



MUTUAL
INSURANCE
COMPANY

TM

www.wmimutual.com

"Life Is a Journey. Have Some Fun."

“Great things are done by a series of small things brought together.”

— Vincent Van Gogh

Small Changes= **BIG DIFFERENCE**

Focus on the little, easy things you can change in your life to make it healthier and more fulfilling.



Volume 36 • Number 1 • January 2016

Alphabet Soup

(Part 1 of 2)

Here are some simple definitions of common health insurance terms and acronyms:

Coinsurance — Your percentage share of healthcare costs after you satisfy your deductible.

Copayment — Your flat dollar share of healthcare costs (*usually paid up front without regard to your deductible*).

Deductible — The amount you have to pay toward medical claims before your health insurer will pay anything.

Explanation of Benefits (EOB) — A document from your insurance company that shows how a claim was processed, the amount your insurer paid, and your financial responsibility.

Health Maintenance Organization (HMO) — An organization that provides or manages health care on a prepaid basis.

Out-of-Pocket (OOP) Maximum — The maximum amount of money you will pay for eligible covered services during a plan year.

Preferred Provider Organization (PPO) — A network of doctors, hospitals, and healthcare providers that offer financial discounts to insureds (*and insurance companies*) in exchange for higher benefit payments and member channeling.

Premium — The amount you and/or your employer pay for insurance coverage.

I try to come at fitness and nutrition from a perspective of gentleness and what will make me feel good afterwards. I try to stay out of the mindset of needing to fix myself. I do whatever seems fun to me.

—Taylor Schilling



Satisfy your sweet tooth with stevia

Stevia is a plant-based, no-calorie sugar substitute. Highly purified extracts from stevia leaves are 200 to 300 times sweeter than sugar. Unlike sugar, stevia doesn't contribute to tooth decay or raise blood sugar levels, which may be helpful if you have diabetes. For more on stevia, go to Jan.HopeHealth.com/stevia.

Oatmeal isn't just for breakfast or cookies

You can use oatmeal in many recipes to add protein, healthy fats, and fiber. Next time you get a craving for fried chicken, try Spicy Oat-Crusted Chicken instead. To get that recipe and more, go to Jan.HopeHealth.com/oatmeal.

OuterAisleFresh: Simple swaps cut calories and boost nutritional content

Small Changes, Big Difference

You don't have to give up taste to make recipes lighter and often more nutritious. You can make subtle switches of certain ingredients to lower the fat and calories, and increase protein and other nutrients.

When a recipe calls for...

Whole milk (1 cup)

Instead, use...

1 cup fat-free or low-fat milk, plus one tablespoon of liquid oil — olive oil for savory foods and canola oil for other uses

Heavy cream (1 cup)

1 cup evaporated, fat-free milk or ½ cup plain, fat-free yogurt and ½ cup plain, low-fat, unsalted cottage cheese

Sour cream

Plain, fat-free yogurt

Egg (1)

2 egg whites

Note: Although egg yolks have cholesterol, they also have health-promoting nutrients. You may want to use the egg-white substitution if you're looking to cut back on how many whole eggs you eat.

Source: American Heart Association

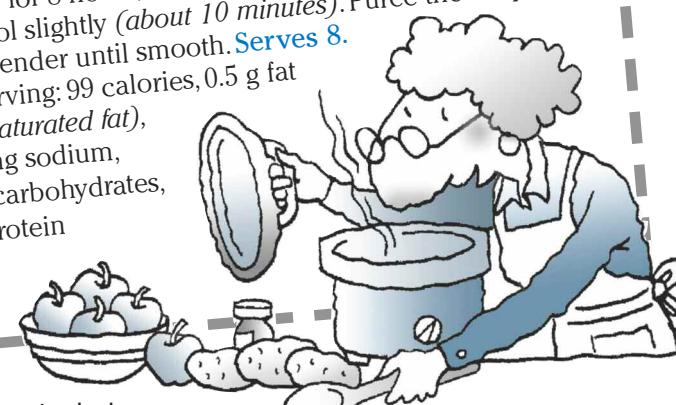
New and Improved

Slow-Cooker Apple Sweet Potato Soup

A few ingredient changes can really have a big impact. This recipe uses fewer sweet potatoes than typical sweet potato soups and just enough apple to add a depth of flavor. The soup is still creamy, even without the added fat from butter, oils, and creams.

