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*“Life Is a Journey. Have Some Fun.”*

## Wellness Checklist

**Why care about wellness?** Going well beyond lack of illness, personal wellness is pivotal to protecting your mental health, staying physically sound and maintaining balance in everyday life. Ultimately, wellness can help you build resilience against serious challenges, maximize your personal potential and enjoy your life to the fullest.

**Most models of wellness include at least seven dimensions** that together lead to holistic health. Here are some practical ways you can focus on every day:



**Physical — Nourish your body.** Choose balanced nutrition, daily exercise and proper rest. Maintain a strong relationship with your health care provider. Keep yourself and others safe — for example, driving defensively.

**Emotional — Know your feelings.** Give yourself a mental health check. Journal writing may help defuse stress. Find quiet time to relax your mind, and your body will follow.

**Spiritual — Find purpose in life.** Identify and live by your personal beliefs and morals. Stay connected to yourself through a few minutes of mindfulness training every day.

**Intellectual — Keep learning.** Seek opportunities that present new experiences and stimulate your thinking. Read and learn every day.

**Occupational — Make the most of your professional skills.** Gain personal satisfaction through your work. Combine a commitment to your job with your total lifestyle.

**Social — Build healthy relationships.** Interacting with others can be rewarding and challenging; learn to express your needs and opinions appropriately. Make time for friends, or join groups where you can meet others with similar interests.

**Environmental — Respect nature.** Take part in preserving and improving environmental conditions — reduce noise, pollution and unnecessary consumption of natural resources.

Learn more at [globalwellnessinstitute.org/what-is-wellness](http://globalwellnessinstitute.org/what-is-wellness).

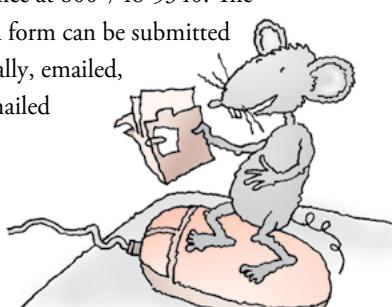
The Smart Moves Toolkit, including this issue's printable download, **Signs of Depression**, is at [personalbest.com/extras/21V10tools](http://personalbest.com/extras/21V10tools).

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### Avoid unnecessary claim processing delays

In order to ensure accurate and timely benefit administration and claim payment, it is necessary for WMI to occasionally request additional information so we can promptly and correctly process your claims. One example of this is that we need to update our files at least every 18 months regarding other active health insurance coverage that our members and their dependents may have so we don't duplicate payment or pay claims that are the primary responsibility of the other insurance company.

Even if you or your dependents don't have other coverage, you can help us avoid unnecessary claim processing delays by proactively providing us an updated Coordination of Benefits (COB) form. This form can be easily completed online on the forms page of our website at [wmimutual.com/forms](http://wmimutual.com/forms) or by contacting our office at 800-748-5340. The completed form can be submitted electronically, emailed, faxed or mailed to us.



Use spices for flavor in food rather than adding a bunch of oils, fats, or sauces.

— Marisol Nichols



## TIP of the MONTH

### One-Pot, Many Meals

If you're making a one-pot meal, double the recipe. Most pasta, soup, curry and stew recipes can easily be frozen for future meals. Be picky about the size of the container you freeze leftovers in. Use single-portion containers for easy one-person meals, or size up your containers according to the number of diners at the table.



# eating smart One-Dish Meals

By Cara Rosenbloom, RD

**Saving time in the kitchen** — but still getting a nutritious meal on the table — is a goal for many people. One quick solution is to make sheet pan dinners or one-pot meals. The idea is simple: All of the ingredients are conveniently cooked at the same time. It means fewer pots and pans, which leads to less cleanup.

**The most popular options** for sheet pan meals include a variety of vegetables paired with a source of protein.

**The key is timing.** You need to choose ingredients that take about the same amount of time to cook. Try any of these winning combinations at 400°F:

- Jumbo shrimp with asparagus, tomato and zucchini (eight to ten minutes).
- Whole-grain flatbread topped with mozzarella, spinach and artichokes (ten to 12 minutes).
- White fish with sweet peppers and red onion (14 to 16 minutes).
- Dijon salmon with green beans and broccoli (15 to 18 minutes).
- Chicken breast with cauliflower and sweet potato (25 to 30 minutes).
- Chicken thighs with potatoes and carrots (35 to 40 minutes).
- Canned chickpeas with butternut squash and sweet onions (40 to 45 minutes).

