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"Life Is a Journey. Have Some Fun."

Salty Facts

By Cara Rosenbloom, RD

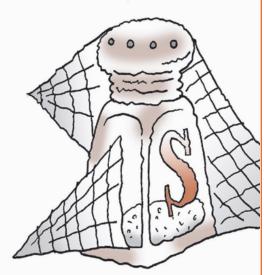
Sodium is an essential mineral that we need to get every day for normal health

This mineral is found in sodium chloride also known as table salt. Foods made wit sodium-containing additives, such as sodium bicarbonate (baking soda), sodium benzoate and monosodium glutamate, also contribute sodium to the diet.

The body needs some sodium to function properly. However, many Americans get too much each day. The Dietary Guidelines for Americans recommend that adults have fewer than 2,300 mg per day. However, most Americans get closer to 3,400 mg of sodium per day. That can be a problem since high-sodium diets may increase the risk of developing high blood pressure, which can lead to heart disease.

Which foods have the most salt? More than 70% of the sodium in the diet comes from ultra-processed and packaged foods, such as:

- → Salty snacks (chips, pretzels).
- → Deli meat.
- → Pickles.
- → Instant noodles.
- → Fast food such as pizza, burritos and burgers.
- → Canned foods such as soup.
- Condiments, such as soy, teriyaki and fish sauces.



The good news? The salt you use (from a salt shaker) while cooking and eating only contributes about 10% of the sodium in your diet. To reduce salt, cook at home more often than eating fast food. Here are some other tips for reducing sodium:

- Choose fewer ultra-processed foods and more whole foods, such as vegetables, fruit, grains, fish and poultry.
- ◆ Read food labels for the Daily Value (DV) for sodium. Products with 5% DV or less of sodium per serving are considered low in sodium, while those with 20% DV or more are considered high in sodium.
- → Read labels on sauces, dressings and condiments. Some can have 500 to 1,000 mg of sodium per tablespoon. Make your own lower-sodium sauces (try the recipe for vibrant green sauce on page 2).

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WMI notes

Take a moment to thank your employer ...

- According to the 2024 KFF Employer Health Benefits Survey, employer-sponsored health benefits cover 154 million Americans, about 55% of the non-elderly population in the U.S.
- Large companies (200+ employees) generally offer more generous health insurance benefits than small companies (3-199 employees), and they usually pay a higher portion of the cost. In the large employer group classification, 98% offer health benefits to their employees. In contrast, only 53% of small employers offered a health benefit plan. Overall, 54% of all surveyed companies provide health benefits to their employees.
- As medical costs have skyrocketed, health insurance premiums have struggled to keep pace. In 2024, the average annual premium for employer provided health insurance was a whopping \$8,951 for single coverage and \$25,527 for family coverage!
- Employers continue to shoulder the overwhelming majority of health insurance costs with the average employer picking up \$7,583 (84.7%) of the cost of single coverage and \$19,276 (75.4%) of the cost of family coverage.
- The average annual health insurance deductible in 2024 for single coverage was almost \$1,800! There is a significant difference between the average deductible of large company plans (\$1,538) and those of small company plans (\$2,575).
- Nearly half of all workers are covered by a preferred provider organization (PPO) plan. Only 13% are covered by a health maintenance organization (HMO) plan.

Smart Moves Toolkit: personalbest.com/extras/25V10tools. Printable download: Understanding Cancer.





TIP of the MONTH

Okay to Eat?

Plant-based meat alternatives can be highly processed, so you may wonder if they are healthy to eat. They are fine occasionally. It depends on which alternative you choose. Options such as tofu or tempeh are minimally processed and a great source of protein. They are better than veggie dogs and mock deli meat, which contain more additives, preservatives and sodium.

