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MUTUAL INSURANCE COMPANY

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www.wmimutual.com

"Life Is a Journey. Have Some Fun."

Personalized Weight-Loss Plan

No one diet suits everyone. People come in various shapes and sizes, have unique health issues and eating behaviors, and lose weight at different speeds. So why rely on standard weight-loss plans to satisfy your personal dietary needs?

Even formulated diets that offer balanced nutrition can feel rigid and boring. As the weight drops off so does your enjoyment of eating. Design a food plan that meets personal goals within your day-to-day life. Discuss weight loss with your health care provider, especially if you have diabetes, obesity or other chronic conditions.

Identify your eating preferences, behavior and habits that lead to weight gain such as:

- Eating excess sugar or refined grains, and high-calorie snacks.
- Eating big portions.
- Eating out a lot.
- Eating for emotional reasons.
- Consuming lots of high-calorie coffee or soft drinks, juices and/or alcohol.

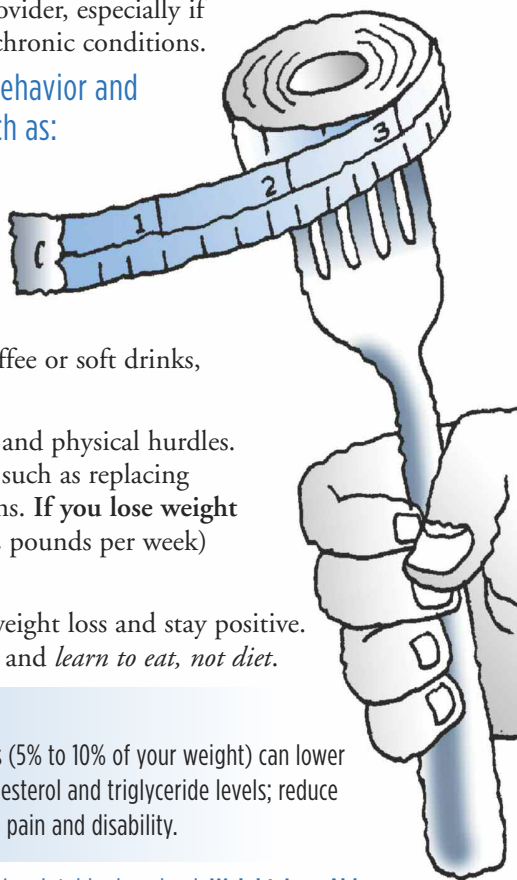
Losing weight involves both mental and physical hurdles. Start by adjusting 1 habit at a time, such as replacing deep-fried foods with roasted versions. **If you lose weight gradually and steadily** (about 1 to 2 pounds per week) you're less likely to regain it.

New year, new attitude. Enjoy the weight loss and stay positive. To succeed long term, fit in exercise and *learn to eat, not diet.*

Lose pounds, gain a lot.

Even a small amount of excess weight loss (5% to 10% of your weight) can lower elevated blood pressure, blood sugar, cholesterol and triglyceride levels; reduce unhealthy abdominal fat; and reduce joint pain and disability.

The Smart Moves Toolkit, including this issue's printable download, **Weight-Loss Aid: Exercise**, is at personalbest.com/extras/19V1tools.



Volume 39 • Number 1 • January 2019

Did Affordable Care Act (aka "Obamacare") premiums really go down in 2019?

The accurate and complete answer to this question is, "kinda, sorta, not really." While it's true the average premium for the lowest cost silver plan in the 39 states that offer their plans on the **HealthCare.gov** platform decreased by 1%, a bit of perspective is important. In 2019, the average premium for the lowest cost silver plan in half the **HealthCare.gov** states went up; premium in half the states went down; and in one state, it stayed the same. Moreover, the slight 1% decline in 2019 followed average premium increases for the same plans of 16.9% in 2018 and 27.7% in 2017.

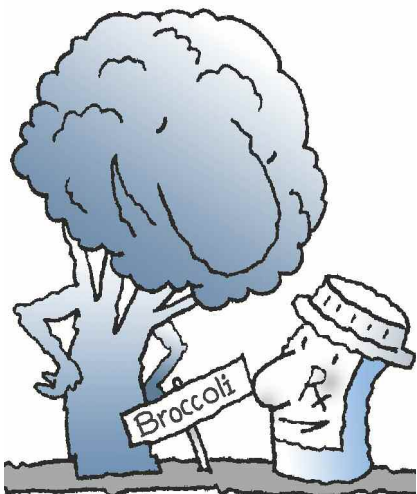
BESTbits

January is Thyroid Awareness Month.