**If you don't want to turn on the oven**, consider one-pot meals on your stove top or slow cooker. One-pot pasta is a popular time-saver: You cook the pasta in tomato sauce (that's genius!). Other popular one-pot meal options include chili, curry, stew, and hearty soups, such as minestrone.

**One-pan meals are also a great way to use up leftovers.** Got roasted vegetables? Make a one-pan omelet. Use leftover chili to fill taco shells, and leftover salmon, chicken or chickpeas are great on a bed of greens with some vinaigrette.



### One-Pot Spicy Chicken Pasta

**EASY recipe**

1 lb. boneless, skinless chicken breast  
2 tbsp extra-virgin olive oil, divided  
2-3 tsp Cajun spice or chili powder  
½ tsp salt  
1 onion, diced  
½ lb whole-grain penne or rotini

1 can (15 oz.) diced tomatoes  
2 cups no-salt-added chicken broth  
3 tbsp cream cheese  
3 green onions, sliced  
¼ cup fresh chopped cilantro or parsley

Cut chicken into ¾-inch cubes. Add to bowl, and stir in 1 tbsp oil, spice and salt. In a large pot, add remaining oil. Add chicken and brown for 2-3 minutes. Add onion and cook 4 minutes. Add pasta, tomatoes and broth. Stir to combine. Bring to a boil, turn down to a simmer and let cook 10 minutes or until pasta is cooked. Swirl cream cheese into the pot. Top with green onions and cilantro.

**Makes 4 servings. Per serving:** 351 calories | 26g protein | 12g total fat | 3g saturated fat  
6g mono fat | 3g poly fat | 37g carbohydrate | 6g sugar | 7g fiber | 527mg sodium

There will always be obstacles and challenges that stand in your way. Building mental strength will help you develop resilience to those potential hazards so you can continue on your journey to success.

— Amy Morin



### October is National Cybersecurity Awareness Month

**Awareness Month**, a reminder to learn how to protect your identity, passwords and other information when you shop, bank, socialize — everything you do online. The internet makes life easier but sometimes unsafe. Learn more about reducing your risk of becoming a cybercrime victim at [cisa.gov/cybersecurity](http://cisa.gov/cybersecurity).

work&life

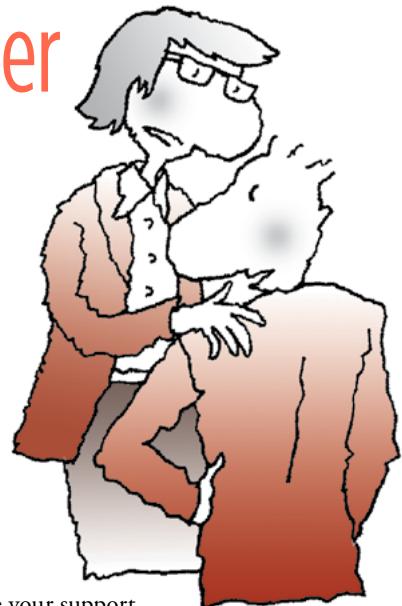
# Helping a Family Member Who's Depressed

By Eric Endlich, PhD

**Though it can be distressing to see a family member suffer from depression**, there are many ways to help. First, learn about depression to better understand the symptoms and treatment. Surprisingly, some people don't even recognize that they are depressed. Some feel ashamed or believe that they need to recover through sheer willpower. You can help by:

1. Gently commenting on any concerning changes, such as weight loss, poor sleep or low energy. Let them know that they have your support.
2. Listening to how they are feeling without judgment, advice or opinions.
3. Explaining that depression is a medical condition, not a weakness or failure.
4. Reminding them of their positive qualities and how much you care for them.
5. Helping them find resources, such as counseling. Work together to develop a reassuring routine to help them feel more in control.
6. Supporting them in faith or spirituality practices, if appropriate. Offer to join them in activities that they might enjoy, but don't force them into it.
7. Encouraging your family member to stick with treatment. Be patient: Symptoms can improve, but it takes time.
8. Watching for worsening symptoms. Get help immediately if there are signs of suicidal thinking.

