

# WMI<sup>®</sup>

## MUTUAL INSURANCE COMPANY

<sup>TM</sup>

[www.wmimutual.com](http://www.wmimutual.com)

*"Life Is a Journey. Have Some Fun."*

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# Stay Sun-Safe

**No tan is healthy. Hopefully, you use sunscreen to protect your skin.** Nearly five million Americans are treated for skin cancer every year. When used correctly, sunscreen can help prevent skin cancer and protect your complexion.

**In the U.S. only a small percentage of men and women use sunscreen regularly** when outside for more than an hour. And many people who do use it aren't using it right.

**Last year, the CDC reported that sunscreen users often get burned,** likely because they apply too little sunscreen to protect against skin cancer — or apply or reapply it too late during sun exposure.

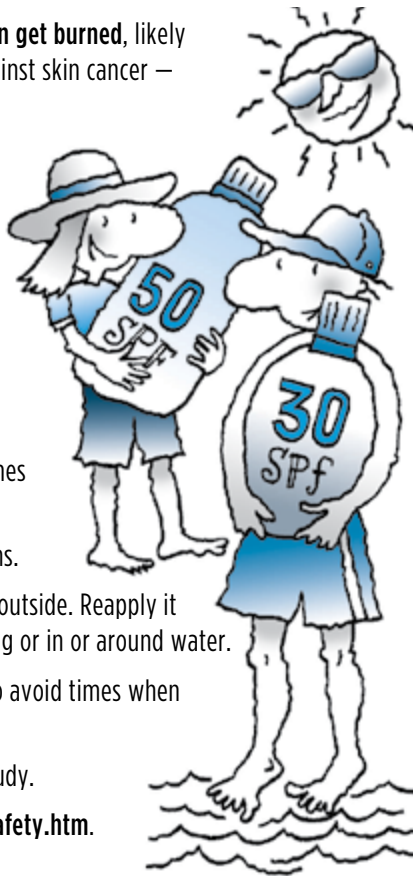
**The best defense is to use a lot of sunscreen.**

Follow the CDC guidelines:

1. Use an ounce (a full shot glass) of sunscreen to cover your entire exposed body, including neck, ears, top of feet and head. (Check expiration dates before using.)
2. Choose sunscreen labeled **broad spectrum** and **water resistant** with a sun protection factor (SPF) of at least 30. This protects you from UV rays 30 times longer than without sunscreen.
3. Choose 30 to 50 SPF for fair or sensitive complexions.
4. Apply sunscreen at least 15 minutes before you go outside. Reapply it at least every two hours: more often when sweating or in or around water.
5. Wear a hat, choose shade and schedule activities to avoid times when the sun is most intense (10 a.m. to 4 p.m.).
6. Wear sunscreen year round and even when it's cloudy.

Learn more at [cdc.gov/cancer/skin/basic\\_info/sun-safety.htm](https://www.cdc.gov/cancer/skin/basic_info/sun-safety.htm).

The **Smart Moves Toolkit**, including this issue's printable download, **Cool Meals for Hot Days**, is at [personalbest.com/extras/20V7tools](https://personalbest.com/extras/20V7tools).



## What are my COVID-19 Benefits?

• **WMI will pay 100% of the following in-network medically necessary services related to COVID-19:**

physician office visits, telemedicine visits and laboratory testing. Out-of-network physician office visits, telemedicine visits and laboratory testing will be paid at 100% of the cash price as listed by the provider on a public internet website or at an amount that is negotiated between WMI and the provider. All in-patient care will be paid in accordance with regular benefit provisions. WMI encourages employees to utilize telemedicine options whenever available and appropriate.

• **WMI will waive early medication prescription drug refill limits on 30-day prescription maintenance medications**

(in accordance with other policy benefits). Exceptions to this refill exemption include, but are not limited to, opioids, controlled substances, certain specialty drugs, and other medications that are not eligible for refill.

