

JANUARY 2026



IDEA:

Try one health hack each day for two weeks.

13 Health Hacks

Did you know that making small changes in your lifestyle can lead to better health over time? Here are 13 ideas to try. Start by adding one healthy habit until you get used to it, and then add another.

- 1** Skip the elevator and take the stairs instead.
- 2** Eat an extra serving of fruits and vegetables at one meal daily.
- 3** Pre-pack healthy snacks, such as almonds, berries or cut vegetables to take to work.
- 4** Explore the outdoors or enjoy a hobby.
- 5** Exercise at least 30 minutes daily. You can even incorporate exercise into watching your favorite show by working out while you're streaming it. Walk briskly, jog in place or run on a treadmill.
- 6** Take a daily five-minute break from everything. Close your eyes and let your mind wander.
- 7** Park far away or get off at a stop a little farther from your workplace and walk.
- 8** Apply SPF 30 sunscreen before you venture outdoors, all year long.
- 9** Practice diaphragmatic breathing — taking deep breaths to expand your abdomen — throughout the day.
- 10** Stick to a regular bedtime schedule by getting up and going to bed at the same time every day — even on weekends.
- 11** Spend more in-person time with friends, and use your phone less to keep in touch.
- 12** Use a timer to remind you to get up and move every hour when you are in front of a screen.
- 13** Hydrate first thing in the morning and throughout the day. Buy a refillable, stainless-steel container to use at work or play.

Always get your health care provider's okay first before changing your eating habits or physical activity level.

WMI notes

Sign up to get your EOBS electronically!

If you would prefer to receive an email notification letting you know that an Explanation of Benefits (EOB) is available for retrieval at your convenience rather than receive paper EOBS in your home mailbox, sign up for our electronic EOB delivery program. It's simple and completely voluntary, and you can always switch back to paper EOBS if you change your mind. To enroll in the electronic EOB program, visit wmimutual.com (for policies insured with WMI) or wmitpa.com (for plans administered by WMI TPA) and click on the electronic EOB notification signup button. You can also contact our office for friendly in-person assistance. It's easy, voluntary, cancellable and environmentally friendly, so why not give it a try?

best bit



Enjoy snowboarding, skiing or sledding? Winter sports offer great fun and exercise but also carry risk. **January is Winter Sports and Traumatic Brain Injury Awareness Month** — a reminder to use extreme caution during activities in the snow or ice. Always wear a properly fitted, sport-specific helmet; beware of dangerous conditions; stay within reach of emergency services and medical care; and ensure that young children do not play risky winter sports unsupervised.

Healthy Eating in Midlife

Longevity isn't just about living longer; it's about living well and staying healthy for longer. And your diet may be the key. A Harvard-led study that tracked more than 105,000 adults for 30 years found that people who followed healthy diets in midlife were more likely to reach age 70 with good physical, mental, and cognitive health.

A healthy dietary pattern was described as being rich in plant-based foods such as vegetables, fruit, whole grains and legumes, while still including some healthy animal-based foods such as fish and dairy. The healthy diet minimized ultra-processed foods such as sweets, salty snacks and soda. Higher intake of processed meat, sugary drinks and diet beverages was associated with lower chances of healthy aging.



JUST THE FACTS: Seed Oils

By Cara Rosenbloom, RD

Many social media influencers warn against using seed oils.

This term refers to a group of vegetable oils, including:

- Canola.
- Cottonseed.
- Sunflower.
- Grapeseed.
- Corn.
- Soybean.
- Safflower.
- Rice bran.

What's the controversy? Critics say that seed oils are toxic because they are extracted using chemical solvents (hexane) and contain lots of polyunsaturated omega-6 fatty acids, which may promote inflammation and raise heart disease risk.



What's the science? While hexane is used to extract oil from seeds, the final oil contains only trace amounts of hexane, which are well below safety limits. These oils are not toxic or poisonous. If you are worried about even trace amounts, choose cold-pressed seed oils, which don't use hexane for extraction.