**Finally, take care of yourself, too.** Helping someone with depression can be draining, so find time for stress-relieving activities that you will enjoy.



# Home Office Ergonomics

**Ergonomics is the way your body fits and functions in your workspace.** Whether you are telecommuting or catching up on work at home, good ergonomics are important for productivity and your health.

**Don't risk neck, back, shoulder, wrist and eye problems** by trying to work on a sofa with head bent forward, looking down at your laptop. Work at a desk or a table at home and opt for an office chair that's adjustable for seat height, tilt, back height and lumbar support.

**Adjust your chair** so your feet rest flat on the floor or on a footrest, your thighs are parallel to the floor, and your arms gently rest on armrests with shoulders relaxed.

#### More ways to practice good home office ergonomics:

- To avoid neck and eye strain, adjust the position of your monitor so the center of the screen is at eye level.
- Put items you need frequently, such as your phone, within easy reach so you're not straining your arms and back.



- If you frequently talk on the phone and type at the same time, place your phone on speaker or use a headset; don't hold the phone between your head and neck.
- Every hour, aim for a five-minute break. Stand up, walk around and stretch.
- Reduce eyestrain by looking 20 feet away for at least 20 seconds about every 20 minutes.

**Pay attention to your posture** — your body will thank you for it.

Always wear cute pajamas to bed, you'll never know who you will meet in your dreams.

— Joel Madden

**It's time to get your important flu vaccination.** The CDC recommends everyone six months and older get this year's flu vaccine in October. The flu vaccine prevents illness and reduces health care visits as well as missed work and school days. If you do get the flu after getting vaccinated, the shot helps reduce the risk of hospitalization from complications, such as pneumonia. **And if you have not received the COVID-19 vaccine, get it as soon as you can.** Talk to your health care provider if you have any concerns about vaccination and side effects.

## body&mind

# Q: What should I do about my child being bullied?

**A:** If your child is being hurt or frightened repeatedly and intentionally, it's considered bullying and requires serious intervention. Recommended strategies include:

- Accepting and normalizing your child's feelings.
- Gently collecting the facts, writing them down and photographing any injuries.
- Teaching your child to respond assertively, not to retaliate or ignore the behavior.
- Not promising to keep the bullying secret.
- Contacting school officials about incidents during the school day and the police about physical assaults. Speak calmly.
- For cyberbullying, taking screenshots and filing a report with the social media platform.
- Avoiding calling the bully's parents.
- Conveying confidence: Let your child know that you will develop a solution together.
- Removing your child from the situation (e.g., school) if nothing else works.



# Wellness Exam: Do You Need One?

**Routine physical exams are generally recommended annually** if you're age 50-plus, and once every three years if you're younger than 50 and in good health. If you have a chronic condition, such as diabetes, heart disease or other ongoing medical conditions, you may need to see your health care provider more often, regardless of your age.

**The purpose of a wellness exam** is to create and manage a personalized disease prevention plan. It can identify and monitor any health risk factors to help you live a longer, stronger life. This type of care focuses on making sure that you're still in good health and detecting any health issues before they progress.

**Your health care provider** may suggest more or less time between checkups based on personal risk factors, screening test results, current health, family history and lifestyle choices, such as diet, physical activity and tobacco use.

**During a routine exam, your provider will typically:**

- Check your vital signs.
- Assess your risk of future medical problems.
- Review your medications and allergies.
- Listen to your heart, lungs and intestines.
- Screen for depression or alcohol abuse.
- Update vaccinations. **Tip:** If time permits, get your flu shot while you're there.
- Encourage healthy lifestyle choices.



**Good communication between you and your provider is vital to getting good health care.** Make the most of your visit by preparing in advance, whether it's in person or through telehealth visits. If you don't understand your diagnosis or treatments, ask questions until you do. And if your provider has a patient portal, set up an account. You can use it to check your test results, request medication refills and often schedule appointments.

A smile is happiness you'll find right under your nose.