• **WMI will allow an employer to keep a furloughed employee on the plan** as an active-at-work employee for a period of up to 12 weeks provided the employee is unable to work due to the coronavirus, insurance premiums are timely paid, and the employer plans to reactivate the employee as soon as reasonably possible.

“As I see it, a green salad is an open invitation to carrots, onions, mushrooms, tomatoes, and the sprouts that grow in jars on my kitchen counter.”

— Victoria Moran



### Tip of the Month Whole is Better

**Are white bread and pasta the right kind of carbs to choose?** They are not as complex or nutritious as whole grains but offer some nutritional value, being fortified with iron, B vitamins and folate. However, it's better to eat whole grains more often than refined grains.



# eating smart Carbs: The Lowdown

By Cara Rosenbloom, RD

**In the world of nutrition, sometimes carbohydrates get a bad rap.** The negativity may be due to misinformation because so many foods contain carbs, and some are healthier than others. So let's separate fact from fiction and see how you can include carbs in your diet beneficially.

**Choose these:** Vegetables, fruit, beans, lentils and 100% whole grains are nutritious foods. Research links this combination of high-carb foods to prevention of heart disease, stroke and some types of cancer. These foods contain complex carbs and fiber that satisfy your hunger and help stabilize cholesterol and blood sugar levels. And they are high in vitamins and minerals.

**Have these less often:** Sugars, syrups and foods made with these ingredients, such as cookies, candy and ice cream, are less nutritious forms of carbohydrates, lacking vitamins and minerals. The American Heart Association recommends limiting added sugars to no more than six teaspoons per day for women and nine teaspoons per day for men. Excess added sugar — more than 12 teaspoons per day is linked with an increased risk of heart disease, stroke and type 2 diabetes.

**What about low-carb diets?** There isn't one right diet for everyone, and some people — including those with type 2 diabetes — may thrive when they reduce carb intake. Most people who cut carbs successfully usually scale back on added sugar. That's good as long as you eat a variety of nutritious, whole, plant-based foods that meet your nutrient needs. Ultimately, the best diet is one you can stick to long term.

**Remember:** It's a mistake to disparage all carbohydrates just because some of them are sugary and not nutritious.



## BBQ Trout with Avocado-Mango Salsa

- 1 cup cherry tomatoes, halved
- 1/2 cup ripe mango, diced
- 1 ripe avocado, peeled and diced
- 2 tbsp fresh chopped cilantro
- 1/4 cup finely diced red onion
- 1/2 tsp salt, divided
- Juice of 1 lime
- 4 trout fillets (200g each), deboned
- 2 tsp olive oil

In a medium bowl, combine tomato, mango, avocado, cilantro, onion and 1/4 tsp salt. **Squeeze** on some lime juice. **Toss** gently and set aside. **Preheat** barbecue to medium-high. **Brush** trout with oil and sprinkle with remaining salt. **Lay** fish on oiled grill pan or directly on grill, skin-side down. **Close** lid and grill for about 8-9 minutes. **Remove** cooked fish by sliding large spatula between skin and flesh, leaving skin on the grill pan. **Transfer** trout to platter and serve topped with mango-avocado salsa and a squeeze of lime.

**Serves 6. Per serving:** 366 calories | 38g protein | 18g total fat | 3g saturated fat | 9g mono fat | 4g poly fat | 12g carbohydrate | 4g sugar | 4g fiber | 391mg sodium

Courage is the ladder  
on which all the other  
virtues mount.

— Simone de Beauvoir



Spending time in hot weather makes keeping your body hydrated extra important. Sweating and extra time in the sun, plus alcohol and caffeinated beverages, can cause dehydration and symptoms such as confusion, weakness and mood changes. The solution? Take regular breaks throughout the day to drink water, whether you feel thirsty or not. Snack on watermelon and other water-rich fruits.

