

"Life Is a Journey. Have Some Fun."

Exercise with a Splash

Looking for a cool, low-impact way to stay fit and ease pain? Try aquatic exercise. Water workouts are gentle on joints, bones and muscles while providing natural resistance to build strength. They can boost heart health, reduce stress, relieve osteoarthritis pain and improve endurance. Water workouts are ideal for all ages, including older adults, and are accessible even to non-swimmers.



Here are a few ways you can exercise with a splash:

Water walking is something almost anyone can do. Start by walking in water that is waist high, and walk as you normally do with your arms swinging front and back. Keep your back straight and tighten your abdominal muscles to prevent leaning. Once you feel confident, you can move to deeper water and repeat the same thing, using a pool noodle, flotation belt or life vest to help you stay above the water. **Tip:** Wear water shoes to prevent slipping.

Water aerobics makes fitness fun. Because it involves your upper, middle and lower body, you gain flexibility, increase your heart rate, build strength and increase endurance. **Tip:** Warm up first by water walking and gently moving your arms for five to ten minutes.

Swimming is a great whole-body exercise, since it uses all of your muscles. It has many health benefits, such as increasing lung capacity, toning and strengthening muscles, reducing body fat, burning calories, and promoting quality sleep, as well as improving mental health and heart health. Swimming is low impact, which means even those with joint or muscle pain can get a good workout. **Tip:** Use a pool noodle or kickboard to help you float while kicking with your legs.

The Smart Moves Toolkit, including this issue's printable download, [Calming Techniques](#), is at personalbest.com/extras/25V7tools.

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WMI notes

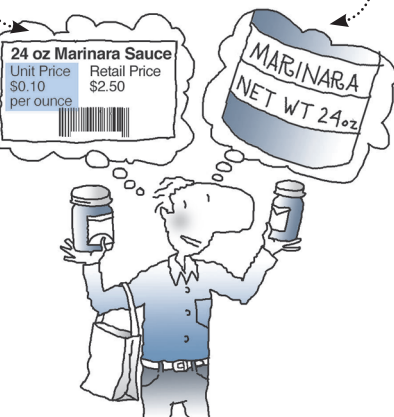
It's here! In addition to WMI's online benefit portal that already allows members to track claims, review benefit information and retrieve Explanations of Benefits (EOBs), WMI now offers a free online cost estimator tool that gives members access to valuable information so they can make informed decisions about their health care and its costs. This transparency in coverage tool estimates how much a member will pay for a medical procedure or doctor visit based on the provider's average charge, the specific benefits of the plan, and whether the provider participates in WMI's PPO network. It allows members to shop for the right care at the right price, and it even provides tools to compare the cost and quality of outcomes between treatment options, facilities and providers. Members can track plan deductible and out-of-pocket amounts in real time, and easily navigate complicated medical data right on the applicable wmimutual.com or wmitpa.com website. For more information about this valuable technology, contact one of our friendly Customer Service representatives at **(800) 748-5340**.

Grocery Shopping School for Teens

By Cara Rosenbloom, RD

The retail price is the **total cost** for the item.

The unit price shows the price for **each ounce or pound** in the item.



TIP of the MONTH

Unit Pricing

If you are shopping on a budget, it helps to compare two grocery store products by their price per weight or volume. This is known as unit pricing. Sometimes two similar products are sold in different sizes. For example, olive oil may come in 25 fl. oz. and 33.8 fl. oz. bottles set at different prices. **How can you know which is the better deal?** Look at the shelf price tag. It will list the unit price, which is the price per standard unit — often 1 fl. oz.

As your children become teens and young adults, they will soon live away from home. One of the greatest skills you can impart is helping them navigate a grocery store to make smart food choices while sticking to a budget.