— Tom Wilson

**Genetic testing is useful in many areas of medicine.** It helps doctors diagnose genetic conditions, such as Fragile X syndrome (intellectual disability), and can help find the right medication for certain diseases. But direct-to-consumer genetic tests are loaded with potential downsides. In addition to cost, without interpretation by a genetic counselor, the results can cause needless worry. Talk to your health care provider about specific concerns you have to see if genetic testing is right for you. To learn more, search for **genetic testing** at [cdc.gov](http://cdc.gov).

body&mind

## Q: Why check my medications?

**A:** Going over your medications with your health care provider or pharmacist is important for staying healthy and avoiding medication interactions and overuse. These professionals can help you by asking:

- Are you taking any expired medications? Are there any you no longer need?
- Are you unnecessarily taking more than one drug that does the same thing?
- Are you taking the right medications for your condition?
- Are you taking your medications correctly?
- How likely are your medications to cause drug or food interactions?
- If you are taking drugs to control medication side effects, are these drugs still necessary?
- Are there equally effective but less expensive versions of your medications?
- Do you have other questions about your medications?
- Are you missing any medications?



 Your provider should review all of your medications (prescription and over the counter) and supplements at least once, if not more times, a year. Ask if your local pharmacy is participating in **National Check Your Meds Day** on October 21. Or you can contact your provider or pharmacist to schedule an appointment for a medication review.

— Elizabeth Smoots, MD

October is Breast Cancer Awareness Month.

## Reduce Your Breast Cancer Risk

**Make sure you're up to date on your breast cancer screening** and learn how to lower your risk for breast cancer, the most common malignancy in American women (except for skin cancers).

**Of course, you can't control all risks**, such as female gender, being age 55 or older, or certain genetic factors. Women who haven't had children, or had their first after age 30, have a slightly higher breast cancer risk, too.

**Lifestyle changes can reduce your breast cancer risk.** Eating a healthy diet rich in vegetables, fruits and fiber can go far in reducing health risks for everything from heart disease and type 2 diabetes to several types of cancer, including breast cancer.

### More ways to lower breast cancer risk:

- **Reduce or eliminate alcohol.** The more alcohol you drink, the higher your breast cancer risk. One drink daily raises the risk slightly; two to three drinks daily increase risk by 20%, according to the American Cancer Society (ACS).
- **Get serious about weight control.** Pre-menopause fat tissue makes little estrogen. After menopause, if you're overweight, most estrogen comes from excess fat tissue, increasing breast cancer risk.
- **Get moving.** Studies suggest even a couple of hours of exercise a week can lower risk, although more activity appears to be best. The ACS recommends 150 to 300 minutes of moderate- to vigorous-intensity exercise a week.
- **Hormone therapy for menopausal symptoms may increase breast cancer risk.** Ask your health care provider about other therapies that may be right for you.



# dollars&sense

## Crash Course: Peer-to-Peer Payments

By Jamie Lynn Byram, PhD, AFC

**Peer-to-peer payments (P2P)** let you transfer money by using an online or mobile app. Peer-to-peer payment accounts are simple to set up. You create an account, select a username and password or PIN, and link your bank account, debit card or credit card to the platform. To send or receive a payment, you share your username, email or phone number with whomever you want to pay or receive money from.

**Making or receiving payments is quick and convenient;** you don't need to carry cash or have exact change. Most P2P payment services are free, although some charge a low fee. Most allow users to hold money in their account with the system or transfer money to a bank account. Transfers to bank accounts can take one to three days to complete.

**Before selecting a P2P payment service,** check the type of fraud monitoring the system uses and research the quality of the network's customer support. Also, before sending money, make sure you've selected the right person or account.

Both parents were hard-working and made me work for my pocket money by doing household chores. That taught me the value of money and gave me a strong work ethic.

— Eddie the Eagle

# safety solutions

## Avoid Gasoline Gaffes

**Did you know that gasoline vapors are flammable, heavier than air and can travel long distances to ignition sources?** Be careful that you remain outdoors and away from any possible ignition sources when refueling with gas.

**Here are some other precautions:**

**Shut** down engines and allow equipment to cool down before refueling.

**Never** smoke, light matches or lighters, generate sparks or other sources of ignition near fuel storage and handling areas.

**Wear** safety glasses when handling gas to avoid splashes to eyes.

**Clean** up spills immediately using absorbent materials, such as rags, paper or sawdust. Dispose of cleanup materials in a safe container.