Omega-6 is an essential fat that we need. You can certainly get too much, especially if you eat many oily ultra-processed foods. But research consistently shows that replacing saturated fats (e.g., butter) with polyunsaturated fats (omega-3 and omega-6) from oil reduces cholesterol levels and lowers heart disease risk.

How can I use seed oils safely? Using a drizzle of seed oil while cooking is not cause for concern. The bigger issue is eating lots of ultra-processed food (fried snacks and packaged baked goods) that contain seed oils. Some influencers suggest the oils themselves make these foods unhealthy. But science shows it's the combination of sugar, fat, salt, additives and artificial ingredients that link ultra-processed foods with increased disease risk. Rely on whole foods more than ultra-processed foods.



What about animal fats? Some influencers suggest switching to butter or beef tallow. Science says no, since these are high in saturated fat, which may increase heart disease risk. Remember, making fries or pies with beef tallow will not make them healthier.

Where does olive oil fit? Olive and avocado oil are pressed from fruit, not seeds. They are high in heart-healthy monounsaturated fat and lower in omega-6 fat. Both are healthy choices.

easy recipe

Spicy-Sweet Peanut Noodle Bowl

12 oz whole-grain spaghetti	¼ cup lime juice
1 tsp extra-virgin olive oil	2 tbsp toasted sesame oil
1 red pepper, seeded and diced	1 tbsp maple syrup
1 carrot, grated	2 tbsp reduced-sodium soy sauce
2 cups frozen shelled edamame	1 tbsp balsamic vinegar
1 cup purple cabbage, shredded	Sriracha, to taste
½ cup peanut butter	Peanuts and cilantro for garnish



Cook noodles according to package direction. **Drain** and set aside in a serving bowl.

In a frying pan set over medium heat, add oil. **Sauté** red pepper, carrot, edamame and cabbage 6-7 minutes until vegetables are softened. **Add** to noodles. **In** a small bowl, combine peanut butter, lime juice, toasted sesame oil, maple syrup, soy sauce and vinegar. **Whisk** together, and then add to noodles. **Toss** to coat and top with sriracha, peanuts and freshly chopped cilantro.

Makes 6 servings. Per serving:

419 calories | 19g protein | 14g total fat | 2g saturated fat | 6g mono fat | 5g poly fat | 58g carbohydrate | 6g sugar (1g added sugar) | 9g fiber | 210mg sodium

What's Your Social Biome?

By Eric Endlich, PhD

Every interaction we have — no matter how fleeting or ordinary — contributes to what communication scholars Andy J. Merolla and Jeffrey A. Hall call our **social biome.** This term refers to the interpersonal aspect of our daily lives. Our social biomes are composed of countless moments — a casual greeting to a neighbor or a heart-to-heart talk with a close friend.

While we may occasionally become impatient with the chatty cashier when we are rushing to get to the next errand or appointment, each of these experiences help build our sense of connection with others. It's not only deep discussions that are important; the quality and quantity of our social interactions matter. Moreover, having a diversity of settings and a variety of conversational partners — from friends and family to coworkers, acquaintances and strangers — makes for a much richer, healthier social biome.

Today, in-person communications make up only a fraction of our social biome, while emails, text messages, social media and direct messages play a key role for many of us. Our reliance on smart devices to communicate can make face-to-face social interchanges awkward or challenging at times, but Merolla and Hall urge us not to shy away from them. They argue that, like exercise and healthy eating, the payoff is worth it. It's precisely through leaning into everyday face-to-face interactions that we cultivate emotional resilience, connection and community.

In a world where we risk both loneliness and social overload, this concept offers hope. We don't have to be connected continuously, and we need to recognize that each in-person interaction, no matter how brief, helps us feel we belong.



The Sunday Scaries are real.

A LinkedIn study reported that 80% of U.S. professionals experience them. While we may love our jobs, the notion of work-week stress and responsibility can wreak havoc on our brains.

Calm yourself by:

- Planning your work week to prioritize tasks.
- Focusing on the here and now. Practice relaxation techniques such as meditation, long walks and breathing exercises.
- Organizing fun activities on Mondays. Plan on binge watching a favorite show or stopping for coffee at a new café.
- Talking with someone about your feelings.