Empower your teen by teaching them how to:

- Shop with a list.** Teach teens to choose recipes and write a grocery list based on necessary ingredients. They can check what they have at home to avoid unnecessary duplication and reduce waste. **TEEN TIP:** Suggest they use a grocery shopping app to track what they need.
- Compare prices.** Show teens how to compare unit prices to get the best value. Teach them to look for sales, use coupons and join store loyalty programs. **TEEN TIP:** Use your smartphone calculator to compare costs.
- Try store brands.** Your kids may recognize brand names due to marketing campaigns. Explain that store brands cost less and are generally just as good as name brands. **TEEN TIP:** Explain that companies with name brands often make the store brand; the former just have a different label and cost more.



- Stick to a budget.** Give your teen a set amount of money and have them shop for a week's worth of meals. This helps them understand food costs and the importance of prioritizing needs over wants. **TEEN TIP:** If they are under budget, let them keep the change.
- Avoid impulse buys.** Grocery stores are designed to tempt shoppers into buying extras, especially gum and candy at the checkout. Teach your teen to stick to their list. **TEEN TIP:** Eat before you head to the store, so you are less likely to be tempted by impulse purchases.

Summer Vegetable and Chickpea Salad

EASY recipe

2 tbsp extra-virgin olive oil
3 garlic cloves, minced
1 lemon, juice and zest
½ tsp salt
Pinch pepper
1 can (15 oz.) chickpeas, drained and rinsed

1 cup cherry tomatoes, halved
2 cups cucumber, diced
⅓ cup chopped roasted red peppers (from a jar)
¼ cup each fresh chopped parsley and mint
⅓ cup crumbled goat cheese



In a large bowl, combine the olive oil, garlic, lemon, salt and pepper. **Set** aside. **In** a large bowl, combine chickpeas, tomatoes, cucumbers, red peppers, parsley and mint. **Toss** to coat. **Add** dressing, mix well and serve topped with goat cheese.

Makes 4 servings. Per serving: 259 calories | 9g protein | 12g total fat | 4g saturated fat | 5g mono fat | 3g poly fat | 28g carbohydrate | 2g sugar (0g added sugar) | 6g fiber | 454mg sodium

EAP: What is It?

By Eric Endlich, PhD

If you work for a mid-sized or large organization, there's a good chance you have an employee benefit called an Employee Assistance Program. This is typically a free benefit covering employees and household family members. Employers pay for this benefit and provide it automatically to employees to promote a healthier, more productive workforce.

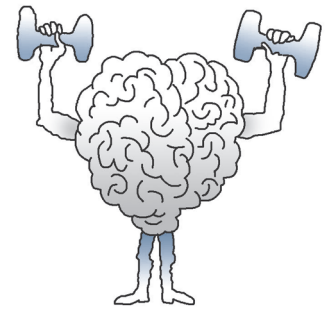
Common EAP benefits include:

- ➔ Free, confidential short-term counseling and referrals for a wide range of personal concerns, including relationship difficulties, stress and anxiety.
- ➔ Referrals for longer-term psychotherapy, substance abuse treatment or crisis evaluation as needed.
- ➔ Consultation with managers to help them address employee performance and other issues.
- ➔ Workshops on a variety of topics, such as stress management, work-life balance, substance abuse, wellness, conflict in the workplace or sexual harassment.
- ➔ Referrals for other services such as childcare, eldercare, financial planning and legal consultations.
- ➔ Onsite individual and group crisis intervention services following a workplace fire, industrial accident, robbery, death of an employee and other traumatic events.

You can access services via a toll-free number, online chat or information available on a website.

While counseling is typically voluntary and confidential, in certain situations, such as when an employee is on disciplinary probation, participation may be a requirement of continued employment. In these cases, the employer may ask the EAP to confirm attendance.

EAPs also actively promote their availability to employees (e.g., hosting booths at benefits fairs) and provide feedback to employers on program use while protecting the anonymity of clients.



Can exercise boost brain function?

A University College London study indicates it can. What's more, the cognitive benefits from exercise can continue throughout the following day, especially if a workout is followed with enough deep sleep. UCL researchers studied 76 men and women, age 50 and older, who wore activity trackers for eight days and received cognitive testing every day after their workouts.