**Wash** your skin with soap and water if it makes contact with gas.

**Never** use gas as a cleaning agent.

**Store** gasoline in an appropriate container with a tight seal. Never store it in a glass or non-reusable plastic container. Keep the container at least 50 feet away from heat sources, including the sun, furnace or other equipment.

**Keep** storage tanks outside the home — in a shed or **detached** garage, and out of the reach of children.



### SAFETY CORNER

## Caution: Overexertion

**Overexertion injuries are one of the leading causes of injuries in construction and other manual jobs.**

Overexertion can cause muscle, tendon or ligament tears and pulls. Here are some tips to help prevent this type of injury:

**Get** help or use a forklift, dolly or other equipment when a load is too heavy to lift.

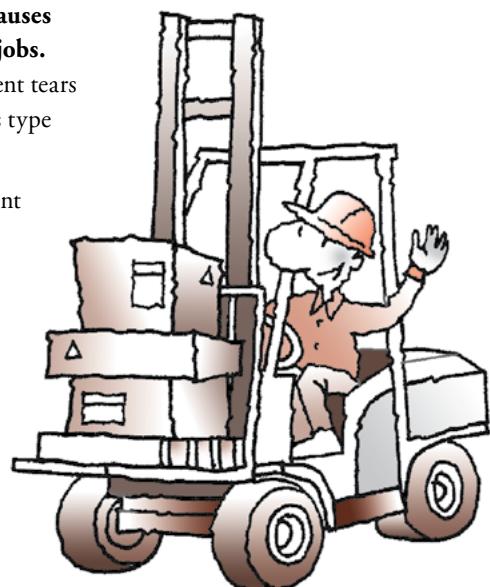
**Don't** stay in a bent or awkward position for prolonged periods.