Overall, meat made from plants foods have less saturated fat and more fiber than real meat, which aligns with heart health guidelines. Harvard experts categorize them as "not less healthy than red meat." Your best bet is variety. Choose whole foods (tofu, tempeh, poultry, fish) most often. Enjoy burgers, dogs and deli meats — whether plant-based or not — on special occasions.

eating smart

Diet Culture

By Cara Rosenbloom, RD

Diet culture is a set of beliefs that glorify thinness above all else, including health. It's easy to fall for this thinness narrative, since it is reinforced by social media, pop culture and advertising. If you've seen ads for "guilt-free ice cream" or ones that portray happiness after weight loss, you've witnessed diet culture and its unrealistic beauty standards.

You can quickly spot diet culture, as it:

- Labels foods as "good" or "bad."
- Equates weight with morality.
- Says smaller bodies are better and more disciplined.
- Stigmatizes larger bodies as lazy or unhealthy.

Diet culture can damage mental and physical health. It can make you feel bad about your perfectly functioning body. The constant barrage of pressure to conform to an unrealistic body size can lead to:

- Harmful fad diets.
- Eating disorders.
- Malnutrition.
- Weight loss and gain.
- Low self-esteem.
- Anxiety.
- Depression.

How can you protect yourself? Start by challenging diet culture's messages and question media that

promote thinness. Remember that what you see on TV and social media is not always real. And celebrities have personal chefs and trainers to help them maintain the appearance they need for their careers. Social media influencers may use image editing and filter apps to create unrealistic images.

Instead, appreciate what your body can do rather than how it looks. If this seems impossible, help is available from dietitians or therapists who practice through an intuitive eating lens. They work with you to dismantle diet culture and teach you to enjoy eating again by listening to your body's cues instead of following rigid food and exercise rules. Search for a practitioner at intuitiveeating.org/professionals/.

Another important step is to diversify your social media feeds by following evidence-based content provided by professionals, rather than diet influencers with no credentials (and sometimes altered photos).

Vibrant Fresh Green Dressing

4 cloves garlic

1 jalapeño pepper, seeded

1 cup fresh cilantro leaves

1 cup fresh flat parsley leaves

¼ cup ripe avocado

¼ tsp salt

¼ cup fresh lime juice

1 tbsp honey

In a food processor or blender, combine garlic, jalapeño, cilantro, parsley, avocado, salt, lime juice and honey. Blend until smooth, adding 1 tbsp water at a time until it is a pourable texture. Serve as a salad dressing or pasta sauce, use as a marinade for poultry or tofu, or drizzle over grain bowls.



Makes 16 servings. Per serving (1 tbsp): 10 calories | 0g protein | 0.4g total fat | 0g saturated fat 0.3g mono fat | 0.1g poly fat | 1.5g carbohydrate | 0.8g sugar (0.5g added sugar) | 0g fiber | 39mg sodium

work&life

Psychological First Aid

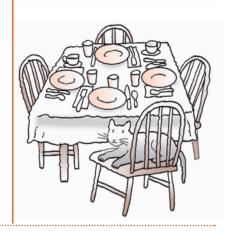
By Eric Endlich, PhD

Individuals experiencing distress following a crisis, such as a disaster, accident or other traumatic event, often benefit from immediate assistance. Psychological first aid is a practical, humane and supportive approach trained volunteers, disaster responders or mental health professionals can provide. PFA is designed to stabilize the situation, reduce distress and make it easier for people to access additional resources. Note: While it can be a helpful first step, it's not meant to replace professional therapy.

Those impacted by a crisis may receive PFA via a wide variety of settings, including temporary shelters, crisis hotlines, businesses, field hospitals, emergency rooms and community centers. Helpers generally offer emotional support without pressuring individuals to disclose traumatic details. The typical components or core actions of PFA are:

- ✓ Contact and engagement: compassionately reaching out or responding to requests for help.
- ✓ **Safety and comfort:** ensuring survivors' physical and emotional safety.
- ✓ **Stabilization:** calming anyone who may be confused or overwhelmed.
- ✓ **Information gathering:** assessing the needs of those affected by the incident.
- ✓ **Practical assistance:** providing help for the immediate needs of survivors.
- ✓ Connection with social supports: establishing contacts with friends, family or community members who can help.
- ✓ **Information on coping:** delivering education on the effects of stress and effective coping strategies.
- ✓ Linkage to additional services: providing connections to other resources (e.g., housing, medical care, counseling) as needed.