The study, published in the *International Journal of Behavioral Nutrition and Physical Activity*, showed the people who exercised moderately or vigorously, increasing their heart rate, scored higher on thinking ability tests the next day. The researchers noted exercise increased blood flow to the brain, stimulating the release of neurotransmitters, which boost thinking abilities, including memory. Six hours or more of sleep and less time sitting also boosted scores on memory tests.

Say Goodbye to Grudges

You may have an understandable reason to hold a grudge. Did school bullies make your life miserable? Were you lied to or cheated? Did someone take credit for your work? Does an abusive parent refuse to admit it or apologize?

Whatever the reason, you aren't alone in having people disappoint and hurt you. But carrying a grudge against someone doesn't punish them. However,

it can hurt you. In fact, if you fixate on a wrong, you may bring bitterness to new relationships, lose connections with others, and become depressed and anxious.

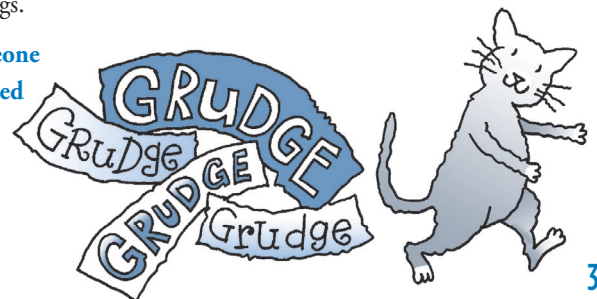
On the other hand, letting go of resentment and anger can improve mental health, reduce stress, lessen symptoms of depression and even potentially lower blood pressure and improve heart health, too.

Forgiving doesn't mean you are excusing harm done to you.

You don't have to reconnect with someone who hurt you, much less reconcile with them. But it can bring you more peace and calm and benefit your mental and physical health. You'll also release potentially unhealthy feelings.

Forgiving someone who has wronged you, even if you never speak to them again, can help

you heal emotionally. Learning to stop looking back and moving forward is a valuable, lifelong practice. If you need help, ask your health care provider for a referral to a counselor or therapist.



Yawning is an involuntary reflex that's perplexed scientists for years. Despite common belief, a lack of oxygen doesn't cause yawning.

Scientists have three theories on yawning's function and benefits:

- 1 **To keep yourself awake and alert.** When we yawn, our heart rate increases.
- 2 **To cool down your brain.** Yawning occurs before, during and after instances of abnormal thermoregulation, such as heat stress, according to studies. The theory suggests the intake of air and changes in facial blood flow may decrease brain temperature.
- 3 **It's contagious.** Scientists also theorize that yawning functions as communication and relating to others.



body&mind

Q: Anxiety about medical tests?

A: It's common to worry about the unknown — an unfamiliar medical procedure or pending test results that might bring bad news. For some people, these worries are just passing thoughts, but when they persist, they can trigger other anxiety symptoms, such as racing pulse, shallow breathing, stomach upset, muscle tension or difficulty sleeping.

To keep worries in check, try these approaches:

- **Stay informed.** Explain your concerns to your health care provider, and try to better understand your situation: what the test entails, when you can expect results or how to interpret the results. If you do online research, stick to reputable sources and focus on facts, not worst-case scenarios.
- **Reach out.** Confide in trusted friends, family members or patient support groups.
- **Distract yourself.** Get involved in engaging activities, whether it's reading, music, exercise or hobbies.
- **Relax your body.** Learn techniques, such as deep breathing, mindfulness or guided imagery.

— Eric Endlich, PhD



Wearable Fitness Tech: Pros and Cons

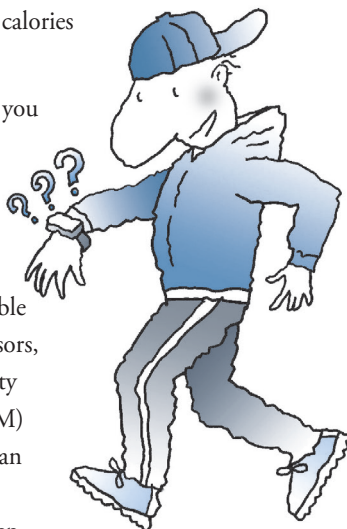
Fitness trackers have become a staple in today's fitness-conscious world, changing how we approach health and wellness. But do their benefits outweigh their limitations? Contemplate these pros and cons:

PROS:

Motivating: Wearing a fitness tracker can provide constant motivation to finish your steps goal, burn calories and move every hour.