**Take** a break when you feel fatigued. Listen to your body.

**Raise** work to waist level so your body stays in its natural position while performing a task.

**Maintain** your tools so they do the work instead of your body.

**Take** microbreaks of ten to 20 seconds to arch your back and stretch your muscles.

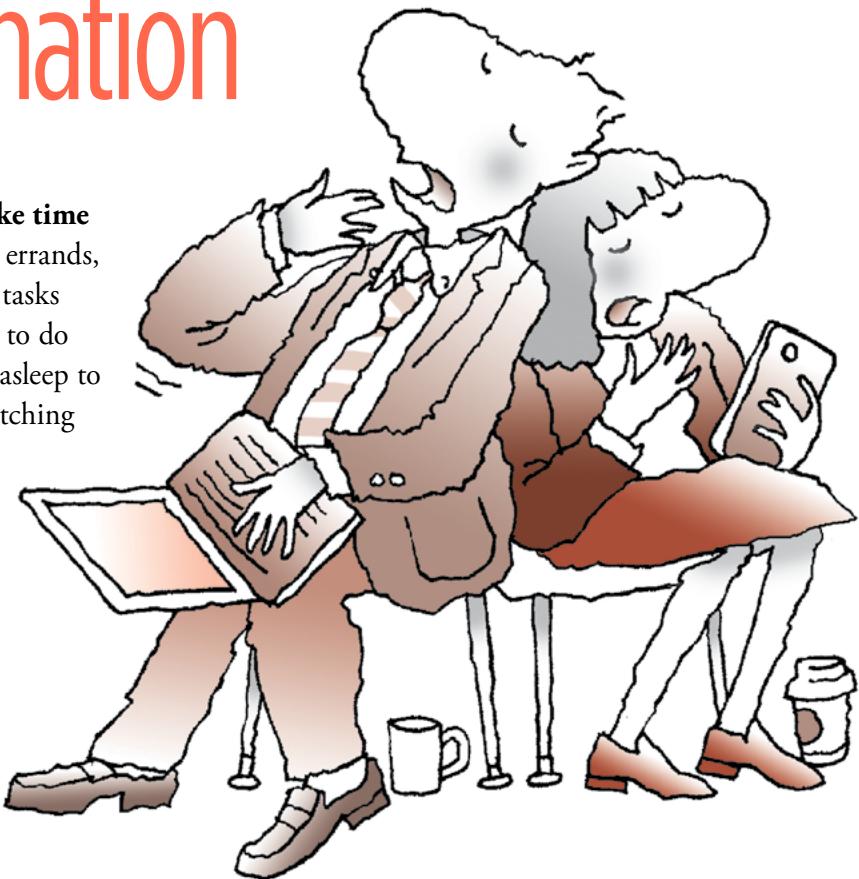


# Sleep Procrastination

By Diane McReynolds, Executive Editor Emeritus

**Do you often deny yourself adequate sleep to make time for other activities?** A full day at your job, running errands, cooking, raising children, and all the other essential tasks of daily life can sometimes leave you with little time to do things for pleasure. Maybe you procrastinate falling asleep to pursue easy, personal activities you enjoy, such as watching television, swiping through your phone or catching up on reading.

**For people in high-stress jobs that consume their days,** bedtime procrastination allows them a few hours of entertainment even though it results in insufficient sleep. Constant sleep procrastination can start to affect your immune system, raising your risk of several chronic health conditions, including heart disease and high blood pressure. Sleep deprivation can also interfere with your mental health and decision-making and raise your risk for depression.



**Your first step to reversing sleep procrastination is to adopt a new sleep schedule.**

- Create a dark, quiet, restful environment.
- Deal with worries before heading to bed.
- Don't go to bed hungry or overfull.
- Limit daytime naps.
- Pursue daily physical activity.
- Avoid prolonged use of light-emitting screens an hour before bedtime.
- Aim for seven to nine hours of sleep.



**The second step is making better use of your hours before bedtime.**

**For many people, the root cause of bedtime procrastination is the lack of free time during the day.** Plan and practice basic strategies for managing your worktime and personal responsibilities more effectively.

- Address one task at a time to boost productivity.
- Do less. Identify and let go of the small stuff.
- During key tasks avoid interruptions to stay focused and finish quicker.
- Get organized using a calendar app to monitor appointments, errands or meal planning in advance.
- Spend a week recording what you do each day to identify anything that isn't necessary or productive.
- Learn to say **no** even if it means disappointing others; simply state you are overcommitted, and often they'll understand.
- Find time for quality activities that provide personal satisfaction and might help you detach from feeling stressed and on-demand all day.

**Are you generally a procrastinator?** Some people prone to putting off day-to-day tasks are also more likely to engage in delaying bedtime. If you find yourself avoiding a decent amount of sleep regularly, consider what else you may be avoiding in your life.

**Procrastination prevents progress.** Starting now, acknowledge your tendency to delay sleep before you put off living well.

# October Fill-in-the-Blank Puzzle

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

- 1 \_\_\_\_\_ are flammable, heavier than air and can travel long distances to ignition sources.
- 2 Reduce eyestrain by looking 20 \_\_\_\_\_ away for at least 20 \_\_\_\_\_ about every 20 \_\_\_\_\_.
- 3 Routine physical exams are generally recommended annually once every \_\_\_\_\_ years if you're younger than 50 and in good health.
- 4 The CDC recommends everyone \_\_\_\_\_ months and older get this year's flu vaccine in October.
- 5 Constant \_\_\_\_\_ procrastination can start to affect your immune system, raising your risk of several chronic health conditions, including heart disease and high blood pressure.
- 6 After menopause, if you're overweight, most \_\_\_\_\_ comes from excess fat tissue, increasing breast cancer risk.
- 7 \_\_\_\_\_ testing can help find the right medication for certain diseases.
- 8 \_\_\_\_\_ injuries are one of the leading causes of injuries in construction and other manual jobs.



You'll find the answers at [personalbest.com/extras/Oct2021puzzle.pdf](https://personalbest.com/extras/Oct2021puzzle.pdf).

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## Dr. Zorba's corner

### Women and Chronic Pain

**Chronic pain is a big problem, especially in women.**

New University of Glasgow research shows that there may be a genetic reason for this — that women are more likely to inherit genes that *predispose* them to chronic neuropathic back pain. More women than men experience chronic pain. Some of that pain doesn't originate in the back but in the part of the brain which experiences pain. Physicians have known for years that tricyclic antidepressants, given in small amounts, can alleviate some back pain but that they don't help everyone. This research shows that there might be a genetic component to chronic pain. Researchers examined genes in 209,093 women and 178,556 men.

— Zorba Paster, MD

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

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