Family meals are a time when children can learn important life skills, including table manners, communication and how to recognize and enjoy a wide variety of foods. A recent study shows that sharing leisurely meals as a family can also help increase a child's vegetable and fruit intake. Researchers found that just ten extra minutes at the dining table can help kids eat about three to four more bites of fruits and vegetables compared to rushed or shorter meals.



Emotional Support Animals

Pets can provide companionship and emotional comfort. Although that's not news to anyone who has ever had a beloved cat or dog, research from the National Institutes of Health confirms having a pet can result in multiple positive emotional and physiological benefits for pet owners, including lowering stress and improving mood.

When animals provide comfort and companionship to people with emotional or mental health challenges, pets (whether dogs, cats or other animals) are considered Emotional Support Animals. People who have ESAs often report less depression, anxiety and loneliness, helping them become more outgoing and active.

These animals do not have special training or abilities to assist people with disabilities and do not qualify as service animals. The Americans with Disabilities Act defines service animals as "dogs that are individually trained to do work or perform tasks for people with disabilities." For example, service dogs can guide the visually impaired, pull wheelchairs, turn lights on and off, retrieve dropped objects and more. The act makes clear pets that simply provide emotional comfort are not service animals.

However, some state and local laws have broader definitions. That's why it's important to check with local government agencies to learn if ESAs in your area qualify for public access (e.g., riding with your ESA on a public bus). The ADA also recommends checking with a college or university to see if an emotional support animal is allowed in a dorm before your offspring takes a dog or cat to school.



Along with fun costumes and trick-or-treat goodies, Halloween can bring risks. Plan ahead with these safety tips to keep your ghosts, goblins and superheroes safe:

Choose bright and reflective costumes. Make sure masks don't obscure vision or opt for makeup instead.

An adult should always accompany young children. The highest risk for children getting hit by cars while walking is between 6 p.m. and 9 p.m.

Talk to youngsters about risks. Make it clear they need to stay in well-lit areas and not enter any homes.

Review the route of teens trick-or-treating without adult supervision and set a curfew. Warn them about the dangers of crossing streets while using their phones.

Give your trick-or-treaters flashlights. Make sure they provide enough light; avoid those marketed as novelty or party favors.

body&mind

Q: Trouble staying focused?



Many factors can make it hard to focus, including stress, lack of sleep and the sheer amount of information surrounding us. These tips may help you stay focused:

- Before starting a task, remove distractions (e.g., put away your phone).
- Take advantage of your natural rhythms by undertaking challenging projects at the times of day
 when you perform the best, if possible.
- Take occasional breaks from focusing by daydreaming or letting your mind wander.
- Designate regular times to get away from screens and digital devices.
- Don't expect to sustain nonstop focus for hours; take regular breaks to recharge. Try the Pomodoro Technique: Alternate 25 minutes of work with five-minute rest periods.
- Notice your task avoidance behaviors (e.g., napping, snacking, checking emails) and make a plan to address them.
- Credit yourself for your successes and accept that your ability to focus will fluctuate.
- Practice mindfulness for a few minutes daily, tuning into your breathing and other sensations you notice.
- Eric Endlich, PhD

Prescription Medicine:

Cost-Trimming Strategies

Even with insurance, prescribed medication can still put a dent in your finances. But prescribed drugs are important for your health, whether you need antibiotics for a week or two, or medication daily, such as insulin for diabetes, for an ongoing health problem. Unfortunately, some people skip getting prescriptions filled because of the cost and may end up with more serious health problems.

Tips that are easy on your wallet:

Make sure your pharmacy is in your insurance provider's network. If you have a new health plan, or you've moved to another location, don't assume you have prescription coverage at your local pharmacy. Check with your health insurance.

If your prescription is for a brand name drug, ask your health care provider or pharmacist if there's a generic version. Generics have the same active ingredients as brand names, but typically cost much less.