Loneliness and Food Cravings

By Cara Rosenbloom, RD

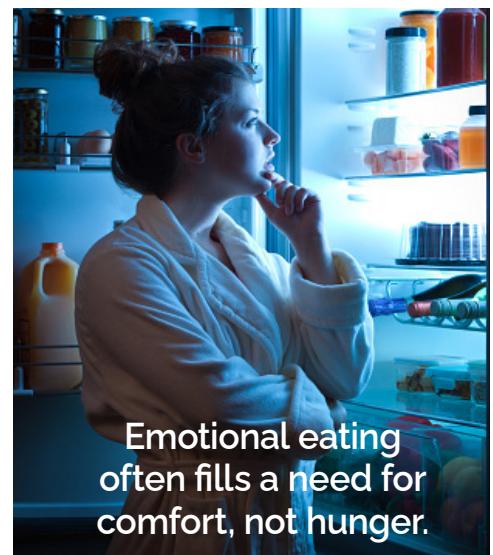
It's common to eat when we feel hungry or when something tastes good. But sometimes food choices go beyond general hunger and cross over into feeding emotional or psychological needs. This is known as emotional eating and may be caused by overwhelming feelings of loneliness, grief, sadness or boredom.

Negative moods influence appetite and may cause some people to eat more or less than usual. This behavior can affect body weight and lead to eating disorders eventually.

Overeating in response to emotions usually leads to choosing foods that are high in calories but low in essential nutrients — think chips, ice cream and fries. Research shows that when we feel sad or lonely, our bodies may produce more cortisol (a stress hormone). Elevated cortisol, along with changes in hunger-regulating hormones, such as leptin and ghrelin, increases appetite and makes you crave foods high in sugar, fat and salt.

These cravings are the body's way of seeking comfort when social support is missing. Eating foods rich in refined carbs temporarily boosts dopamine and serotonin, which are linked to mood regulation. This creates a short-lived sense of relief. However, if emotional eating becomes a frequent coping strategy, it can lead to weight gain, which has implications for increased risk of heart disease and some types of cancer.

The good news? There are healthier ways to cope. Building social connections can reduce loneliness and cravings. Shared meals, phone calls, video chats or community activities can provide socialization. Practicing mindfulness



Emotional eating often fills a need for comfort, not hunger.

can also help. When a craving strikes, ask yourself: "Am I truly hungry or is this an emotional need?" Work with a therapist to hone this important skill.

Decorations have been put away. Holiday parties are over. So, it's normal to feel a little letdown. However, there are ways to avoid the post-holiday blues or at least keep them at bay:

- ➡ **Schedule an outing.** Attend a play or concert or enjoy a lunch date with a friend.
- ➡ **Keep the holiday spirit of giving alive.** Bring healthy food donations to a homeless shelter, make a sick friend a meal or run errands for an elderly person.
- ➡ **Take time for yourself.** Meditate, watch movies, read books or take a class.
- ➡ **Start a new hobby.** Learn to play an instrument, cook or paint.

Q: Signs of self-sabotage?

A: Self-sabotage happens when your own thoughts or behaviors work against your goals — often without your realizing it. Noticing the various signs is the first step toward removing the obstacles to success.

Do you avoid or procrastinate? Getting distracted or sidetracked by less important tasks are examples.

Are you striving for perfection? When your standards are unrealistically high, you might end up accomplishing very little.

Are you prone to negative self-talk? Having thoughts such as "I'll never be good enough" or "I don't deserve this" can keep you from moving forward.

Do you undermine relationships? Fear of vulnerability or rejection can lead you to pull away from others, damaging otherwise healthy connections.

Do you tend to blame others when anything goes wrong? It's important to identify your own contributions to situations as well.

Paying attention to these habits may help, but if you still feel stuck, consider seeing a mental health professional.