Monitoring: Tracking vital signs can give you a better snapshot of your overall health. Some trackers can not only track your heart rate but also your oxygen levels, temperature and perspiration.

Analysis: Most trackers can provide valuable insights into your sleep quality. Using sensors, trackers can estimate sleep duration, quality and different sleep stages (light, deep, REM) based on heart rate and movement. This can help you determine if you have any sleep issues and adjust your habits for better sleep.



Syncing: Most trackers can share with other devices, allowing you to store and analyze data. This information can also be shared with your health care provider, offering them useful information. In some cases, data can be transmitted directly to your provider in real time for immediate review and assessment.

CONS:

Privacy: Since trackers collect personal data, there is a risk of it being compromised or exploited. Monitor your data's security.

Accuracy: The reliability of fitness trackers can vary depending on the device and the person wearing it. Activities, such as strength training, swimming or high-intensity interval training, can skew movement tracking and calorie estimates.

Cost: Fitness trackers range from \$50 to \$1,000. Higher-priced models typically include more features.

Over-reliance: Some people can become obsessed with the data and reaching their goals, leading to anxiety and excessive exercising.

Q: Avoid alcohol during flights?

A: Drinking alcohol has several negative health effects, especially when consumed just before or during a flight. Consider these downsides of drinking while flying.

Dehydration: Traveling in the dry environment of an airplane cabin is dehydrating. Alcohol can worsen this. It acts as a diuretic, increasing urine production while drying out the body.

Jet lag: Alcohol disrupts normal sleep patterns. In particular, it reduces the time spent in the deepest sleep stages. The resultant drop in sleep quality leads to less refreshing sleep and more jet lag.

Diminished immunity: Alcohol temporarily weakens your immune system. In a crowded airplane cabin, this impairment may make you more likely to contract a respiratory virus, such as the flu.

Reduced cardiovascular function: Falling asleep on a plane after drinking alcohol can lead to a low blood oxygen level and a high heart rate, according to a recent study. This can strain the heart, especially in people with heart conditions, high blood pressure or lung disease. — Elizabeth Smoots, MD



If your health care provider says you have a dust mite allergy, there are some steps you can take to ease symptoms:

Follow therapies your health care provider recommends or use medications prescribed.

Keep dust mites at bay by using allergen-proof bed covers, washing your bedding weekly, maintaining low humidity, dusting and vacuuming often and clearing clutter. It also helps to replace carpeting with another flooring type and install a Minimum Efficiency Reporting Value (MERV) 11 or 12 filter in your HVAC system, and leave the fan on. **Tip:** Change the filter every three months.



Coping with Humidity

If you don't have air conditioning, humid days can make you miserable.

The excess moisture in the air can make you feel sticky and uncomfortable and impact your health. The good news is there are strategies to help you cope with even the hottest, humid days.

On a summer day with temperatures climbing inside without AC, your body does what it's supposed to do. It sweats. Then, when the moisture on your skin evaporates, you feel cooler. But when you're in an environment, inside or out, where the air is so hot and muggy that perspiration on your skin doesn't evaporate quickly, your body's core temperature can spike.

The result can be dehydration and, in extreme situations, heat exhaustion and severe heat illness (heatstroke).

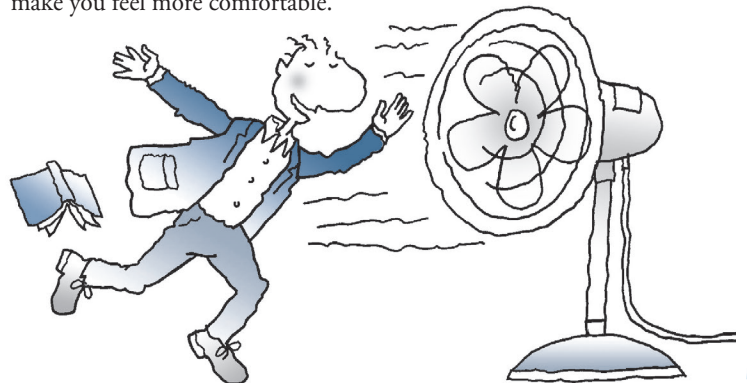
Strategies to keep your cool and cope with humidity:

Drink plenty of water. Avoid caffeinated beverages and alcoholic drinks, which can dehydrate you. If you're running errands, take a cooler with water bottles.