## work&life

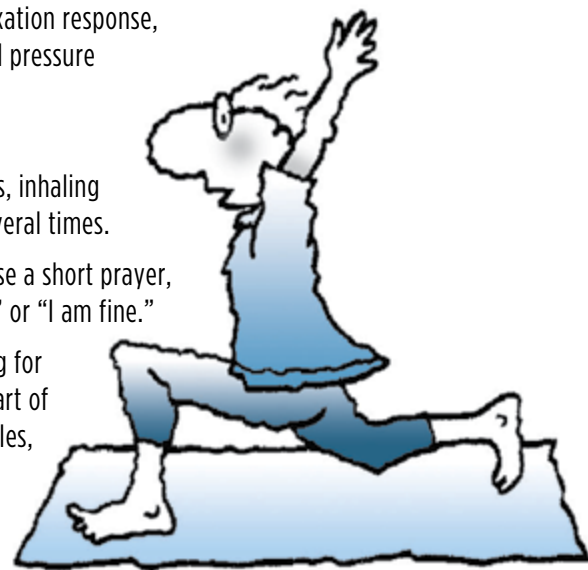
# Calming Techniques

**Ever felt nervous about a work project, a doctor appointment or being late for a meeting?** Everyone feels anxious sometimes and the result can be headaches, stomach upset, a racing heartbeat or feeling miserably tense. At times like this, you want to calm down — but how?

**For ongoing anxiety,** learning and practicing yoga and meditation can help. There are also calming techniques to soothe anxious feelings while you're on the go. No matter how much or little time they require, these stress-soothing strategies can produce a similar effect. They spark the body's natural relaxation response, slowing breathing and heart rate, controlling blood pressure and promoting a sense of well-being.

### Tips for going from frazzled to calm:

- **Focus on your breathing.** Take long, deep breaths, inhaling into your abdomen. Exhale slowly and repeat several times.
- **Silently repeat a calming phrase.** Some people use a short prayer, mantra, or a soothing phrase such as "All is well" or "I am fine."
- **Mentally scan your body.** While anxiously waiting for a meeting, breathe slowly as you focus on one part of your body at a time. Consciously relax your muscles, mentally releasing any tension you feel there.
- **Tell yourself, "I can do this."**



## Caregiver Wellness Guide

**Every day millions of Americans help** sick or incapacitated elders or other disabled family members with daily tasks and medical care. COVID-19 has complicated the situation for many as well. Experts from the CDC and the National Institute on Aging advise caregivers to practice the following routines to stay healthy while faced with the emotional and physical stress of daily caregiving:

**Create personal health goals.** Find time to be physically active most days, eat a healthy diet and ensure adequate sleep. Don't neglect your own health. Get vaccinations, screening and other care as your health care provider advises.

**Maintain your personal interests and friendships.** It's not healthy to allow your caregiving to consume your entire life.

**Remember, there's no perfect caregiver.** Set realistic goals to lower stress. Prioritize, establish a daily routine and say no to requests that drain your energy.

**Learn to delegate whenever you can.** Family members and friends often want to help — if they are reliable, let them assist with chores big or small.

**Join an online support group.** Connect with other caregivers to share information and experiences to feel less isolated.

**Short breaks, such as taking a walk, are important.** But consider longer breaks when possible, including respite care — short-term, professional care provided to people with disabilities so you can step away from daily caregiving.

Learn more at [caregiver.org](https://caregiver.org).





“I have learned over the years that when one’s mind is made up, this diminishes fear; knowing what must be done does away with fear.”

— Rosa Parks



#### Another reason to stop smoking

— **your mental health.** You know smoking raises the risk for lung cancer, chronic obstructive pulmonary disease and heart ailments, but how does smoking affect your brain? Smoking is a risk factor for psychiatric disorders, according to recent reports in the *Journal of Psychiatry & Neuroscience* and *PubMed*. Rates of smoking are markedly higher among people with psychiatric illness than in the general population, estimated at being 2 to 5 times higher in patients with several disorders, including schizophrenia, mood disorders, anxiety disorders, attention-deficit hyperactivity disorder, binge eating disorder, bulimia and substance use disorders. There is also strong evidence that smoking is associated with increased risk for dementia, including Alzheimer’s disease.