- 4 to 5 sweet potatoes, peeled and cut into chunks
- 2 Granny Smith apples, peeled, cored, and quartered
- 1 onion, finely chopped
- 3 cans (14.5 oz.) low-sodium chicken broth
- 1/3 tsp. dried thyme

Place sweet potatoes, apples, onion, broth, and thyme in a slow cooker, and stir to combine. Cover and cook on low for 8 hours, or until the sweet potatoes are tender. Let cool slightly (about 10 minutes). Purée the soup in a blender until smooth. **Serves 8.**
Per serving: 99 calories, 0.5 g fat (0 g saturated fat), 385 mg sodium, 23 g carbohydrates, 2 g protein



To see how this version compares to a typical Apple Sweet Potato Soup recipe, go to Jan.HopeHealth.com/recipecomparison.

Source: "The Diabetes Comfort Food Diet," by Laura Cipullo, RD, CDE

If you are going to try cross-country skiing, start with a very small country.

— Author Unknown



Curious about calories burned? Find out.

Many people like to know how many calories they burn while being physically active. Although you likely can't get an exact number, you can get a general idea. It depends on what type of exercise you're doing, how often you work out, the level of effort you put forth during that exercise, and the length of the workout session. To find how many calories you may be burning, go to Jan.HopeHealth.com/calories.

See page 8 — StockYourToolBox:

See how you can link to Cool Tools & Resources to learn more about the topics in this issue!

Find out your fitness IQ

Want to know how much you really know about physical activity? Take a short, 10-question quiz to find out. Knowing what you could and should be doing is the first step to doing it. To take the test, go to Jan.HopeHealth.com/quiz.

GetMoving: Stand up for yourself

Small Changes, Big Difference

Here's a really simple way to help your overall health: Just stand more.

In today's world, the majority of people sit — a lot — every day. The American Medical Association (AMA) has stated that sitting for extended periods of time can be bad for personal health.

The remedy: standing — while you work at a desk, talk on the phone, or do any number of daily activities. Standing is like walking: It can increase energy, burn extra calories, tone muscles, improve posture, increase blood flow, and boost metabolism.



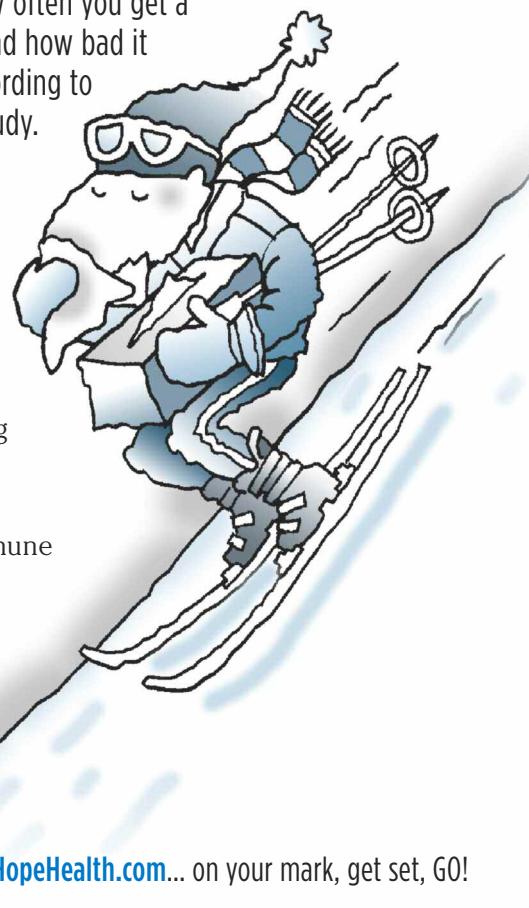
A 2008 Vanderbilt University study of 6,300 people, published in the "American Journal of Epidemiology," estimated that the average American spends 55% of waking time (7.7 hours per day) in sedentary behaviors, such as sitting.

To calculate how much time you're sitting every day, go to Jan.HopeHealth.com/sitting.

Source: JustStand.org

Curb colds with exercise? Maybe.

Physical fitness may cut down on how often you get a cold and how bad it is, according to one study.



A survey of 1,000 people showed:

- The number of days with cold symptoms among those who said they were physically active on five or more days a week and felt fit was almost half (43% to 46% less) than that of those who exercised on only one day or no days a week.
- The severity of symptoms fell by 41% among those who felt the fittest and by 31% among those who were the most active.