Thyroid trouble? The thyroid gland produces hormones that aid metabolism and energy use, among other functions. When the thyroid underproduces hormones, hypothyroidism occurs, causing weight gain, fatigue, hoarseness, constipation and cold intolerance. For persistent symptoms, see your health care provider. Left untreated it can lead to obesity, joint pain, infertility and heart disease.

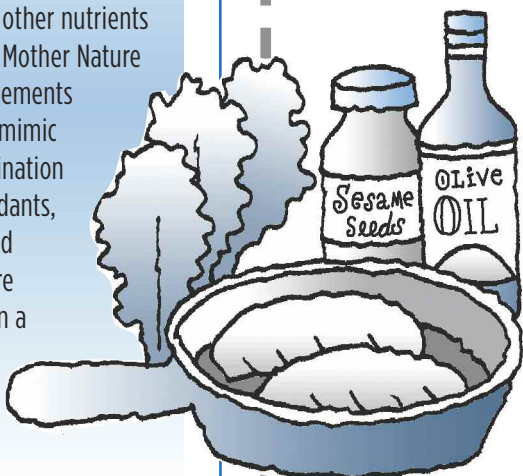
There are no secrets
to success.
It is the result of
preparation,
hard work and
learning from failure.

— Colin Powell



Tip of the Month Get More of the Good Stuff

To bump up your vitamin and mineral intake, choose foods over supplements. When vitamins come from food, they are paired with other nutrients in the way that Mother Nature intended. Supplements can never fully mimic the exact combination of fiber, antioxidants, fat, vitamins and minerals that are packaged within a certain food. Supplements are Plan B.



eating smart Nutrition Essentials: Do You Need More of These?

By Cara Rosenbloom, RD

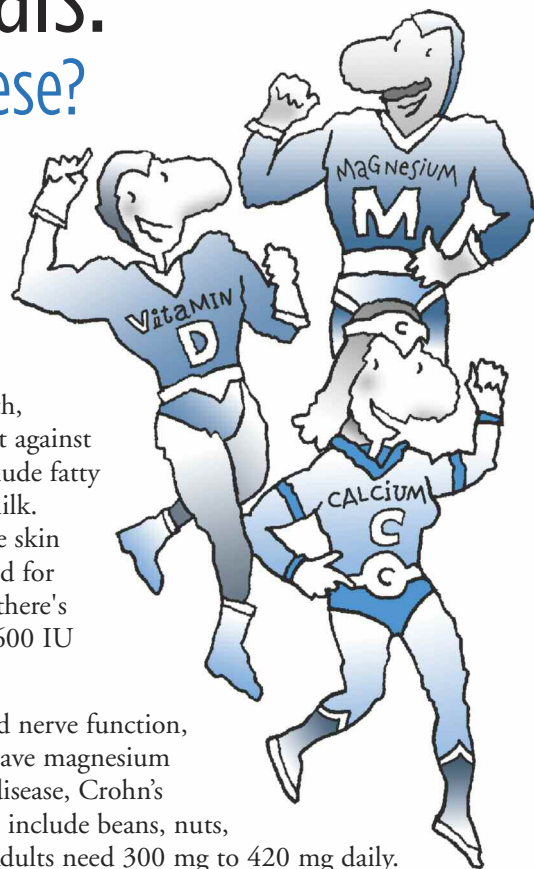
Did you know that the body requires more than 30 essential nutrients for good health? If you are eating a wide variety of mostly whole, unprocessed foods, you are probably getting all of the nutrients you need. But even with a great diet, studies show Americans don't get enough of several nutrients.

Vitamin D: This hormone is essential for bone health, immunity, nerves and muscles, and may help protect against cancer. But it's found in very few foods. Sources include fatty fish (such as salmon and trout), eggs and fortified milk. Vitamin D is naturally formed in the body when the skin is exposed to the sun. Supplements are recommended for most adults, especially those in cool climates where there's less daily sunlight than in warmer regions. Aim for 600 IU to 800 IU per day.