## body&mind

# Understanding Type 1 Diabetes

By Elizabeth Smoots, MD

**Type 1 diabetes occurs when the pancreas makes little or no insulin.**

The hormone insulin is needed to move glucose into body cells where it can be burned for energy. But if this does not happen normally, type 1 diabetes can result. It usually begins in childhood, though adults can sometimes develop this autoimmune disorder.

**The most common symptoms of type 1 diabetes:** increased thirst, frequent urination, severe hunger, unexpected weight loss and fatigue. Weakness, irritability, mood changes and blurred vision can also occur. Bedwetting may begin in children who usually do not wet the bed.

**The cause?** In type 1 diabetes the body’s immune system destroys the insulin-producing cells in the pancreas, an organ in the abdomen that helps convert food into fuel. Viruses or environmental factors can trigger the condition. It’s more likely to occur in people with certain genes or a family history (parent or sibling) of the disease.

**See your health care provider right away** if you develop symptoms of type 1 diabetes. Treatment usually involves monitoring glucose levels, taking insulin and following a supportive eating and exercise plan.



## Q: Manage the terrible twos?

**A: Toddlers want to do things more independently.** At this stage, they must also learn limits. When they can’t accomplish things or express themselves constructively, frustration and misbehavior may follow. Here are ways to navigate this temporary but often turbulent phase:

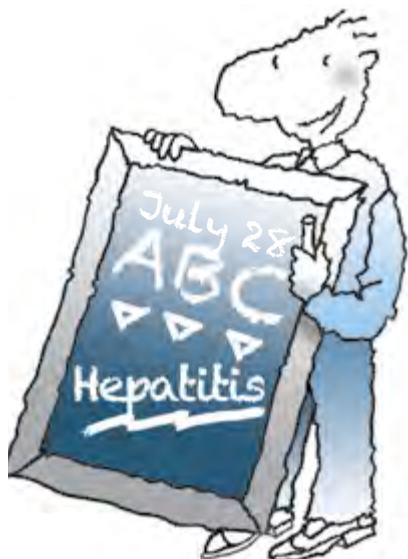
1. Empathize, and don’t take tantrums personally.
2. Calmly teach appropriate ways to manage feelings.
3. Avoid physical punishment, intimidation or telling children that they’re bad.
4. Avert tantrums via regular mealtimes and nap times. Plan ahead to prevent boredom.
5. Explain plans in advance.
6. Help a child anticipate transitions with picture schedules and reminders.
7. Focus on the most problematic behaviors.
8. Empower kids by giving them choices.
9. Distract children before they escalate, and consider taking a break before you escalate.
10. For additional advice, consult your pediatrician.

— Eric Endlich, PhD



“Kites rise highest  
against the wind —  
not with it.”

— Winston Churchill



**July 28: World  
Hepatitis Day.**

Hepatitis viruses cause inflammation of the liver that leads to serious, sometimes chronic illness. There are five primary forms of hepatitis: A and E are typically caused by ingesting contaminated food or water; B, C and D usually result from contact with infected blood and other body fluids. Ask your health care provider if you need to be vaccinated for A and B. There is no vaccination for the other forms. Learn more at [worldhepatitisday.org](http://worldhepatitisday.org).

## body&mind Living Will

A living will makes sense for all adults. Although nobody likes to think about having a devastating illness or accident, the unexpected can happen.

A living will is a written, legally binding document which states how you want to be treated if you cannot make your own decisions about end-of-life treatment one day. It doesn't prevent medical treatment for conditions that aren't clearly life-threatening.

In addition to providing guidance to doctors, a living will takes the burden off loved ones when it comes to making end-of-life decisions.

Every state has different rules about living wills. Make sure your state recognizes a living will you draft yourself. Find out if a specific form is required. Learn whether the document must be notarized and witnessed.

### Points to consider in your living will:

- Do you want life-prolonging procedures administered if there's little or no chance you will survive?
- If you are critically ill, do you want to refuse specific treatments (such as mechanical ventilation, artificial hydration and nutrition)?
- Do you want to be an organ donor?
- If you are terminally ill, do you want to avoid invasive treatments and opt for palliative care and dying at home or in hospice instead?