Consider buying in bulk if you take daily medications. Mail-order pharmacies often send



larger orders (e.g., a 90-day supply) at a significant discount.

Check your local, independent pharmacy, if available. Community pharmacies usually have more leeway in pricing prescription drugs than big chain pharmacies, according to the National Community Pharmacists Association.

Consider a pill splitter if you need a dose of a medication twice a day. Some medications come in a less expensive double dose that can be safely split. Talk to your pharmacist before going this route to make sure it is safe and won't reduce the medication's effectiveness.

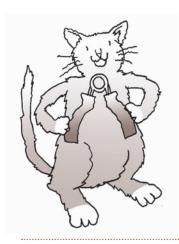
Talk openly about your finances with your provider. If the cost prevents you from taking your medication as prescribed, your provider can often help you find less costly therapies or other more affordable forms of the medication. You can also look online for coupons.

body&mind

Q: Why is grip strength important?

Grip strength is a measure of overall health. The force you exert when you squeeze an object depends on the strength of your hands, wrists and forearms. As measured with a hand dynamometer, lower grip strength is correlated with poorer health. In some studies, a weak grip is defined as fewer than 57 pounds for men or 35 pounds for women.

Research shows greater grip strength is associated with better well-being. It's an indicator of the muscle strength you have throughout your body. You need strong muscles for walking, climbing stairs, avoiding falls and performing daily activities. People with stronger grips tend to stay more active as they grow older, which leads to a longer life expectancy.



Also, a strong grip is correlated with a stronger immune system and greater resistance to infectious diseases. The risk goes down for chronic diseases such as diabetes and heart disease. Insomnia, depression and cognitive impairment occur less frequently in people with more robust grip strengths.

Note: People who have wrist arthritis have a decreased grip strength but can be in good health otherwise.

- Elizabeth Smoots, MD



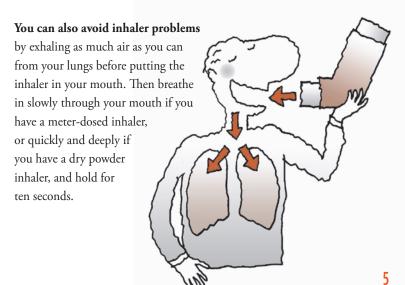
October is Breast Cancer Awareness Month. For almost four decades, this yearly campaign to educate people about breast cancer has encouraged screening for the disease and lobbied for timely, high-quality breast cancer care. Breast Cancer Awareness Month is recognized internationally, shining a light on more than two million women around the world who are diagnosed with the disease every year. As part of this observance, October 13 is recognized as Metastatic Breast Cancer Awareness Day. About 168,000 American women are estimated to have metastatic breast cancer. If you need a breast cancer screening, don't delay - contact your health care provider this month.

Inhaler Errors and How to Avoid Them

If you have asthma, the odds are you use an inhaler. These devices deliver medicine to your lungs to control asthma symptoms. They are also used to treat other respiratory conditions, including chronic obstructive pulmonary disease.

There are several types of inhalers. Some use a chemical propellant to push the medicine out of the inhaler when it's activated. Dry powder inhalers rely on deep, fast breaths to release the medicine, and soft mist inhalers (often used with children) release an aerosol mist that can be slowly inhaled using a mask for a longer time.

You may have experienced inhaler errors that prevent the correct amount of medicine from getting to your lungs. The good news is most of these errors can be avoided or remedied. For example, check your posture, and make sure you are sitting or standing erect when you use your inhaler. If you hold your head too far back or forward, much of the medication may land on your tongue, the back of your throat or the roof of your mouth instead of your lungs, where it's needed.



dollars&sense

Travel Rewards Credit Cards 101

Earning points, miles and cashback on credit card purchases you can redeem for flights, hotels, car rentals and other travel-related expenses sounds like a great deal. Here's the fine print on travel rewards:

How they work: When you buy with a travel rewards card, you earn points or miles based on how much you spend. Some cards offer bonus categories for specific purchases, such as dining, groceries or travel, so you can rack up rewards faster where you spend the most. You can redeem them for travel perks — flights, hotels or even travel gift cards.