Magnesium: This mineral helps regulate muscle and nerve function, and helps make protein and bone. People likely to have magnesium deficiency include older adults or those with celiac disease, Crohn's disease or type 2 diabetes. Good magnesium sources include beans, nuts, seeds, whole grains, leafy greens, milk and yogurt. Adults need 300 mg to 420 mg daily.

Calcium: It's vital for bone health and for releasing the hormones and enzymes needed for many body functions. Children aged 9 to 18 tend to not get enough, especially when they replace milk with soft drinks. Many women older than 50 also may not get enough. Calcium sources include milk, cheese, yogurt, leafy greens, canned salmon, sardines and fortified beverages (e.g., almond milk). Adults need 1,000 mg to 1,200 mg per day.

Note: Supplement amounts depend on age and gender.



Sesame-Crusted Salmon on Kale

- ¼ cup sesame seeds
- Pinch salt
- 4 salmon fillets (4 oz. each)
- 4 tsp olive oil, *divided*
- 1 tsp minced garlic
- 1 tsp minced ginger
- 8 cups kale
- 1 tbsp reduced sodium soy sauce

Preheat oven to 400°F. **Combine** sesame seeds and salt on a plate. **Press** each salmon fillet in seeds to evenly coat 1 side. **Heat** 2 tsp oil in large, oven-proof skillet over medium heat. **Cook** the salmon, seed side down, for 5 minutes. **Transfer** to oven and cook for 10 minutes per inch of fish or until fish easily flakes with fork. **Meanwhile**, add remaining 2 tsp oil to another pan set over medium. **Add** garlic and ginger; sauté 1 minute. **Add** kale and sauté 5-8 minutes until wilted. **Stir** in soy sauce. **Serve** salmon atop kale.

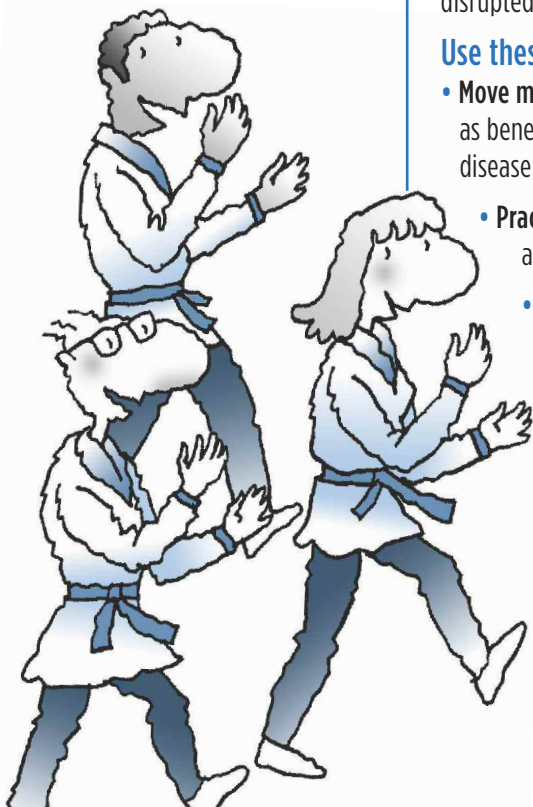
Makes 4 servings. Per serving: 337 calories | 35g protein | 14g total fat | 2g saturated fat | 7g mono fat | 5g poly fat | 17g carbohydrate | 2g sugar | 6g fiber | 340mg sodium

Taking care of your mental and physical health is just as important as any career move or responsibility.

— Mireille Guilano

If you use your smartphone constantly, chances are you have text neck. Symptoms include shoulder pain, neck aches and headaches. They develop from hours spent slumped in a chair or leaning over a table or desk with shoulders hunched forward and your head tilted toward your phone or other device. For relief, roll your shoulders back and don't tilt your head forward toward the phone's screen (use a docking port).

About every 20 minutes, take a break from your mobile device. Stand, roll your shoulders and gently move your neck from side to side and up and down to increase blood flow.