## Q: What is tall man lettering?

**A:** This is a practice that uses uppercase lettering to spell part of a drug name. The technique helps highlight the differences between drugs with sound-alike names and is designed to reduce medication errors.

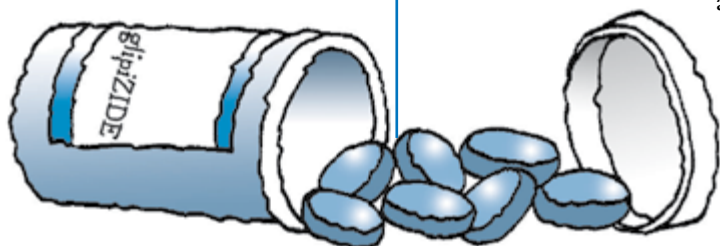
The tall man technique relies on capitalizing the letters that are different between two or more similarly spelled drugs. Examples:

- hydrALAZINE instead of hydralazine
- hydrOXYzine instead of hydroxyzine
- glipiZIDE for glipizide
- glyBURIDE for glyburide



Since 2001, the FDA has evaluated safety risks posed by similarly named drugs. It looks at drug error reports and verifies drug name confusion before making recommendations to use tall man lettering. When needed, the FDA requests that drug manufacturers voluntarily revise their labels to use drug names with tall man letters.

— Elizabeth Smoots, MD





## Online Banking 101

By Jamie Lynn Byram, MBA, AFC, MS

**Online banking involves using a computer or mobile device to transfer money, make deposits, pay bills, view your bank balances and other banking activity.**

**Online banking has several advantages:**

- You save time, gas and postage when you pay bills.
- Online banks are open 24/7.
- You can check your balance and make transfers via an app or online to keep your bank balance healthy.

**And it has some disadvantages:**

- If you don't have a strong, reliable connection, you could have difficulty doing your banking.
- Not all payments can be made online; writing checks or paying in person may still be necessary.
- Resolving account issues may be difficult if the bank doesn't have brick-and-mortar branches.

**With real-time updates, fraud alerts, notifications and encryption,** online banking can make personal finance easier. But always make sure you use a secure connection. Check your devices regularly for malware and keep your security apps updated.

### Top Dollar Tip:

## Credit Report Reminder

**Checking your credit report can help you avoid identity theft.** It also pays to know what is on your credit report, especially if you want to buy a car or a house. Download a free credit report once every 12 months from each of the three major reporting agencies (Experian, Trans Union and Equifax) at [annualcreditreport.com](http://annualcreditreport.com).

**July is Vehicle Theft Prevention Month.**



## Drive Away Theft

**A vehicle is stolen every 40.9 seconds in the U.S.,** according to the National Highway Traffic Safety Administration. To prevent your vehicle from being stolen, follow these tips:

- Take your keys or key fob with you when you exit the vehicle.
- Don't leave your car unattended when it's running (even in your driveway).
- Park in well-lit areas and open, unblocked spaces.
- Lock all doors and close all windows when you leave your vehicle.
- Make it difficult to steal your vehicle by using audible and visible devices to protect your car — horn alarms, steering wheel locks and flashing lights are just a few anti-theft devices to consider.
- Think about installing a vehicle recovery system.

