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"Life Is a Journey. Have Some Fun."

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Literacy is, finally, the road to human progress and the means through which every man, woman and child can realize his or her full potential.

— Kofi Annan

**No longer eligible?
It's time to terminate
coverage.**

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

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

Learn the lingo

Lack of health and financial literacy can make it difficult to understand important information that can and does impact physical, mental and financial well-being.



Always use tasteful words. You may have to eat them. — Author Unknown

Processing processed food dos and don'ts

For all the less-than-positive press about processed foods, many have a place in a balanced diet. A processed food is any food that has been purposely changed prior to eating or drinking it. This means any food that has been cooked, canned, frozen, packaged or changed in nutritional composition by fortifying, preserving or preparing in different ways. For more on which processed foods are the most healthful and those you should avoid, go to Oct.HopeHealth.com/processed.

Read up on eating right

There is no shortage of books on eating and nutrition. A quick internet search yields more entries than you would ever have time to even skim through. How do you know which books to read and advice to follow? You may want to check out the Academy of Nutrition and Dietetics' Good Nutrition Reading List. For a link to the list, go to Oct.HopeHealth.com/foodbooks.

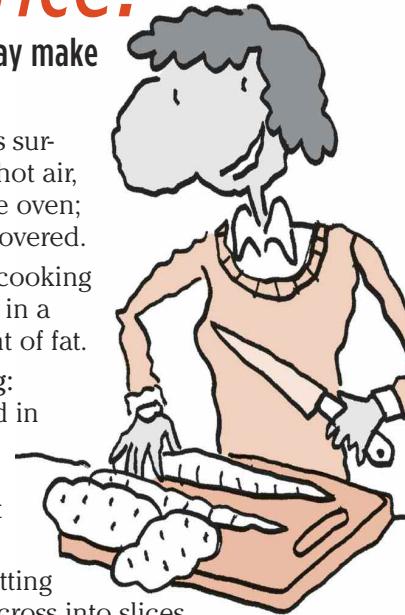


OuterAisleFresh: Learn the lingo

Slicing or dicing: What's the difference?

Knowing the definitions of common cooking terms may make all the difference in how your recipe turns out.

- **Baking:** cooking food surrounded by hot air, usually in an oven.
- **Barbecuing and grilling:** similar to roasting, but done over a charcoal or hardwood fire, or with gas (for grills).
- **Boiling:** cooking food in water or liquid to a rapid boil.
- **Broiling:** cooking with the heat source above the food.
- **Chopping:** cutting food into small pieces of no particular size or shape.
- **Deep-frying:** cooking food by submerging it in hot oil.
- **Dicing:** cutting foods into uniformly square pieces.
- **Grating:** rubbing food against a serrated surface to create fine shreds.
- **Mincing:** cutting food into very small pieces.
- **Poaching:** cooking delicate foods in hot (*but not boiling*) liquid.
- **Roasting:** cooking meat, poultry
- or vegetables surrounded by hot air, usually in the oven; food is not covered.
- **Sautéing:** cooking food quickly in a small amount of fat.
- **Simmering:** cooking food in a hot liquid that is bubbling but not boiling.
- **Slicing:** cutting through or across into slices, generally of uniform size.
- **Steaming:** cooking food in steam created by boiling liquid in a covered pot; food does not touch the liquid.



For a print-and-post sign with culinary terms, go to Oct.HopeHealth.com/kitchenterms.

Source: Academy of Nutrition and Dietetics

Weeknight Chicken and Spinach Rotini

- 1 lb. (16 oz.) whole-grain rotini pasta • 2 (8 oz.) chicken breasts, sliced into strips • 1/4 cup (4 Tbsp.) extra-virgin olive oil, divided • 1 clove garlic, minced • 1 tsp. dried basil • 1/2 tsp. salt
- 3 cups cherry tomatoes • 1/4 cup capers • 3 Tbsp. lemon juice • 3 cups baby spinach
- 1/3 cup fresh basil leaves, chopped • 1/3 cup Parmesan cheese, shaved

In a large pot set over high heat, boil water. Add pasta and cook according to package directions; drain and place in large serving bowl. In a medium bowl, combine chicken strips with 2 Tbsp. oil, garlic, dried basil and salt; stir to combine. In a large skillet, heat remaining 2 Tbsp. oil over medium heat. Add chicken and cook, stirring for 2 minutes. Add tomatoes and capers and cook until tomatoes are softened and chicken is no longer pink inside (765 °F), about 8 minutes. Stir in lemon juice and spinach; remove from heat and allow spinach to wilt. Add chicken mixture to pasta and stir to combine. Sprinkle with basil and cheese before serving.