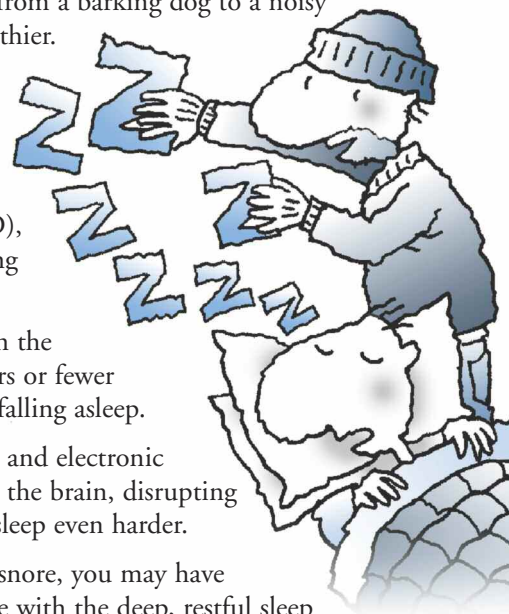
work & life

5 Ways to Foil Sleep Thieves

Many obvious things can disrupt sleep occasionally, from a barking dog to a noisy party across the street. But some sleep thieves are stealthier.

Avoid these sneaky sleep robbers:

- 1. Don't eat within 3 to 4 hours of bedtime.** Research shows the sooner you go to bed after eating, the more likely you'll have heartburn and, if you have **gastroesophageal reflux disease (GERD)**, symptoms may be severe enough to keep you tossing and turning.
- 2. Skip late-night workouts.** Regular exercise earlier in the day will help you sleep. But physical activity 3 hours or fewer before bedtime can rev you up and keep you from falling asleep.
- 3. Hit the off switch.** All lights, including LED bulbs and electronic devices (yes, that includes your phone) can confuse the brain, disrupting normal body rhythms, which can make getting to sleep even harder.
- 4. Tell your health care provider if you snore.** If you snore, you may have **sleep apnea** (short pauses in breathing that interfere with the deep, restful sleep cycle). Other signs of sleep apnea include gasping or choking during sleep, excessive restlessness at night or sleepiness during the day.
- 5. Skip drinking near bedtime.** Caffeinated drinks late in the day can keep you awake. And an alcoholic drink at bedtime is more likely to disrupt your slumber.



Healthy Stress Busters

Everyone experiences stress from time to time. But if it's chronic or severe, the result can be headaches, disrupted sleep, digestive upsets, anxiety, depression and more.

Use these strategies to soothe mind and body:

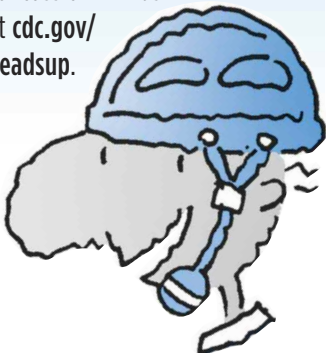
- **Move more, every day.** Walking briskly even 30 minutes a day can boost your mood and energy, as well as benefit your health, including helping control weight, lowering the risk for heart disease and stroke, and promoting restful sleep.
- **Practice relaxation.** Make time for meditation, tai chi, yoga and other techniques that reduce mental and physical wear and tear.
- **Review your daily must-do list.** Of course, there are things you must do and deadlines you can't miss. But consider what can wait or be accomplished in a less stressful way. Learn to say **no** to extra activities when necessary.
- **Take a bite out of stress.** Many people pick unhealthy foods when they're stressed, according to Ohio State University researchers. The resulting health problems may increase stress. Instead, opt for **mindful eating**. Concentrate on healthy foods, only eat when you're hungry, focus on enjoying each bite and stop when you're full.
- **Get help with existing or new health problems.** Stress can trigger or worsen conditions such as insomnia, excessive alcohol and other substance abuse, depression and trouble controlling blood pressure or blood sugar. Call your health care provider if you need help.

An investment in knowledge pays the best interest.

— Benjamin Franklin

Many health care providers now provide free patient portals. These are websites with online tools where you can see test results, message your health care provider and keep track of appointments, prescriptions, vaccinations and more. Patient portals require registration and a password to assure privacy. They aren't for urgent medical concerns, but they are a great way to proactively keep track of your health care.

January is Winter Sports Traumatic Brain Injury Awareness Month. Before your family heads out for winter sport fun, review the CDC safety guidelines: Always wear properly fitted helmets; enforce safe play. Avoid hits to the head in hockey and all contact sports. Don't allow young kids to play in snowy, slippery areas without close supervision. And **always** wear a helmet when riding a bike, a motorcycle, a snowmobile, a scooter, an all-terrain vehicle or a horse. Learn more ways to prevent concussion in kids at [cdc.gov/headsup](https://www.cdc.gov/headsup).



body & mind

Why the 3,500-Calorie Rule Doesn't Always Work

By Elizabeth Smoots, MD, FAAPF

If a one-size-fits-all formula worked for weight loss, CDC statistics probably wouldn't show that 2 out of 3 American adults are overweight or obese.