Exercising may cause a temporary rise in immune system cells circulating around the body, the researchers suggested. Although levels may fall back within a few hours, each boost may help strengthen defenses against infections, such as the common cold.

Source: British Medical Journal

Never go to a doctor whose office plants have died.

— Erma Bombeck



Take the 'more is better' approach to following behind vehicles

How much distance should you leave between your car and the one in front of you? It may be more than you think in bad weather. Experts advise that you increase the "three second rule" to at least eight or 10 seconds when driving on slippery roads. For more on driving safety, go to Jan.HopeHealth.com/driving.

Is radon on your radar screen?

Most people never think about a naturally occurring radioactive gas called radon, which is often found in buildings, including homes. That's because you can't smell or see radon. Why should you care? Radon is the second-leading cause of lung cancer after smoking. To learn more about radon and getting your home tested, go to Jan.HopeHealth.com/radon.

TheWholeYou: PHYSICAL HEALTH

Small Changes, Big Difference

'ACT' like you want to change



Although some health conditions may be out of your control, you can do things to improve many issues — one step at a time.

Take the ACT approach. Acceptance and Commitment Therapy focuses on accepting your current reality (your condition) and committing to changing it. ACT teaches you to:

- Accept the health condition and your feelings about it without judging them as good or bad. In other words, own it. "I smoke, and I am tired of not feeling as healthy as I would like as a result."
- Commit to goals addressing the health condition. "I am going to feel better and enjoy life more by not smoking."
- Take action toward achieving those goals. "I have replaced my smoking habit with health-promoting activities/distractions, such as taking walks and reading more."

Source: "Everyday Healing: Stand Up, Take Charge, and Get Your Health Back... ONE DAY AT A TIME," by Janette Hillis-Jaffe

Want to be a life saver? Donate blood

Every two seconds, someone in the United States needs donated blood. On average, this means more than 41,000 blood donations are needed every day.

Donating blood doesn't take long. The actual blood donation typically takes 10 to 12 minutes. The entire process, from the time you arrive until the time you leave (*including the juice and cookies/crackers afterward*), takes about an hour and 15 minutes.

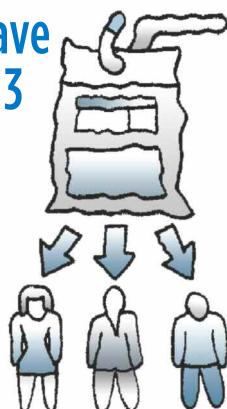
You don't have to wait for a special blood drive to donate. You can give any time. For more information, go to Jan.HopeHealth.com/blood.

If you want to create your own virtual blood drive to honor a special occasion or person and want to get others involved, check out Jan.HopeHealth.com/blooddrive.

Source: American Red Cross

Did you know...

**1 pint of blood
can save
up to 3
lives**



No act of kindness,
no matter how small,
is ever wasted.

— Aesop



Prevent brain drain by teasing it

Brain teasers and riddles can help you to think in ways that you otherwise might not. As a result, you may become more creative and/or gain new perspectives. Keep those neurons fired up with regular workouts. For some cerebral exercises, go to Jan.HopeHealth.com/brain.

See page 8 — Stock Your ToolBox:

 See how you can link to Cool Tools & Resources to learn more about the topics in this issue!

21 days can change your life for the better

Small, consistent actions over 21 days can create a significant, positive impact in your personal life, according to the organization KindSpring. Involve others and the impact ripples out even further. To create or join an existing challenge focused on kindness, mindfulness, gratitude, or your eco-footprint, go to Jan.HopeHealth.com/21days.

The Whole You: Emotional/Mental Health



Hands-free is not risk-free

A National Safety Council poll showed that 80% of U.S. drivers surveyed believed hands-free cellphones are safer than using handheld.

However, more than 30 studies have shown that using hands-free systems offers drivers no safety benefit.

Even with both hands on the wheel and your eyes on the road, your mind is distracted from driving. Think about it: People have driven stick-shifts for decades. The issue is not about keeping two hands on the wheel, it's about the mental distraction.

Drivers talking on cellphones can miss seeing up to 50% of their driving environments, including pedestrians and red lights. Drivers look, but they don't see, a phenomenon known as "inattention blindness," which is similar to tunnel vision.

Source: National Safety Council

'Pay it forward' pays off... and then some

Small Changes, Big Difference

Giving just a little in the name of kindness to someone or something else — whether in the form of time, talents, or treasures (*money*) — can multiply and impact more people and efforts than your initial contribution.

