In addition to bleeding gums, pus and infection around the gum line can lead to chronic bad breath (halitosis).

More reasons to take dental care seriously: Researchers have found several important links between oral health and whole-body health. People with diabetes are at heightened risk for dental problems, including gum disease and tooth loss.

And while a specific cause-and-effect hasn't yet been identified, people with periodontitis have a higher risk of developing cardiovascular disease, stroke, dementia, and other serious health problems. Periodontal disease, especially if due to infection with a bacterium called *Porphyromonas gingivalis*, has been linked to a risk of rheumatoid arthritis and pancreatic cancer, too.



Despite the fact that regular dental exams can help prevent many dental problems and contribute to good overall health, about 100 million Americans skip yearly dental checkups, the ADA notes. If it's time for you to find a dentist, visit **findadentist.ada.org**.

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STUDY: Climb Stairs to Live Longer

Climbing stairs is associated with a longer

life. Research presented at the European Society of Cardiology Congress suggested that climbing stairs as a form of physical activity can help reduce risks of cardiovascular disease and death. The investigators collected the most reliable data available and conducted a comprehensive meta-analysis. Ultimately, studies involving 480,479 participants, comprised of healthy individuals and those with a history of heart attack and peripheral arterial disease, were incorporated into the final assessment. Participants ranged from ages 35 to 84 and women constituted 53% of the study.

Report of the research results: Compared to not climbing stairs, stair climbing exhibited a 24% reduction in the risk of all-cause mortality and a 39% decrease in the likelihood of succumbing to heart disease. Additionally, stair climbing was associated with diminished risks of heart attack, heart failure and stroke.

To be heart-healthy, take the stairs as often as you can (with your health care provider's okay). Whether at work, home or anywhere else, if there are stairs, climb them to improve your heart and lung functions.

STUDY: How Memory Works

Certain experiences are better remembered by most people, while other experiences, such as if we shut the garage door, are more easily forgotten. Rice University psychologists assessed memory by presenting participants with a variety of images. Among these images, some were new, some were repeated and some were very similar, making them more difficult to distinguish from one another. The similar images were meant to disrupt memory, akin to the way mundane daily occurrences, such as forgetting where you put your keys, can blur together. The images that stood out most were those the participants were most likely to remember.

Highlights of the study:

- Memorable images were better remembered for general and detailed memory measures.
- Memorability interacted with similarity but depended on how much time passed participants correctly recalled images but memories began fading after 24 hours.
- Emotion interacted with memorability to impact detailed memory — while emotional memories may have been more resilient, details may have slipped away over time.
- Not everything in an image could be memorable. Our brains tend to use selective forgetting for mundane things.

Dr. Zorba's corner

Sleep Benefits

Sleeping is more important than we ever realized. Recent research of more than a million people showed that if you didn't get enough sleep (fewer than seven hours), you were more likely to develop high blood pressure. Other studies have linked sleep deprivation to obesity, depression, anxiety, diabetes, heart attacks and stroke. It's estimated that one in three people don't get the seven to nine hours of shuteye they need, and teens and children need eight to ten hours for their growing bodies. To get more sleep, go to bed the same time every day, wind down an hour before you go to sleep, avoid a heavy meal for a few hours before bedtime, cut down on caffeine and keep your bedroom cool, dark and quiet. Getting enough sleep is as important as eating right and getting enough exercise. — Zorba Paster. MD

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