Nevertheless, a calorie counting formula known as the 3,500-calorie rule has been promoted as working for everyone since the 1950s.

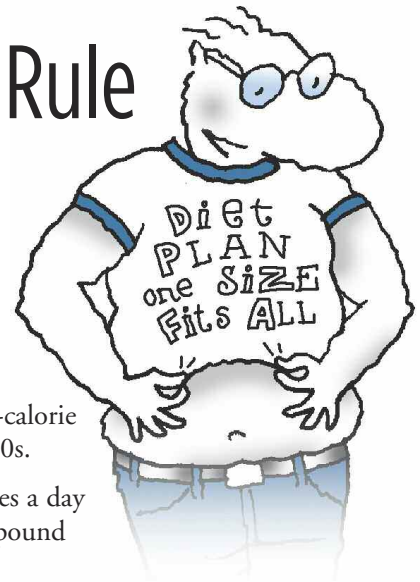
It involves keeping track of all calories and cutting 500 calories a day (3,500 a week) from your normal meals and snacks to lose a pound every 7 days. The trouble is, it isn't always effective.

The problem? Everyone is different. There are numerous factors why some people burn more calories than others, including activity level, age and even whether they have certain medical conditions or take prescription drugs that affect metabolism.

Also, your metabolism adapts by slowing (using fewer calories) as you eat less, and weight loss slows. So, people typically lose far less weight than the 1 pound a week the rule claims, and counting calories all day isn't practical for most people.

Tried-and-true common sense remains the best approach: Increase your physical activity, eat more vegetables, fruits, and whole grains, limit foods high in saturated fats and skip most sugar-sweetened foods and beverages.

Talk to your health care provider about how to safely lose weight.



Q: How do I beat Monday morning blues?

By Eric Endlich, PhD

A: Many people dread the start of the workweek, but these suggestions may help you say bye-bye to feeling down whenever your workweek starts:

- 1. Make weekends fun again.** Limit work and chores on your days off. Schedule something enjoyable, or simply relax and refresh.
- 2. Plan fun for weekdays, too.** Do nice things for yourself.
- 3. Change your attitude about Mondays.** Make a list, and consider possible solutions. Start with the changes that you have the most control over.
- 4. Have a backup plan** for potential complications at work. Leave extra time for delays.
- 5. Stay organized.** Before the weekend, tidy your work space and plan next week's tasks. Try to keep Mondays low key if you can.
- 6. Cultivate friendships.** Work is more pleasurable when you connect with your coworkers.
- 7. Visualize success.** Imagine going through a workday and handling challenges effectively.



Carry out a random act of kindness, with no expectation of reward, safe in the knowledge that one day someone might do the same for you.

— Princess Diana

If you feel fatigued and your mood is bleak in the winter — but you feel fine in spring and summer — you may have **seasonal affective disorder (SAD)**, a type of depression linked to lack of sunlight this time of year. Other symptoms include sleepiness, difficulty concentrating and craving carbs. If you think you have SAD, talk to your health care provider. The main treatment is sitting in sunshine (outdoors or by a sunny window), or in front of a full-spectrum light box, for 20 to 60 minutes daily.

Bend your arms.

Walk tall.

Push off with your toes.

Make quicker steps.

body & mind

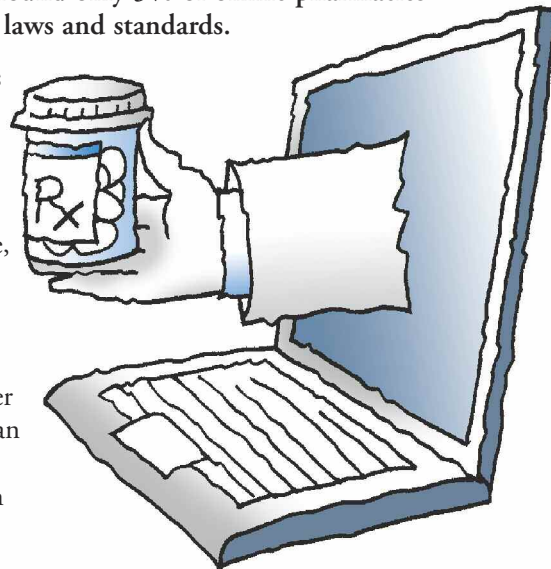
Q: Online pharmacy tips?