Makes 6 servings. Per serving: 444 calories, 30 g protein, 14 g total fat (2.5 g saturated fat, 8 g monounsaturated fat, 3.5 g polyunsaturated fat), 58 g carbohydrate (0 g sugar, 10 g fiber), 502 mg sodium



Jumping for joy is good exercise. — Author Unknown

Jumping rope — not just for kids

Want to add fun and effectiveness to your workout? When is the last time you picked up a jump rope? Jumping rope is an extremely effective form of cardiorespiratory exercise (*think heart and lungs*). What's more, all you need is a little bit of space, a timer and a jump rope. For more on the benefits of jumping rope as well as how to get started with a jump-rope workout, go to Oct.HopeHealth.com/jumprope.



See page 8 — StockYourToolBox:



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

Find your fun

Do you get excited about exercise, or does the thought of fitness sound less than fun? Working out should feel like a gift, not a chore, according to Michelle Segar, PhD, author of, *No Sweat: How the Simple Science of Motivation Can Bring You a Lifetime of Fitness*. If you don't enjoy what you're doing for physical activity, look for another exercise that may be a better fit for your personality and your fulfillment.

GetMoving: Learn the lingo

Become a pro at exercise terminology

Make it a habit to ask about or look up exercise words that you don't know or are confused about so you understand what they are and what you should do.

Here are a few definitions to get you started:

- **Active recovery:** recovering from an exercise using a low-intensity activity. You might sprint a certain distance and then walk to recover. This helps reduce muscle soreness and fatigue.
- **Aerobic exercise:** exercises that allow the cardiovascular system to supply muscles with oxygen. This means exercising continuously (*such as walking, running or cycling*) and keeping your heart rate to between 70 to 80% of your maximum heart rate.
- **Fartlek:** a form of interval training in which you alternate a work interval (*e.g., sprinting*) with a recovery interval (*e.g., walking*). In fartlek training, the intervals aren't measured but are based on how the body feels.
- **Intensity:** how hard you're working. When you work out with enough intensity, your body grows stronger, and you likely will experience changes in your weight, body fat percentage, endurance and strength.

For more exercise terms and definitions, go to Oct.HopeHealth.com/exercise.

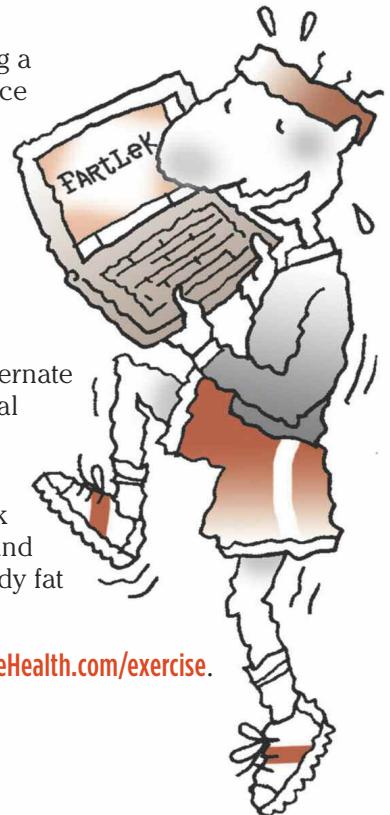
Active at any size

Being overweight can make exercising more challenging, but if you're using extra pounds as an excuse not to get moving, tell yourself, "I can do it. I will do it."

Getting-started pointers

- Invest in quality athletic shoes with arch support and cushioning.
- Wear comfortable clothing.
- Include strength training; but to benefit your overall fitness and your heart, combine strength training with aerobic training (*walking, swimming or aqua aerobics*).
- Avoid high-impact exercise when starting out. Jumping and running can put pressure on joints and could cause pain in the joints or supporting tissue. Work up to higher-impact movement once you're stronger and your body is used to exercise.

Talk with your health care provider before starting any new exercise program.



There are all kinds of things you can do to marry literacy with health. – C. Everett Koop

Checking in on your posture

Set a reminder to check your posture throughout the day. Many people intend to keep a good posture but forget after a few minutes. Remind yourself with a note taped to your monitor, an item on your online calendar or a regular alarm on your phone. For more on proper posture, go to Oct.HopeHealth.com/posture.