— Eric Endlich, PhD



Why Tracking Chronic Conditions Matters

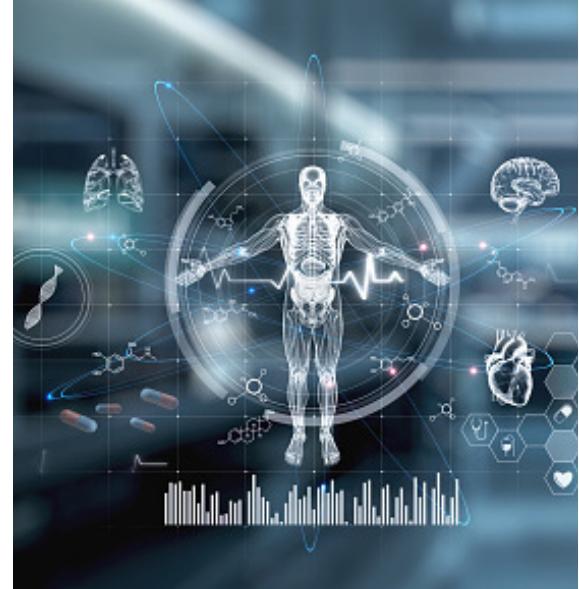
Chronic diseases and conditions aren't rare. In fact, they're the norm for many people. According to the Centers for Disease Control, six in ten people are living with a chronic disease and four in ten live with two or more chronic diseases. And the National Council on Aging reports that 93% of people older than age 65 have at least one chronic condition.

A chronic condition is a long-lasting health issue that usually develops slowly and persists for months or years, often for life. These conditions typically need continuous medical care, regular monitoring and medications to keep them in check. Examples of chronic conditions include diabetes, arthritis, high blood pressure and cancer. While some conditions aren't curable, they can be managed with proper treatment and monitoring.

If you're living with a chronic condition, tracking your health is important not only for you but also for your health care providers. Routine tracking helps you know your vital numbers and when something's off (such as elevated blood pressure or heart rate), you can contact your health care provider promptly. Monitoring can help spot potential problems early so your provider can adjust treatment

and prevent complications. Participating in your care can also help you avoid more serious health issues that could lead to a hospital stay — and the high costs that come with it.

Nowadays, it's easier than ever to track your health with home monitors and apps. There are also programs across the country to support self-management of chronic diseases. Check with your health care provider about programs in your community or ones available online.



Q: What is the spectrum-disease connection?

A: A spectrum is a cluster of diseases with similar characteristics that vary widely in symptoms and disease severity. This often includes conditions that were once considered distinctly different diseases until research revealed similarities. Disease severity may differ a lot between individuals with similar conditions within a spectrum. Here are a couple of examples.

Autism spectrum disorder includes autism, Asperger's syndrome, childhood disintegrative disorder and pervasive developmental disorder not otherwise specified, among others. These developmental problems affect one's ability to communicate, socialize with others and function in society. Each person may have a unique blend of symptoms and distinctly individual ability to function.

Parkinson's spectrum disorder consists of neurodegenerative conditions that share particular movement problems such as tremor, slowness and rigidity. They are often associated with cognitive and behavioral decline. Disorders within this spectrum include Parkinson's disease, Parkinson's disease dementia, vascular Parkinsonism, Lewy body disease, progressive supranuclear palsy, corticobasal syndrome and multiple system atrophy.