By Elizabeth Smoots, MD, FAAP

A: Consumers often use online pharmacies for convenience and cost savings. But the National Association of Boards of Pharmacy found only 3% of online pharmacies they looked at complied with U.S. pharmacy laws and standards.

Fraudulent pharmacies abound. Their websites appear legitimate when they're not, and they may sell fake, expired or otherwise unsafe products. Beware of online pharmacies that let you buy drugs simply by completing an online form, offer prices that seem too good to be true, or send emails offering cheap medicine.

Signs of safe online pharmacies: They require a prescription from your health care provider. They have a physical address and phone number in the U.S. and are licensed in the U.S. They can provide a licensed pharmacist to answer your questions. To find legitimate pharmacies, search for **Know Your Online Pharmacy** at fda.gov.



Walking: Step It Up a Notch

Walking at an average exercise pace promotes good health. We've known for years that moderately intense exercise improves the blood supply to the heart, which helps protect and strengthen the cardiovascular system and overall health.

When we pick up the pace, the health benefits increase, according to an analysis of more than 50,000 walkers, published this year in the *British Journal of Sports Medicine*. Walking fast was linked to cutting the risk of death by heart disease and premature death in general by 25%. And the benefits improve as we age.

Adults need at least 150 minutes of moderate-intensity aerobic activity per week, such as brisk walking, to stay healthy. But the more you walk, and the faster, the more beneficial: added physical and mental energy, better sleep and digestion, plus stress control.

More good news: You can fit in exercise faster on days when you're short on time. Just use the America's Walking technique for faster walking:

1. **Walk tall.** No slouching; avoid excess sway in your back.
2. **Focus on faster steps.** Don't make long strides your goal.
3. **Bend your arms.** Allow them to swing and help quicken your pace.
4. **Push off your toes fully.** Visualize people behind you seeing the bottom of your shoe on each step.

Learn more at pbs.org/americaswalking/health/health4tips.html.

dollars & sense

Smartphone Insurance 101

Smartphones are used for much more than making phone calls. So, is it wise to purchase extra insurance to protect this expensive lifeline?

- **At a glance, a monthly premium may sound inexpensive.** However, if you add up the monthly premiums during the life of a phone, the cost is high. Also, besides the premium, you must pay a deductible for each claim filed. It is also important to look at the insurance policy terms.
- **Policies vary in the types of claims they cover and their costs.** Don't settle for coverage plans that your phone's manufacturer or service carrier offer. Research independent companies offering service plans that may be less expensive.
- **Protect your phone without emptying your wallet.** Create an emergency fund for your phone (e.g., set aside an amount equal to your monthly premium).
- **Buy a used phone.** They cost less and often work as well as new models.
- **Check your homeowner's policy.** Many policies extend to cell phones for certain circumstances (e.g., fire and theft). Ask your agent about the cost to add a personal articles policy on your phone.
- **Many credit cards offer warranties on phone purchases.** If you used a credit card to buy your phone, check to see if the card issuer offers protection.

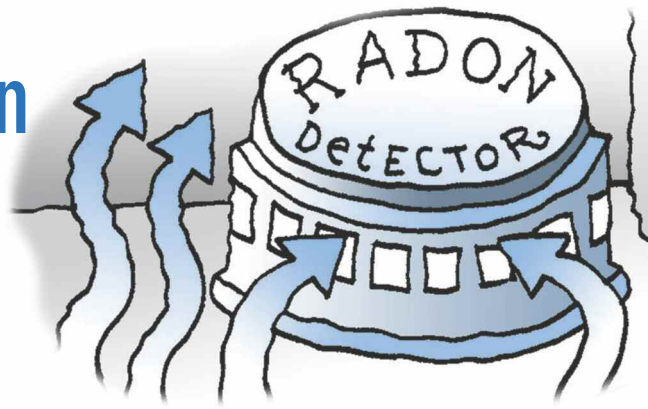
safety solutions

National Radon Action Month

QUICKQuiz: Radon

Radon is a colorless and odorless gas, but its effects can be devastating to your health. Test your knowledge about radon:

1. **T or F:** Radon is the No. 1 cause of lung cancer among nonsmokers.
2. **T or F:** Radon is only found in specific regions of the U.S.
3. **T or F:** You should fix your home if your radon level is 4 picocuries per liter or higher.
4. **T or F:** Radon in your home may be impossible to remove.
5. **T or F:** Radon can only get in your home through cracks in the walls or floors.