See page 8 – StockYourToolBox:



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

Rakes and pains

Raking leaves is a common autumn chore that can lead to back and upper body strain and other problems. To help prevent problems, warm up for at least 10 minutes with some light exercise and then stretch your warm muscles. Use a rake that is comfortable for your height and strength. Wear gloves or use a rake with padded handles to prevent blisters. Vary your movement, alternating your leg and arm positions often. Bend at the knees and not your waist when picking up leaves. Wear shoes or boots with slip-resistant soles. For more raking tips, go to Oct.HopeHealth.com/raking.

TheWholeYou: PHYSICAL HEALTH

Decipher health information

Learn the lingo

According to the National Assessment of Adult Literacy, nearly 9 out of 10 adults may struggle with health literacy.

Health literacy is more than just reading health information. It involves reading, listening, analyzing and making decisions about health situations so you can manage your health and prevent disease.

Just how important is health literacy? The American Medical Association concluded that “poor health literacy is a stronger predictor of a person’s health than age, income, employment status, education level and race.”

To improve your health literacy, don’t be afraid to ask your health care providers to:

- Slow down when speaking to you.
- Use plain, non-medical language.
- Show or draw pictures related to conditions and procedures.
- Repeat information that you don’t understand or explain it differently.

At the end of office visits, you should be able to answer the Ask-Me-3 questions identified by the Partnership for Clear Health Communication:

- What is my main problem?
- What do I need to do about my problem?
- Why is it important for me to do this?

Sources: U.S. Department of Health and Human Services; National Patient Safety Program



From night owl to early bird

If you’re the type of person who burns the midnight oil but should get up at the crack of dawn, you may want to try these tips:

- Avoid workouts in the 3 to 4 hours before bedtime. Instead of wearing you out, physical activity can actually energize you, which can lead to staying up later.
- Avoid caffeine for the few hours before you hit the sack.
- Get 7 to 9 hours of sleep. If you get the right number of hours, you won’t be so tempted to snooze come 6 a.m.
- Don’t read in bed (or watch television, browse social media, listen to music or knit). Associate your bed with sleep only.
- Don’t overestimate your evening free time by making too many plans. This shortens the time you have for winding down.

For more tips on sleeping, go to Oct.HopeHealth.com/sleep.

Source: National Sleep Foundation



Language shapes the way we think, and determines what we can think about.

— Benjamin Lee Whorf

How to know if a friend is a real friend

Signs of real friends: They will tell you the truth even if it hurts. Even if you don't see one another often, when you do, it's like you have never been apart. They don't gossip about you or say anything behind your back. They know all of your issues but don't share them with anyone else. They listen to you rant and rave, and give you a shoulder to cry on.

How to be productive when you're feeling lazy

Have a ton to do and a do-nothing attitude? Set a timer. If you're dreading a task, get started and give yourself permission to stop after 5 or 10 minutes. You may find that once you get going, the to-dos aren't that terrible. If you only make it through the few minutes, at least you've chipped away at some of the tasks.



TheWholeYou: Emotional/Mental Health

October — An opportunity to reduce stress — for good

Organize your life. Use schedules and to-do lists. When you know what you have to do and when, things are less likely to sneak up on you.

Create. Find an activity to express your imagination and talents. Take photographs, paint, repurpose furniture or do other hobbies.

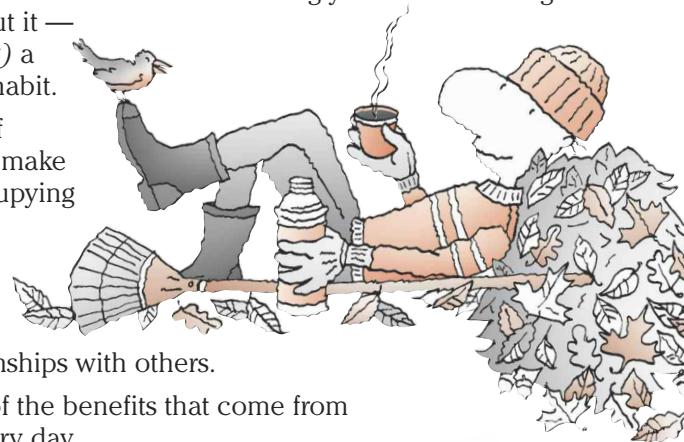
Take breaks from being connected. Put down the smartphone and make a date with yourself. Go for a walk. Read a book. Meditate.