Wear lightweight, loose cotton, rayon or linen clothes. They tend to stick less to your skin than heavier clothing. Consider buying moisture-wicking clothing.

Use fans to lower humidity by circulating air. For example, set ceiling fans to rotate counterclockwise. This pushes air downward, causing a wind chill when you are nearby. Leave kitchen and bathroom exhaust fans on to help air circulate day and night. Place portable fans near open windows at night to bring a flow of cool air inside.

Consider a dehumidifier. Even a small portable one can remove excess water in the air. A dehumidifier won't lower the temperature, but it can make you feel more comfortable.



How to Budget for Hobbies

Hobbies are important for personal well-being and relaxation, and you don't have to give them up to stay financially stable.

Use these strategies:

Prioritize. Start by listing your interests and understanding how much you typically spend on each. Some pastimes, such as photography, may require a substantial investment, while others are more affordable — reading, for example. Rank your interests based on how much you enjoy them.

Set a limit. Once you choose your hobbies, determine a reasonable amount of money you can spend on them each month. Consider your entire budget, including savings, bills and other essentials, to prevent overspending.

Track spending. How much do you pay for each hobby? Include supplies, equipment, memberships and subscriptions. Tracking helps you stick to your budget.

Search for money-savers.

Discounts, secondhand equipment or free local events allow you to enjoy your hobbies and stay within your limits. Social media interest groups may offer free tips and advice.

Adjust as needed. If you're overspending or your priorities have shifted, adjust your budget. Hobbies should be fun and fulfilling, not a source of financial stress.

— Jamie Lynn Byram, PhD, CFP, AFC, RSSA

Attention, Grill Masters

There are approximately 9,500 grill-related burns annually, with more than 22,000 ER visits from grill injuries between 2017 and 2021, according to the National Fire Protection Association. Stay safe while firing up the grill with these steps.

Before grilling:

- Check gas lines for leaks, cracks, sharp bends or brittleness. **Tip:** Rub soapy water on lines and look for bubbling.
- Inspect the grill for rust.
- Clean grates and grease pans.
- Place the grill on a flat, non-wood surface at least ten feet from buildings. If it's on a wood deck, use a heat- or fire-resistant mat.
- Open the grill lid before turning on the gas. If you smell gas but see no flame, shut off the gas and turn off the grill. Call the fire department if the smell persists.

While grilling:

- Wear fitted clothing, roll up your sleeves and tie back long hair.
- Grill in a well-ventilated area — never indoors, in a tent or camper.
- Keep a fire extinguisher nearby and know how to use it.

- Store combustibles a safe distance from the grill, and use only charcoal-specific lighter fluid. Never add starter fluid to an active fire or hot coals.
- Keep children and pets at least three feet away while grilling.
- Never leave a hot grill unattended.
 - Cook food to a safe internal temperature. Check [foodsafety.gov](https://www.foodsafety.gov) for a grilling temperature chart.
 - After use, close the gas valve, turn off propane and keep flammable materials away — charcoal stays hot for hours.



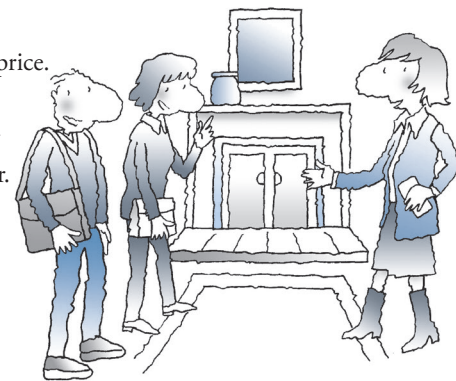
Looking for a Rental? Don't Get Scammed

You've found the perfect rental — an ideal location at an unbelievable price.