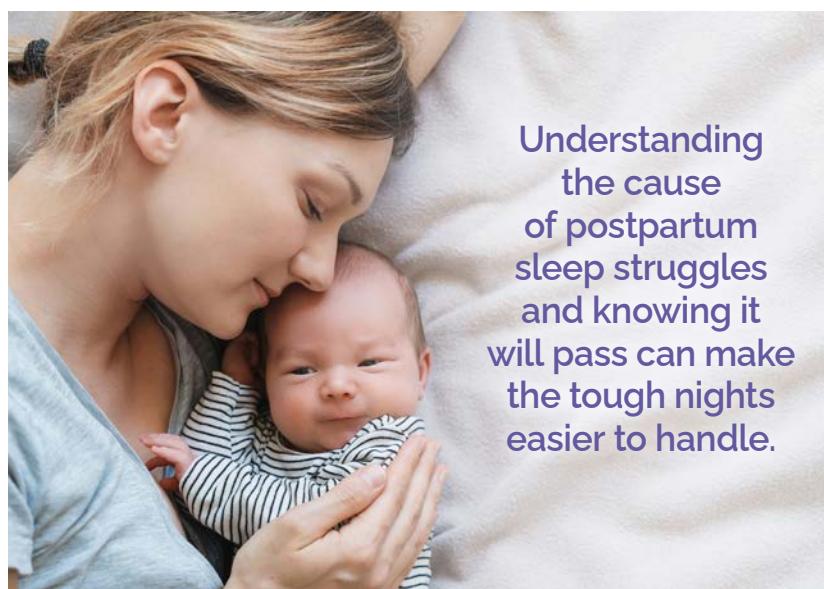
— Elizabeth Smoots, MD



A warm home feels cozy but heated air has a downside. Low humidity can cause cracked lips, scratchy throats, irritated sinuses and nosebleeds. Humidifiers can prevent these problems by adding moisture to dry air. Use a hygrometer (humidity measuring device) to make sure humidity levels are healthful, between about 30% and 50%. Humidity that's too high can foster mold growth. It's also important to regularly clean humidifiers, and use distilled water to prevent mineral buildup. Mist from a dirty humidifier can trigger allergy and asthma symptoms. Cool mist humidifiers use sound waves or fans to boost humidity. Heated vaporizers carry burn risks and are not recommended for households with children.

Postpartum Sleep Problems

Sleep deprivation, at least for a while, is often an unavoidable part of being a parent of a new baby. For those who have just given birth, sudden shifts in hormone levels, accumulated fatigue from pregnancy and childbirth and round-the-clock caring for a new baby can take a toll on energy yet also disrupt sleep. You may need naps during the day but then find it hard to sleep at night, especially for the first several weeks after having your baby.



Understanding the cause of postpartum sleep struggles and knowing it will pass can make the tough nights easier to handle.

In fact, it's not unusual to have postpartum anxiety and depression, marked by low energy and sometimes outright exhaustion and mood swings from sleep deprivation and late-night feedings. If you find yourself feeling worn down, ask your partner, a friend or a babysitter to care for your baby for an afternoon now and then. Take a break with a book or have a needed, non-interrupted nap. If you have the energy and someone to watch your baby, taking a walk between feedings may help you sleep better at night, too.

On an emotional level, lack of sleep can increase the risk of postpartum anxiety and depression after giving birth. Talk to your health care provider to see if a checkup would be a good idea. Pregnancy and childbirth cause hormonal shifts, including low estrogen levels, which can cause hot flashes and sleep-disrupting night sweats after childbirth. Sometimes simply knowing what's causing discomfort and restless nights and that it will pass can go far to help you get through the tough times.

Radon Basics

Radon is a colorless, odorless, tasteless gas given off by soil, rock and water. It is important that every home — new or old — gets tested for radon. If the testing indicates that the levels are 4 picocuries per liter (pCi/L) or higher, get it fixed to avoid serious health problems.

Myth: Radon can't harm you.

FACT: Radon is the second-leading cause of lung cancer in the U.S.

Myth: Testing for radon is difficult and expensive.

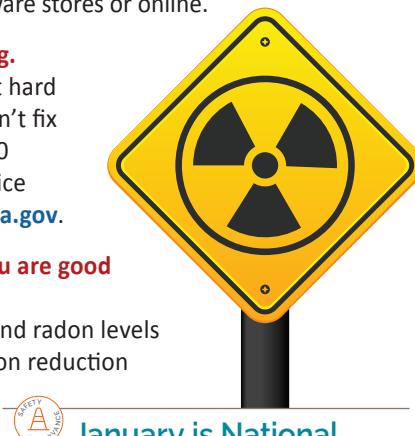
FACT: Testing is easy and inexpensive. You can purchase a test kit for under \$30 at most home improvement and hardware stores or online.

Myth: Radon mitigation is costly and challenging.

FACT: Finding a professional radon mitigator isn't hard and considering the cost to your health if you don't fix it, it is not expensive — most likely between \$500 to \$1,500. To find a local professional radon service provider, search for [radon service provider](http://epa.gov) at epa.gov.

Myth: If your radon levels fall below 4 pCi/L, you are good to go forever.