Answers

1. **True** — The National Cancer Institute estimates that more than 10% of radon-related lung cancer deaths occur in nonsmokers.
2. **False** — Radon occurs naturally and can be found nationwide in any building.
3. **True** — However, radon levels below 4 picocuries per liter can still pose a risk.
4. **False** — Radon reduction systems are not costly and some can reduce radon levels by up to 99%.
5. **False** — Radon can also enter through construction joints, gaps in suspended floors and service pipes, wall cavities and the water supply.

Test your home for radon with a kit from a hardware or home supply store, or hire a radon expert. Learn more at epa.gov/radon.

safety corner

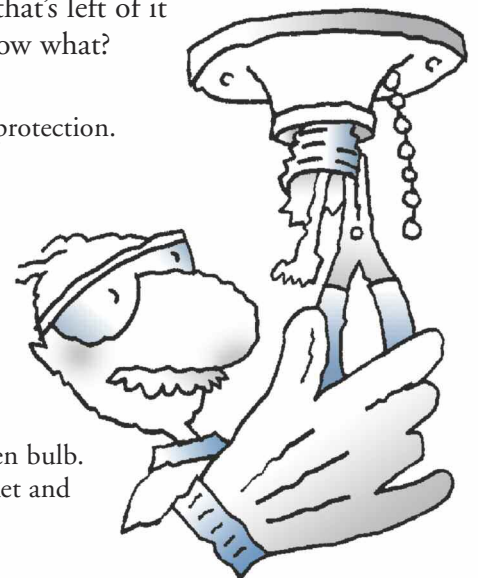
Removing a Broken Light Bulb

You need to replace a shattered light bulb. All that's left of it are shards of glass and the inside filaments — now what?

Follow these steps to stay safe:

- Get heavy-duty gloves, needle-nose pliers and eye protection.
- Put on eye protection and heavy-duty gloves.
- To avoid electrical shock, turn off the power to the light at the breaker.
- If the filament is undamaged, use needle-nose pliers to hold the filament base and gently twist counter-clockwise. If the filament is broken, use the pliers to grip the bulb base and twist it.

Tip: You can also use a raw potato to remove a broken bulb. Cut the potato in half, press the half against the socket and twist counter-clockwise.



Why You Shouldn't Self Diagnose

By Elizabeth Smoots, MD, FAAFP

The internet offers you information about a wide variety of medical disorders, though, unfortunately, it's not always current or reliable.

Health articles from reputable websites can be a good place to start, but they are not definitive or individualized for you. Relying on them to diagnose yourself may steer you down the wrong path or even do more harm than good.

Beware of potential harms. Regardless of where you get your information, diagnosing your own ailments can lead to a number of problems.

Missed diagnosis. Trying to diagnose your health-related symptoms may completely miss the presence of serious disease. For example, if you think your abdominal pain is stomach flu, you may miss appendicitis or another life-threatening condition. Prompt surgery or treatment of these disorders can be lifesaving.