There's a catch; it isn't true. Rental scams are on the rise and becoming more sophisticated. Scammers hijack real listings, repost them with their contact information, steal application fees or deposits and then disappear.

To avoid fraud:

- ✓ **Check** the price against other rental properties in the area. Be wary of rents far below market value or if there is pressure to decide quickly.
- ✓ **Ask** to see the property in person or via a virtual tour before signing a lease or sending money. If you can't, ask someone you trust to check it out. Verify the agent's ID with their company. For private landlords, confirm ownership on local tax records and verify ID.
- ✓ **Search** for the property owner or rental company with terms such as **review**, **scam** or **complaint**.
- ✓ **Never** give personal or financial information before verifying it's a legitimate rental.



- ✓ **Don't** send money before signing a lease, and always sign a lease before renting. If there is no lease or the lease is incomplete, it's probably a scam.
- ✓ **Don't** pay with cash, wire transfers, gift cards or cryptocurrency — thieves use these because they are hard to trace.

If you believe you were swindled or you spot a scam, contact local law enforcement, and report it to the FTC at reportfraud.ftc.gov.

Common Medication Mistakes

Prescription and over-the-counter (OTC) medications are part of modern life.

Whether used to ease aches and pains, calm allergic reactions, treat diabetes, cancer or countless other conditions, drugs can be important for your health and sometimes lifesaving. However, taking medications incorrectly and ignoring side effects can result in problems ranging from minor rashes or upset stomachs to potentially serious, even life-threatening adverse reactions.



How to avoid errors:

Keep a list of all medications you take. Note how often you should take them, and make sure you understand any special instructions provided by your pharmacist or health care provider. For example, a drug might be prescribed to take once daily and another to take twice a day. That's why it's important to tell your providers about all medications you are taking (including OTC medications — even aspirin and supplements), so bring your list to appointments.

Skip grapefruit if it impacts your medications. When drugs reach your digestive tract, they are normally metabolized (broken down) by enzymes or absorbed by cells in the small intestine and moved into the bloodstream. But if you take certain medications and drink grapefruit juice, the normal enzymes and transport cells can fail to work normally, resulting in too high, or too low, amounts of the drugs in your body, potentially

causing serious health problems. The FDA advises avoiding eating whole or juiced grapefruit if you take medications, including statins and antihistamines, as well as those for anxiety and heart rhythm. Ask your pharmacist if your medications are affected by grapefruit.

Concerned about the cost of a prescribed medication? Don't stop taking it. The CDC reported that not taking certain needed drugs due to the expense is a common, and sometimes even deadly, mistake. And don't take expired medications to save money. Talk to your health care provider about possible generic alternatives (which usually cost less) or other more affordable medications appropriate for your health concern. Your pharmacist may also provide information which you can discuss with your provider about any newer, lower-cost alternative drugs that may be right for you.

Don't skip doses of a medication.

Make sure you understand how often you need to take them and when. Should you take them with meals? If you are unsure, don't guess. Contact your pharmacist or your provider immediately. Not taking a medication on time can sometimes be serious if you have certain health conditions, including diabetes.

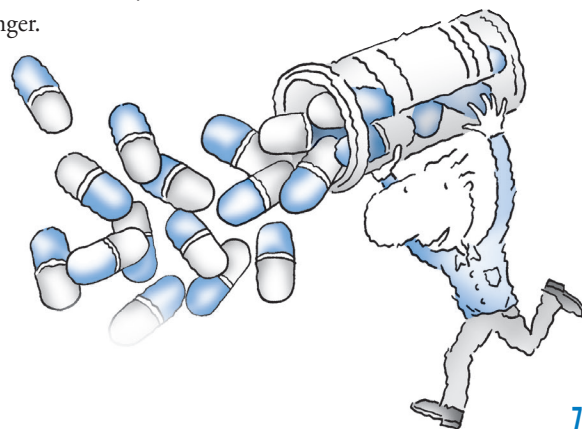
Also, take your prescribed medications for the appropriate length of time. For example, you may feel better after taking an antibiotic for a sinus infection for a few days. But this doesn't mean you have cleared the infection adequately, and your illness may return, even stronger.