FACT: Even levels below 4 pCi/L can be harmful and radon levels can change. Reduce your radon levels with a radon reduction system installed by a reputable professional and continue to check levels every two years to ensure it's working properly.



January is National Radon Action Month.

dollars & sense

Cash is Not Dead

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

Given the popularity of smartphones, credit cards, debit cards, cash apps, it would seem that cash is relegated to the past. For many consumers, weeks go by without using cash. Most bills can be paid online, and stores accept cards and payment apps.

However, while it may seem that cash is no longer needed, there are situations where physical currency is essential.

1. Cash comes in handy in emergencies. Power outages, natural disasters and network failures can disable ATMs and card readers, making paper money the only reliable form of payment for essentials such as food, water and fuel.

2. Cash is also useful for small, everyday transactions, such as purchases at local markets, tipping service workers, or stores that are cash-only to keep prices down. Parking in small towns, for example, may still use older parking meters or a box with slots for paper money.

3. Using cash for certain budget categories can help with overspending. Eating out and groceries are two common budget items where using cash can help you stay within a specific dollar range. Once the money is gone, you know you have reached your limit.

Kerosene Heater Dos and Don'ts

Kerosene heaters can keep you warm but there are hazards when using them. Here are some dos and don'ts to keep in mind:

- **DO** use fresh 1-K grade kerosene when filling your tank. Never use gasoline.
- **DO** follow all instructions on how to operate.
- **DO** open the doors to the room when operating. **Tip:** Crack a window at least one inch to keep fresh air flowing.
- **DO** install and test smoke alarms before using the heater.
- **DO** keep a fire extinguisher nearby.
- **DO** use a battery-operated lighter. Never use a match.
- **DON'T** mix gasoline with kerosene — store them in separate containers that are labeled.
- **DON'T** fill the tank in the house. Always fill it outdoors.
- **DON'T** use the heater while you are sleeping or if you leave the house.
- **DON'T** use them in bedrooms.
- **DON'T** attempt to move a lighted heater.

Also, kerosene heaters come in radiant and convective models. Research which type is best for you.

Note: Check to see if kerosene heaters are permitted. Some states prohibit their use.



Despite the convenience of cards and apps, cash remains a necessary tool for day-to-day activities.

4. Some merchants offer a lower price for cash payment. Small businesses do so to avoid paying credit card processing fees.

5. Cash ensures privacy. Unlike digital transactions, which leave a traceable record, cash allows people to make purchases discreetly, which limits how much personal information is shared.

Do These Things for Your Brain

Your brain does a lot more than store memories; it powers how you think, feel, move and live every day. And just like your body, your brain needs care to stay healthy and strong. The good news is that it's easier than you think to take care of your brain. A few smart choices and healthy habits can go a long way to enhance focus, lift your mood and stay sharp as you age.

Here are some ways to keep your brain at its best:

Stay active. Get at least 150 minutes of moderate exercise (e.g., brisk walking) weekly. A *Trends in Neurosciences* study stated that regular physical activity is one of the best ways to support brain health and keep the mind sharp, whether or not

there are signs of memory loss. Staying active earlier in life can offer great benefits for long-term brain health and is especially valuable in later years. Experts recommend a mix of aerobic exercise to boost blood flow and clear toxins, strength training to build muscle and support memory and mind-busy activities to enhance balance, coordination and emotional well-being.



Don't smoke.
Smoking is harmful for your overall health and your brain.



Make connections. Keep your social calendar active and when you can't get out, make a phone call or invite a friend to coffee. Making social connections is one of the best ways to keep your brain healthy and is important in preventing dementia.



Eat healthily. Many health professionals recommend the Mediterranean diet or MIND (Mediterranean-DASH Intervention for Neurodegenerative Delay) diet. These eating plans advise minimizing red meats, sweets and saturated fats, while including olive oil, leafy green vegetables, fish high in omega-3 (such as salmon), fruits, whole grains, nuts and legumes. These types of foods provide fuel for your brain to help improve mental focus and keep your thinking skills strong as you age.



Sleep well. Getting quality sleep means seven to nine hours a night. Make it easy on yourself by keeping to a schedule — getting up and going to sleep approximately the same time daily.