Sign-up bonuses: Many cards offer this incentive, which you can earn after meeting a minimum spending requirement in the first few months. This can significantly boost your rewards balance early, making it easier to book a flight or hotel.

Annual fees and interest: Travel reward cards often have moderate to high annual fees. Consider whether the benefits outweigh the fee. Additionally, if you carry a balance, interest rates can be high, reducing your rewards. To get the most benefit, pay off your balances in full each month.

Choosing the right card: Look for a rewards program that aligns with your travel habits. Consider bonus categories, sign-up bonuses, travel perks (e.g., airport lounge access) and other benefits.

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

safety solutions

8 Tips for Staying Safe on Nighttime Walks

Taking an evening stroll while enjoying the cool fall weather? Here are eight tips to keep you safe after dark:

- 1 Pay attention to your surroundings. Maintain your focus and avoid distractions. If you're listening to music, make sure you have hear-through turned on so you can hear oncoming traffic or people behind you.
- 2 Stay in well-populated, well-lit areas. Avoid shortcuts through dark alleys, hidden trails or any secluded areas.
- **3** Walk with a friend. Safety in numbers can mean a lot at night, especially in less-populated areas.
- **1 Take routes with sidewalks** in heavily trafficked areas.
- **6** Tell someone when you leave and expect to return. Turn on location services so a loved one can see your whereabouts.
- **6** Wear reflective clothing or carry a flashlight and face oncoming traffic. This way vehicles can see you from afar.
- Take your cell phone and keys, and keep both within easy reach.
- **8 Trust your instincts.** If something doesn't feel right, go home or seek safety nearby.





CORNER

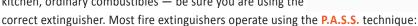
National Fire Prevention Week is October 5 to 11.

Using a Fire Extinguisher

Most of us know that we need to use a fire extinguisher to contain a small fire. However, do we know how to use one when the time comes?

Here are the basics:

There are different types of extinguishers for different types of fires — flammable liquids, electrical equipment, metals, kitchen, ordinary combustibles — be sure you are using the

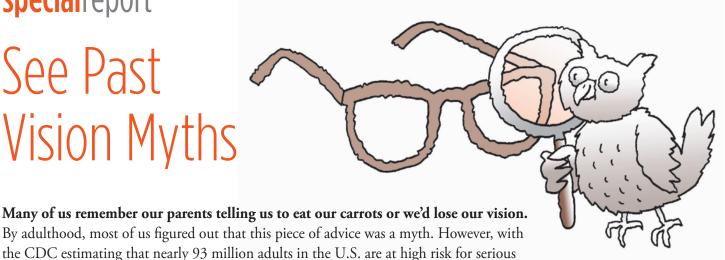


- → Pull the pin.
- → Aim low, point the extinguisher at the base of the fire.
- Squeeze the handle.
- → Sweep the extinguisher side to side, across the base of the fire until it is out.

Note: Closely watch the area and if the fire ignites again, follow these steps again.

specialreport

See Past Vision Myths



Here are some common misconceptions:

Myth: Sitting too close to a screen will **cause vision loss. FACT:** Positioning yourself too close to any screen can cause eyestrain or headaches but not vision loss. It can also indicate nearsightedness so it is important to get an annual eye exam.

vision loss, it's important to get the facts.

Myth: All you need to do for good vision is to eat carrots. FACT: While vitamin A is essential for healthy vision, you don't need much. Carrots and other foods, such as dark leafy vegetables, contain vitamin A, but they alone won't improve your eyesight. A balanced diet, regular eye exams and wearing protective eye gear when necessary can keep your vision healthy.

Myth: Having 20/20 vision means your eyes are perfectly healthy. FACT: Having 20/20 vision means you have clear central vision, but it doesn't indicate you are clear of other eye problems. People who have 20/20 vision can also have glaucoma, corneal and retinal diseases — which only an eye care provider can identify.