**If your vehicle is stolen:**

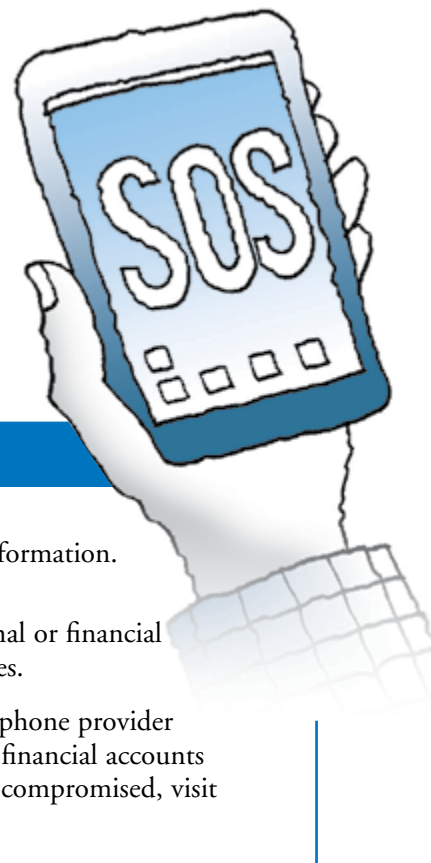
- Provide police with vehicle color, year, make and model, as well as license plate number and Vehicle Identification Number (VIN).
- Contact your insurance company within 24 hours.



## SIM Swap Scam

**Here's a scary scenario:** Your cellphone just stops working, and then you get a message from your cell phone provider that your SIM card has been activated on another device. What's going on? And, what can you do?

**The FTC warns that scammers** can call your cell phone service provider stating that your phone was lost or damaged, and then ask your provider to activate a new SIM card that is connected to your phone on a new phone. Then, scammers can control your number and possibly open new accounts, access your data and even lock you out of accounts.



### To prevent theft:

**Limit** the personal information you share online.

**Don't** reply to calls, texts or emails that request personal information.

**Set up** a PIN or password on your cellular account.

**Use** strong authentication on accounts with sensitive personal or financial information, such as banks, credit cards or quick pay services.

**If you're the target of a SIM swap scam,** contact your cell phone provider immediately and check your bank, credit card or any other financial accounts for unauthorized activity. If your sensitive information was compromised, visit [identitytheft.gov](http://identitytheft.gov) for instructions.

# Opioid Medications: Acute vs. Chronic Pain Relief

By Diane McReynolds, Executive Editor Emeritus

**Opioid medicine is a group of pain-relieving drugs that have been very helpful in controlling acute pain**, such as pain following surgery or a broken bone or from cancer. Opioids can be made from the poppy plant, including morphine or synthesized in a laboratory, such as codeine, hydrocodone and fentanyl.

**How do opioid drugs work?** When traveling through your blood, they attach to opioid receptors in your brain cells, which then release signals that dull your perception of pain and boost pleasure sensations. Opioids and the feelings they produce can quickly become addictive.

**With increased use of opioids in recent years**, many patients have experienced withdrawal problems when trying to stop using them. A major concern is opioid prescriptions for chronic pain, which more than tripled from 1999 to 2015, resulting in increased opioid addiction and death by overdose.

**Opioid addiction is now epidemic in the U.S. with 70,000 deaths due to overdose in 2017.**

**Anyone can become addicted to opioid drugs.** To lower your chances of abuse, consider the risk factors:

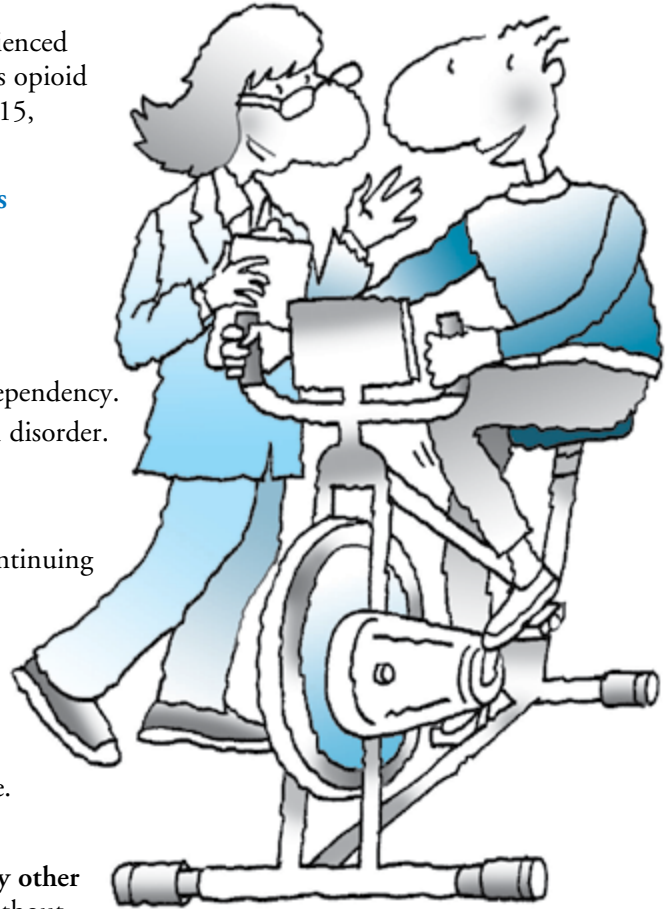
- Family history of substance abuse.
- Personal history of drug, alcohol, marijuana or tobacco use, abuse or dependency.
- Depression, anxiety, bipolar disorder, ADHD or another mental health disorder.
- Severe social stressors, such as family or financial worries.
- Young age.