According to one study, researchers showed "paying it forward" is contagious and spreads from person to person to person. What's more, the money the initial person gave was ultimately tripled by others who were (*directly or indirectly*) influenced to give more.

To learn more about spreading kindness, go to Jan.HopeHealth.com/kindness.

Source: University of California, San Diego



I look at managing my money as if it were a part-time job. The time you spend monitoring your finances will pay off. You can make real money by cutting expenses and earning more interest on savings and investments. I'd challenge you to find a part-time job where you could potentially earn as much money for just an hour or two of your time.

— Laura D. Adams

Figure out what your emergency fund needs to be

Most money experts talk about having at least three to six months of liquid/cash assets set aside in case of a job loss, medical emergency, short-term disability, etc. Go to Jan.HopeHealth.com/calculator to determine what your safety cushion should be.

Do your homework to ace hiring a financial planner

Not all personal money experts are the same. To make sure you're getting the right advisor, research and ask the right questions. For a checklist of considerations, go to Jan.HopeHealth.com/advisor.

FiscalFitness: Small Changes, Big Difference

A money mind game: Use cash to spend less

Cash discourages spending, and credit or gift cards encourage it, according to a review of four studies. The more transparent the payment method, the greater the dislike to spend, or the higher the "pain of paying," researchers noted. Cash is viewed as the most transparent payment form.

To use a cash system:

- Determine a realistic, but financially responsible, amount of money for your wants — meals out, entertainment, clothing, etc. — for a week or month.
- Withdraw that amount of cash from your bank account and only that amount.
- When the money runs out, your discretionary spending for that period of time stops.



Sources: American Psychological Association; NASDAQ

Want to help pay for your kiddos' college? Don't wait to start saving until they're in high school.

According to the U.S. Department of Education, the average annual cost of public colleges and universities increased 6.5% each year over the last decade.

That means by 2030, annual public tuition will be \$44,047. The total cost for a four-year degree will be more than \$176,000.

When saving for college, compound interest can really save you. However, the longer you wait to start saving, the less interest you will accumulate and the more you will have to save. Check out a college savings calculator at Jan.HopeHealth.com/college to find out what you may want to be squirreling away now. You may also want to check into 529 college savings plans.



Your life doesn't get better by chance. It gets better by change.
— Jim Rohn

Be a good neighbor, check on those who are homebound

If you have neighbors who can't get out of their homes, you can do your part to help out. Exchange phone numbers, and suggest they have your number on speed dial. Set a regular time to go to their house, have a quick chat, and check that heat and water are running. Other ideas to help out: Shovel their walk, take in their newspapers or mail, bring them food, and/or get groceries or do other errands.

See page 8 — StockYourToolBox:

 See how you can link to Cool Tools & Resources to learn more about the topics in this issue!

Medical Editor: William Mayer, MD, MPH

Managing Editor: Jennifer Cronin

Medical Advisory Board: Victor J. Barry, DDS • Renee Belfor, RD
Patricia C. Buchsel, RN, MSN, FAAN • Kenneth Holtry, MS
Reed Humphrey, PhD • Gary B. Kushner, SPHR, CBP
Patrick J.M. Murphy, PhD • Barbara O'Neill, CFP
Wallace Wilkins, PhD

The information in this publication is meant to complement the advice of your healthcare providers, not to replace it. Before making any major changes in your medications, diet, or exercise, talk to your doctor.

© 2016 by the Hope Heart Institute, Seattle, WA. Institute Founder: Lester R. Sauvage, MD

Material may not be used without permission.

To view or make comments on this publication, visit HopeHealth.com/comments.asp

For subscription information, or reprint permission, contact:
Hope Health, 5937 West Main Street
Kalamazoo, MI 49009

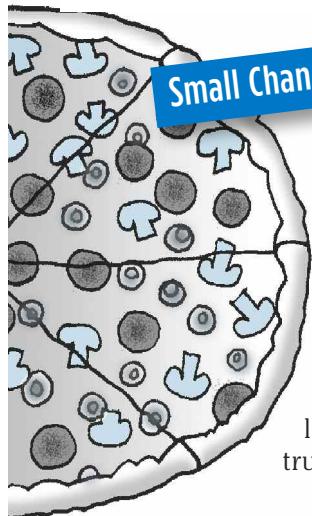
Phone: 269-343-0770 • E-mail: info@HopeHealth.com
Website: HopeHealth.com

Printed with soybean ink. Please recycle.