Myth: If you cross your eyes, they might stay that way. FACT: It won't happen. Nerve or muscle damage or conditions called lazy eye (amblyopia) and eye turns (strabismus) can cause crossed eyes.

Myth: Reading in poor light can hurt your eyes. FACT: While reading in dim light can cause eyestrain and sometimes headaches, there will be no permanent damage to your

Myth: Wearing eyeglasses or contacts will hurt your eyes and weaken them. **FACT:** The only thing corrective lenses will do is to help you see more clearly.

Myth: Wearing the wrong prescription will permanently damage your eyes.

FACT: Having the wrong prescription can cause some eyestrain, dizziness or headaches, but there won't be any damage to your eyes. However, it is important to talk to your provider about getting the correct prescription to avoid discomfort.

Myth: Losing your vision is part of aging and can't be prevented. FACT: Total vision loss can be prevented with regular eye exams. Some of the diseases affecting us as we age include glaucoma and macular degeneration. Both can be treated to slow and prevent vision loss. Other eye problems, such as cataracts and presbyopia (near-vision) loss, can be treated so vision remains clear.

Myth: Only men can be color blind. FACT:

While most people who are color blind are men, women also can develop color blindness — a condition where people can see partial color. An estimated one in ten men have some form of color blindness.

Myth: Ophthalmologists, optometrists and opticians are all the same. FACT: Each eye care provider has different training. Only ophthalmologists are licensed to practice medicine and surgery. They are medical school graduates with four years each of college, medical school and residency.

Optometrists have at least three years of college and four years of optometry training, but are only licensed to assess vision, prescribe and provide corrective lenses, identify specific eye conditions and prescribe medications for some eye diseases.

Opticians can fill prescriptions for eyeglasses or contacts written by an ophthalmologist or an optometrist and ensure proper measurement, fitting and adjustment of lenses.





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STUDY: At-Home Water Test Kits

University of Massachusetts Amherst researchers assessed at-home water quality test kits designed to detect iron, copper, manganese and fluoride in drinking water.

The study of eight different kits revealed inconsistent performance. While several provided reliable results when used with deionized water, their accuracy declined significantly when used with tap or river water samples. Despite inconsistencies, the study concluded the kits were useful in indicating whether contaminant levels were above or below established regulatory limits.

Important: Testing is especially crucial for well owners, residents of older homes and after disasters such as floods or wildfires. Timing your test matters. Metals such as lead and copper — likely from household pipes, not the water supply — are best detected using a first draw sample. To test the water source, run the tap several minutes before collecting and testing. For the most reliable testing, consult your state's environmental or public health department for certified labs.

STUDY: Preventing Food Allergies in Children

Food allergies can be serious, especially in children. Allergic reactions to common foods, such as peanuts, wheat, fish and milk, can result in minor rashes or life-threatening anaphylaxis and asthma attacks in children. But researchers in recent years have found introducing a variety of foods to infants at about nine months of age may prevent food allergies, according to the American Academy of Allergy, Asthma and Immunology.

A large recent study of more than 2,000 Swedish children, published in *Pediatric Allergy and Immunology*, followed the allergenic foods infants ate at six and nine months of age and documented any diagnosed allergies in the children during the study. The results showed diet diversity decreased food allergies in babies by 61% by the time they were 18 months old. However, the AAAAI emphasizes pushing food diversity before six months isn't a good idea. Breast milk remains the healthiest option for babies for the first six months.

Dr. Zorba's corner

Therapy

Psychotherapy — especially cognitive behavioral therapy — is more common today than ever. While medications for depression and anxiety can be incredibly effective, talk therapy often gets to the root of the issue. It helps people untangle their thoughts, make sense of their struggles, and build healthier ways to cope. If you're feeling overwhelmed or stressed and wondering whether psychotherapy might help, ask your health care provider whom they suggest you go to. Many states allow self-referrals so you can contact a licensed provider yourself. And don't forget, if you have insurance, make sure providers are in vour network. — Zorba Paster, MD

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