Open your mind to new possibilities. Is there something you'd like to change but haven't? Do something about it — whether it's mending (or ending) a relationship or breaking a bad habit.

Balance. Check in with yourself regularly (say once a month) to make sure 1 area of your life isn't occupying too much time or energy at the expense of other areas.

Engage with others. Not everyone is an extrovert, but have at least a few close relationships with others.

Rest. Don't cheat yourself out of the benefits that come from getting 7 to 9 hours of sleep every day.



Learn the lingo

Words are powerful

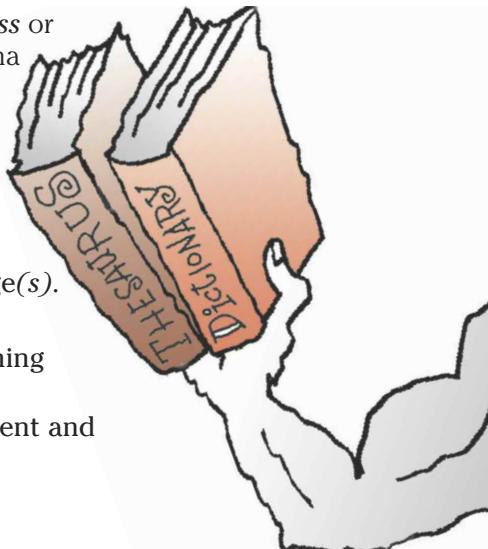
When it comes to mental health, how society describes conditions or issues can make a difference in how individuals think and feel about what they may be experiencing.

Find alternatives to using the terms *mental illness* or *mentally ill*, which often carry with them a stigma that keeps people from getting needed help.

Here are some options:

- Mental health consumer.
- User of mental health services.
- Person with a mental health history.
- Person with mental and emotional challenge(s).
- Person who experiences problems.
- Person experiencing severe and overwhelming mental and emotional problems.
- Person our society considers to have different and unusual behavior.

Source: *Let's Find Language More Inclusive Than the Phrase 'Mentally Ill'*! by David Oaks, director, MindFreedom International



Literacy is the jump-off point from which all of life's successes take flight.

— Lauri Fortino

Keep safe; fudge security answers

Companies often ask you to answer a question or series of questions if you have forgotten your account's online password and wish to recover it. When you initially provide these answers while setting up an account, supply inaccurate information. No one will know but you (*and that's the point*). If you're honest when using easily discoverable public information, you may set yourself up for a security breach. A quick internet search could provide accurate answers to these questions, allowing someone to easily impersonate you and access your account.

See page 8 — StockYourToolBox:

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

A picture may be worth a \$1,000 savings or more

When shopping for a large item, such as a house, car or furniture, take pictures of your options with a smartphone to review at home when you're not under pressure.



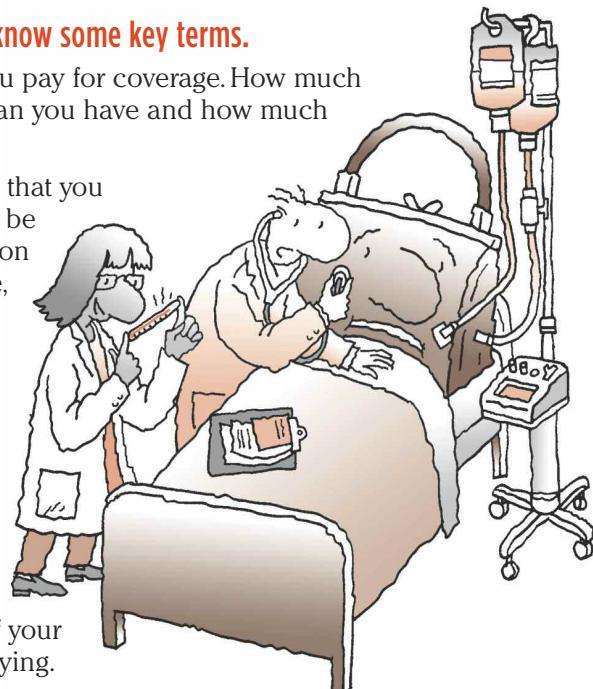
FiscalFitness: Learn the lingo

How to interpret insurance terms

When navigating the sea of insurance, know some key terms.