Always take the entire prescription, regardless of whether it's for one week or two, or ongoing.

Get your provider's okay before splitting or crushing pills.

Your provider may instruct you to do so if you have trouble swallowing, for example. However, time-released medications have special coatings which release drugs slowly. If you cut them or crush them, they can enter the bloodstream too quickly — sometimes causing an overdose and possibly affecting breathing.

Other medications have coatings that don't dissolve until they reach the small intestine where they can be absorbed quickly. Without the coating, they can dissolve in the stomach, potentially causing pain and upset.



STUDY: Longevity and Fitness

Regular exercise may help you live longer and healthier. That's the conclusion of a Harvard-led study that used self-reported information collected for more than 30 years from more than 100,000 U.S. adults. It turns out exercise that goes beyond federal guidelines (150 to 300 minutes per week of moderate-intensity exercise or 75 to 150 minutes each week of vigorous-intensity exercise or a combination) may boost longevity.

Participants filled out questionnaires about every two years regarding their physical activity outside of work. Adults who exercised more than the recommended amount had a lower risk of death from cardiovascular disease. Exercising two to four times more than recommendations lowered all-cause mortality by a third. (Always check with your health care provider before starting a new exercise program.) **Note:** While self-reported data has limitations, it can provide a foundation for additional research.

The Smart Moves Toolkit, including this issue's printable download, **Calming Techniques**, is at personalbest.com/extras/25V7tools.

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CDC ADVICE: Processed Meats and Cognition

A study published in *Neurology* links consumption of processed red meat to a higher risk of developing dementia. Examples of processed meats include bacon, ham, hot dogs and deli meats, such as salami and bologna. For the study, researchers followed 133,771 individuals with no dementia for up to 43 years. They found those who ate more processed meat had a 13% higher risk of dementia as they aged.

Researchers suggest compounds, such as trimethylamine N-oxide (TMAO), found in processed meat, may contribute to cognitive dysfunction. Plus, meat is high in saturated fat, which may increase the risk of type 2 diabetes and heart disease. Both of these conditions are linked to reduced brain health.

Want to stave off cognitive decline? The researchers suggest replacing processed meat with fish, poultry and plant-based proteins (e.g., beans or tofu) since this reduces dementia risk by about 20%. **Note:** This study revealed an association, not cause. Research is ongoing.

Dr. Zorba's corner

Rx for Your Brain — 40 Winks

We all know sleep is important, but prioritizing it isn't always easy in today's hectic world and amid the pervasiveness of smart devices. It's all too easy to burn the candle at both ends. Recent research has revealed that norepinephrine, a hormone closely related to adrenaline, is responsible for cleansing our brain when we get shuteye. The brain is the most complicated organ in our body — it needs rest so it can rejuvenate. Want better sleep? **First step:** Turn off those screens at least one hour before getting shuteye. Keep your bedroom cool and comfortable, pull down the shades, and don't drink any caffeinated products after noon. These are just a few steps on your journey to better, peaceful slumber. Get at least seven to nine hours a night (or day, if you work shifts). — Zorba Paster, MD

Stay in Touch. Keep those questions and suggestions coming!

Email: PBeditor@ebix.com • Website: personalbest.com

Executive Editor: Susan Cottman **Editor:** Aimie Miller

Advisers: Patricia C. Buchsel, RN, MSN, FAAN; Jamie Lynn Byram, PhD, CFP, AFC, RSSA; Eric Endlich, PhD; Kenneth Holtyn, MS; Gary B. Kushner, SPHR, CBP; Zorba Paster, MD; Cara Rosenbloom, RD; Elizabeth Smoots, MD; Margaret Spencer, MD

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1 Ebix Way, Johns Creek, GA 30097 • Phone: 800-871-9525 • Fax: 205-437-3084