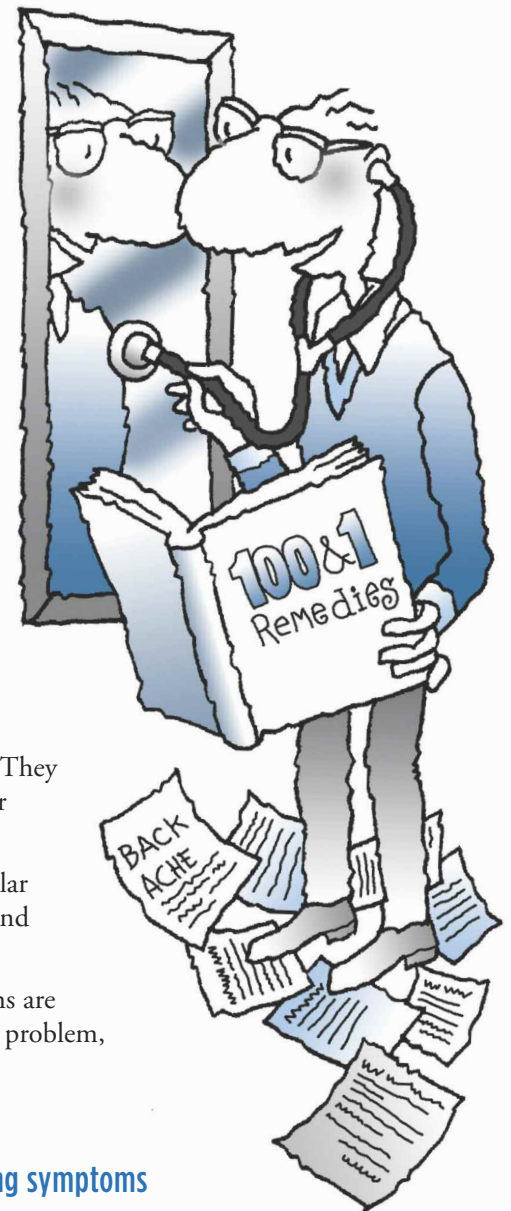
Delayed diagnosis. Self-diagnosis or ignoring certain symptoms can delay the diagnosis of a disease. For example, if you decide stress is causing your fatigue, you may fail to get evaluated for other underlying disorders such as anemia, low thyroid or diabetes. Many conditions are most treatable when they are caught early and receive prompt care.

Associated illness. Some symptoms can indicate more than 1 illness. For example, you may think you suffer from anxiety. But 2 out of 3 people with anxiety have depression as well. Most health care providers have studied for years to learn how to recognize associated or look-alike conditions; find a provider you can rely on to do this for you.

Anxiety and worry. People who research symptoms online often assume the worst. They may worry they have a serious disease they don't actually have. Seeing your provider to find out what you have is often reassuring; many times it is not what you fear.

Expensive and invasive tests. Some people convince themselves they have a particular disease and request every available exam. But unnecessary tests raise medical costs and may not be covered by your health insurance.

When to seek medical care: Call your provider as soon as possible if your symptoms are persistent, recurrent or severe. If you're ever in doubt about the urgency of a health problem, call your provider for advice.



The Centers for Disease Control and Prevention says the following symptoms are among those that need urgent medical care:

- Difficulty breathing.
- Chest pain or discomfort, which may radiate to the arm or shoulder.
- Sudden severe headache with no known cause.
- Sudden numbness or weakness in the face, arm or leg, especially on 1 side of the body.
- Sudden trouble walking, dizziness or lack of coordination.
- Sudden confusion, trouble seeing or trouble speaking.
- Severe or persistent vomiting.
- Flu-like symptoms improve, but then return with fever and worse cough.

January Fill-in-the-Blanks Puzzle

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

1. Your body needs more than _____ nutrients for good health.
2. _____ is naturally formed in the body when the skin is exposed to the sun.
3. Good sources of _____ include nuts, whole grains and leafy greens.
4. Many women older than 50 may not get enough _____, the bone-building mineral.
5. One symptom of sleep apnea is _____.
6. Adults need at least _____ minutes of moderate-intensity physical activity per _____.
7. _____ is an odorless and colorless gas.
8. You can use a raw _____ to remove a broken light bulb.

You'll find the answers at personalbest.com/extras/Jan2019puzzle.pdf.

The Smart Moves Toolkit, including this issue's printable download, **Weight-Loss Aid: Exercise**, is at personalbest.com/extras/19V1tools.

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Dr. Zorba's corner

Want to stay well? Don't skip on vacation. Men who took fewer and shorter vacations were more likely to die early, according to the findings of a 1974-2014 Finnish study. More than 1,000 businessmen who had risk factors for heart attacks, such as smoking, unhealthy cholesterol, blood sugar problems or obesity, were put into 2 groups, control and intervention. Even though only intervention participants received medication and periodic lifestyle improvement advice, more of them died than the control group members until 2004. (From 2004-2014 death rates were the same for both groups.) In the intervention group, men who took 3 or fewer weeks of vacation had a 37% higher chance of dying than those who used more than 3 weeks. The amount of vacation the control group took didn't affect their risk of early death. **Bottom line: We all need a break.**

— By Zorba Paster, MD