Start exploring. Cultivate your curiosity by learning a new skill or starting a new hobby. Enrolling in a class can also help you meet new people.

Fasten seatbelts. Always buckle up to protect against head injury in case you're in a vehicle collision.



Wear helmets. If you ski, bicycle, snowboard or participate in any activity where there's a risk of head injury, always wear a helmet.

Make sure the helmet is appropriate for the sport, fits properly, isn't damaged and is safety-certified for the sport that you're considering.



Play music. Dust off your old guitar or piano and take lessons to refresh your skills or learn new ones. People who play a musical instrument are less likely to experience cognitive impairment.



Get help. If you're struggling with hearing or vision problems, see a specialist right away. Hearing problems are known to increase your chances of getting dementia. Vision problems can prevent you from socializing, driving or learning new things.



Get balanced. Balance exercises such as standing on one leg not only help improve balance but also brain health.



Read more. Reading books, newspapers or magazines — online or in print — all help your brain stay active. **Bonus:** You'll learn new things to converse about at social gatherings.

Limit alcohol. If you must drink alcohol, do so rarely and limit yourself to one drink a day.

Note: Health care professionals say even having one alcoholic drink can harm your brain. If you don't drink, don't start.



Play games. Puzzles, word games, card and board games all help with memory and brain function. Plus, it's a great way to gather friends together.

Zorba's corner

Aches, Pains and Aging

As we get older, we ache more — from our joints and muscles, and the ligaments and tendons that hold everything together. But there are simple, effective steps to help prevent or ease that discomfort. First and foremost: Move your body. Gentle stretching in the morning and before bed keeps muscles limber and joints flexible. Practices such as yoga and tai chi are superb for maintaining mobility, balance and strength.

Remember: Any kind of movement — even a walk around the block — helps reduce stiffness and pain. Over-the-counter topical treatments that contain diclofenac, a proven anti-inflammatory, are particularly effective and avoid many of the risks associated with oral pain medications such as NSAIDs. And if you need more, start with long-acting acetaminophen 650 mg tablets — one every eight hours is safe for everyone and often is enough to take down the pain a notch. And finally, don't underestimate the power of sleep. It's during rest that your joints and tissues repair themselves. Getting enough quality sleep keeps your body feeling its best. — Zorba Paster, MD

stay in touch

Phone: 800-871-9525

Fax: 205-437-3084

Email: PBeditor@ebix.com

Website: personalbest.com

Study: Sucratose and Appetite

Sucratose, a zero-calorie artificial sweetener, may not help with weight loss. In fact, unlike sugar, sucratose doesn't activate hormones that promote the feeling of fullness. Instead, sucratose increases activity in the hypothalamus that can potentially boost hunger, according to a study from the University of Southern California Diabetes and Obesity Research Institute. The research, published in *Nature Metabolism*, involved 75 participants about equally divided by gender and whether they were normal weight, overweight or obese.

On three visits, the volunteers consumed plain water or a drink sweetened with sucratose or sugar. MRI brain scans, blood samples and hunger ratings were taken before and after the volunteers consumed the drinks. The findings showed that while sugar triggered feelings of fullness, sucratose boosted hunger, especially in people with obesity. That suggests sucratose may negatively influence long-term eating habits, according to Kathleen Alanna Page, MD, who headed the research.

Study: Gaining Weight Despite Being Active?

Obesity rates are growing all over the world. Are people becoming more sedentary and skipping calorie-burning activities? The surprising answer is no, according to a large international study from Duke University researchers.



People across the globe haven't given up exercising and walking, but they are eating more excess calories. In fact, the findings point to higher calorie intake as the primary cause of what the research team calls the "global obesity crisis."

The researchers analyzed measurements of body fat, body mass index and daily calories consumed by more than 4,200 adults between ages 18 and 60 across the world. The results revealed higher calorie intake, not reduced physical activity, is the main cause of obesity in the U.S. and other developed countries.

But that doesn't mean exercise is unimportant. Diet and physical activity should be viewed as essential and complementary, and both should be priorities, the researchers concluded.