- **Premium** — the monthly fee that you pay for coverage. How much depends on what type of insurance plan you have and how much coverage you have.
- **Co-payment (co-pay)** — the flat fee that you pay every time you use services. It can be anywhere from \$5 to \$250, depending on your plan and the service. For instance, going to an emergency room for care may have a higher co-pay than using an urgent-care facility.
- **Co-insurance** — a percentage split between you and your insurance plan to share the cost of services. The split can range from 50-50 to 90-10, with the insurance company paying the 90%.
- **Deductible** — a set amount (*such as \$500 or \$1,000*) that you pay out of your pocket before your insurance starts paying.
- **Spending cap (out-of-pocket maximum)** — the most that you pay in a plan year. After you reach the cap, your insurance takes over and pays all expenses, except the premium, which you continue to pay.

Remember, all insurance plans are different. Take time to research and understand your plan.

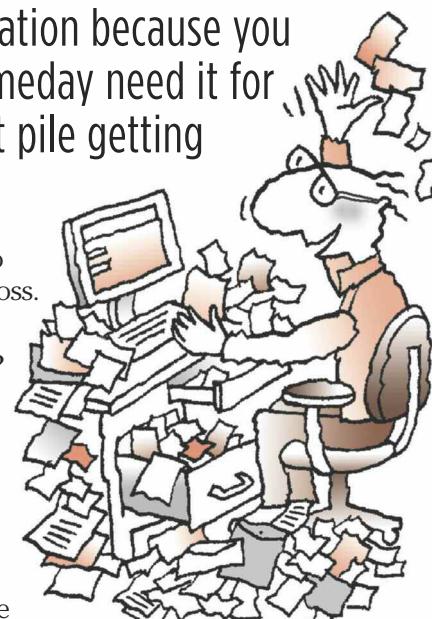


Sort and purge

Do you keep notes and print-outs of interesting information because you think you may someday need it for something? Is that pile getting overwhelming?

Go through your pile of stuff and look at each item to determine what you should keep and what you can toss. For each item, ask:

- Is this idea or information still important to me?
- Can I retrieve this information from elsewhere should I ever need it?
- Is this information duplicated elsewhere?
- Will this information or idea help me reach 1 of my goals?



For a print-and-post version of these questions to have handy at your computer or desk, go to Oct.HopeHealth.com/keepsoss.

Source: *The High Achiever's Guide to Getting Things Done*, by Joelle Jay PhD

Literacy isn't just about reading, writing and comprehension. It's about culture, professionalism and social outlook.

— Taylor Ellwood, Pop Culture Magick



Want to get more stuff done?

Make a to-don't list of bad habits that are time-vacuums. Then, vow to stay away from those habits until you do what you need to get done.

Don't bounce around from task to task. Block off a set amount of time for each task. Then, stay focused on that task for the entire time (*no checking social media*).

Silence your phone. Turn off email alerts and the phone ringer when working on a task. Voicemail was invented for a reason.

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

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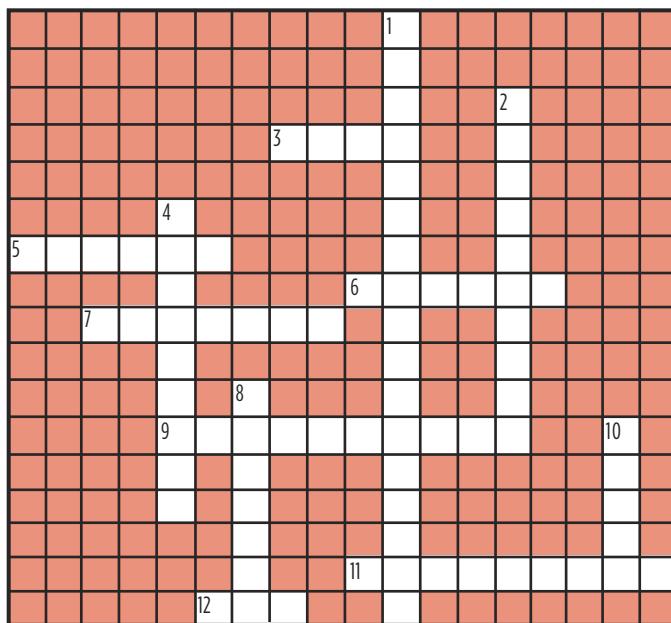
HealthyConnections:

October Crossword Puzzle

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

Down

- Jumping rope is an effective form of this type of exercise
- A set amount that you pay before your health insurance provider starts paying
- How hard you're working
- Active recovery from physical activity may help to reduce this
- If you want to get more stuff done, silence this



Across

- Don't do this in bed if you want to try to get up earlier than you do now
- Cooking food surrounded by hot air, usually in an oven
- Nearly 9 out of 10 adults may struggle with this type of literacy
- The monthly fee that you pay for health coverage
- When setting up account security questions, provide this type of answer
- Food that has been cooked, canned, frozen, packaged or changed in nutritional composition
- Before raking leaves, warm up for at least ___ minutes (*spell out number*)



For the crossword puzzle answer key, go to Oct.HopeHealth.com

Limit lil' ghosts and goblins' candy consumption **Keep Halloween healthy:**



- Pre-festivity sugar fasting** — Try to avoid giving kids any unnecessary sugar earlier in the day so when they come home with their loot, they can enjoy a few pieces without overdosing.
- Fill up before heading out** — Make sure children have a well-balanced meal before they leave the house to trick-or-treat.
- Smaller is better** — Give your kids collection bags or buckets that will hold enough candy, but not too much. Kids will see bags or buckets fill up sooner and may feel content with less.
- Set limits** — Let your kids know how much candy that they can have each day. Some parents put a cap on 3 to 5 pieces, depending on the child's age and the size of the sweet (*a full-size candy bar shouldn't count as 1 piece*).
- Expiration date** — Determine a date when you'll throw away any leftover candy. Give your family a week or so to enjoy the special treats but don't keep the sweet stash around too long.





StockYourToolBox: Your Source for Cool Tools & Resources

Check out Oct.HopeHealth.com for a ton of useful well-being information. In addition to the links in the newsletter, here's what else you can find online:

culinary Terms

Baking: cooking food surrounded by hot air, usually in an oven.
Braising: cooking meat in a covered pan with liquid, but done over a charcoal or wood-burning fire, or with gas (for grills).
Boiling: cooking food in water or liquid to a rapid boil.
Chopping: cutting food into small pieces of no particular size or shape.
Deep-frying: cooking food by submerging it in hot oil.
Dicing: cutting foods into uniform square pieces.
©2014 Hope Health Food against a stainless steel surface. In private fine sheets.

Secrets to Sound Sleep

Have a ritual – go to bed at the same time. Wake up at the same time.

Calm yourself before bedtime – many enjoy yoga, a hot shower or bath, or listening to soothing music. Do something that relaxes you as part of your nightly ritual.

Avoid things that will keep you awake – this includes avoiding alcohol and caffeine before bed time. Don't exercise right before bedtime.

Finish dinner at least an hour before bedtime and avoid foods that cause indigestion. If you get hungry at night, snack on foods that (in your experience) won't disturb your sleep, perhaps dairy foods and carbohydrates.

Don't watch TV or read in bed – you only want to associate your bed and bedroom with sleep. Ban phones, tablets and laptops.

White in bed, if you find yourself awake for more than 10 minutes, get out of bed and sit in a chair until you are sleepy.

Don't stress out about not falling asleep. If you have a bad night, or find yourself awake for longer than expected, don't be upset with yourself.

Remember that daytime naps will subtract from your nighttime sleep.

KEEP or TOSS?

- Is this idea or information still important to me?
- Can I retrieve this information from elsewhere should I ever need it?
- Is this information duplicated elsewhere?
- Will this information or idea help me to reach 1 of my goals?

A print-and-post sign of culinary terms to keep handy in the kitchen so you know just what to do when creating recipes.

A print-and-post tip sheet on getting enough sleep so you get up early, hopefully feeling energized for the day.

A print-and-post reminder on sorting and purging documents to put near your computer or desk.

A crossword puzzle to test how well you know the topics covered in this issue of the newsletter.



Go to
Oct.HopeHealth.com
to find these resources.

"Progress always involves risks. You can't steal second base and keep your foot on first."

— Frederick B. Wilcox

"To live a creative life, we must lose our fear of being wrong."

— Joseph Chilton Pearce

"Our prime purpose in this life is to help others. And if you can't help them, at least don't hurt them."

— Dalai Lama

*"Before you act, listen.
Before you react, think.
Before you spend, earn.
Before you criticize, wait.
Before you pray, forgive.
Before you quit, try"*

— Ernest Hemingway