What's Trending Now: Find a reason to celebrate every day

Each day of the year has at least a few observances you can recognize, chuckle at, and/or use as an excuse to have some fun or do something positive and impactful, even in a small way. Here are some of the recognized days in...

January							Polar Bear Plunge or Swim Day 1	Motivation & Inspiration Day 2
Drinking Straw Day 3	Spaghetti Day 4	Weigh-In Day 5	Cuddle Up Day 6	I'm Not Going to Take It Anymore Day 7	Bubble Bath Day 8	Take the Stairs Day 9		
Cut Your Energy Costs Day 10	International Thank-You Day 11	Clean Off Your Desk Day 12	Poetry at Work Day 13	Dress Up Your Pet Day 14	Hat Day 15	International Hot & Spicy Food Day 16		
Kid Inventors' Day 17	Thesaurus Day 18	Popcorn Day 19	Coffee Break Day 20	Hugging Day 21	Answer Your Cat's Question Day 22	Measure Your Feet Day 23		
Compliment Day 24	Opposite Day 25	Bubble Wrap Appreciation Day 26	Punch the Clock Day 27	Fun at Work Day 28	Puzzle Day 29	Croissant Day 30		
31 Backward Day								
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday		



Small Changes, Big Difference

Pay attention to how much pizza you eat

The cheese-covered pie is a popular go-to meal and snack, but you may want to watch how often you eat it.

It's fine to have pizza now and again, just maybe not as a staple in your daily diet. One study showed that on the days kids eat pizza, they likely take in more calories, fat, and sodium than on other days. Although the investigation looked specifically at children, the same may be true for adults, too.

The study found:

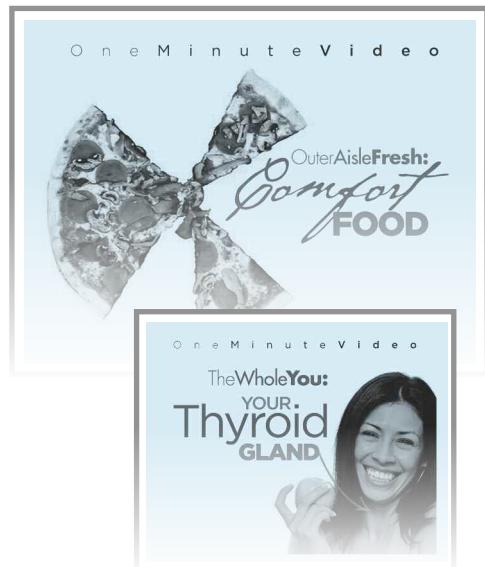
- On the days children ate pizza, they consumed 84 more calories, 3 grams more saturated fat, and 134 milligrams more sodium than average.
- Teens took in an extra 230 calories, 5 grams saturated fat, and 484 milligrams sodium on pizza days.

Source: *Pediatrics*



StockYourToolBox: Your Source for Cool Tools & Resources

Check out Jan.HopeHealth.com for a ton of useful wellbeing information. In addition to the links included throughout the newsletter, here's what else you can find online:



Scan this Quick-
Response Code
with your smart-
phone.



A one-minute video on making comfort foods healthier

Learn a simple three-step strategy so you can enjoy all those yummy, filling favorites without feeling guilty about them.

A one-minute video on better understanding your thyroid gland

Discover what it does, how to identify signs that something may be off, and when you should get it checked with your healthcare provider.

Ideas for what to have on hand: Shopping list for a healthy, well-stocked pantry

Start the year off right by adding key nutritious staples to your shelves at home. Download, print, and take the list along with you on your next grocery-shopping trip.

HOPEHealthInfo: Until next issue

The annual ritual of creating New Year's resolutions dates back to 153 B.C. And, for as long as yearly resolutions have been around, we've been breaking them.

If you didn't make a resolution this year, that's OK. If you did make one, that is fine, too. But, if you end up not sticking to your promise, don't beat yourself up. You're not alone. Many different groups survey about New Year's resolutions, and most of these surveys reveal that the majority of people give up on their goals — usually within the first few weeks. A main sabotage is setting unrealistic goals and getting discouraged when results don't happen fast enough.

Instead of making major resolutions just because of some date on the calendar, try to make confident choices based on what really matters to you — regardless of what time of year it happens to be.

Until next issue, focus on making small, easy, health-promoting changes here and there. Before you know it, those changes will make a big difference.