**Signs of opioid addiction** are cravings, inability to control using, and continuing drug use despite the negative consequences it creates in your daily life.

**If opioids are prescribed, learn all you can from your health care provider. Ask about:**

1. Non-opioid pain treatment options.
2. Your personal risk for opioid addiction.
3. Precise directions for using opioids and for the shortest period possible.
4. Interactions with other medications you are using.

**Drug addiction is complex but once diagnosed it can be treated like any other condition.** If you have been using opioids long term, don't try to stop without medical supervision. Referral to a therapist who specializes in opioid withdrawal and a support group can help. Withdrawal symptoms can include extreme anxiety, overall body pain, gastrointestinal distress and insomnia.



**Using opioids for chronic pain is often ineffective.** And the CDC and other groups discourage providers from prescribing opioids for most cases of chronic pain. Opioid use for chronic pain is also dangerous because the body becomes used to the drug and requires more and more for pain relief, increasing the risk of accidental overdose.

**Studies show that on average**, opioids made only a small difference for people with conditions such as osteoarthritis, fibromyalgia and sciatica. And the modest pain relief may cost you side effects, including nausea, vomiting, constipation and drowsiness.

**For chronic pain**, work with your provider to find ongoing, non-opioid options, such as NSAIDs, acetaminophen, physical therapy, topical medications, acupuncture, and nerve blocks. We have safer and more effective therapies than opioids for chronic pain.

## July Fill-in-the-Blank Puzzle

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

1. Vegetables, fruit, beans, lentils and 100% whole grains contain \_\_\_\_\_ carbohydrates.
2. An \_\_\_\_\_ support group helps caregivers share information and feel less isolated.
3. \_\_\_\_\_ symptoms include confusion, mood changes and weakness.
4. Type 1 diabetes occurs when the pancreas makes little or no \_\_\_\_\_.
5. \_\_\_\_\_ is a risk factor for psychiatric disorders.
6. \_\_\_\_\_ lettering is a practice that uses uppercase lettering to spell part of a drug name.
7. \_\_\_\_\_ viruses cause inflammation of the liver.
8. Checking your \_\_\_\_\_ can help you avoid identity theft.

You'll find the answers at [personalbest.com/extras/July2020puzzle.pdf](https://personalbest.com/extras/July2020puzzle.pdf).

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## Dr. Zorba's corner

**Women's blood vessels age faster than men's**, according to a recent study published in *JAMA*. And the best marker for this is blood pressure. Bottom line: Women should have their blood pressure measured regularly, at yearly health care visits. Why? Because the sooner you treat hypertension, the better off you are. The first line of treatment is lifestyle changes: eating a more Mediterranean diet, losing weight if you need to and exercising. Medications might also be prescribed, but lifestyle is critical. One more thing: If your pressure is elevated, then check your cholesterol. Unhealthy cholesterol levels might mean that you need additional treatment to keep your blood vessels healthy.

— Zorba Paster, MD

### Stay in Touch. Keep those questions and suggestions coming!

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