Educational Benefit Cooperative



"Life Is a Journey. Have Some Fun."

February is American Heart Month. We Start Heart: Sleep on It

Are you getting enough sleep? A third of adults don't meet the minimum seven hours of bedtime sleep daily to maintain good overall health, and good cardiovascular health in particular. Chronic sleep deprivation has been linked to a higher risk for several heart-related conditions — high blood pressure, high cholesterol, heart attack, obesity, diabetes and stroke.

Ongoing deficit sleep or interrupted sleep may reduce the time you spend in the deep stages of sleep that benefit your heart and help prevent serious cardiovascular problems. **Sleep and blood pressure:** During normal, healthy sleep, blood pressure drops by 10% to 20%. Lacking sleep, your blood pressure may stay elevated, potentially leading to hypertension (high blood pressure).

Sleep and artery disease (atherosclerosis): Ongoing poor sleep triggers chronic inflammation and hardening of the arteries.

Sleep and heart failure: A study of 400,000 people revealed a strong connection between sleep problems and heart failure.

Sleep and heart attack: The deep non-REM (rapid eye movement) sleep phase helps your heart rate slow down and recover from stress. In one study, people sleeping fewer than six hours per night had a 20% higher chance of heart attack.

Sleep and stroke: Sleep deprivation increases blood pressure, a leading risk for strokes.

Insomnia and obstructive sleep apnea are common sleep problems affecting sleep time and quality. If you have ongoing poor sleep, wake up to solutions:

- Meet with your health care provider to identify obstacles to good sleep.
- Stick to a regular sleep schedule daily.
- Get regular exercise (avoid near bedtime).
- Keep your bedroom cool, dark and quiet.
- Avoid caffeine late in the day.
- Minimize screen use before bedtime.

The Smart Moves Toolkit, including this issue's printable download, Checkup: Your Heart, is at personalbest.com/extras/22V2tools.

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BESTbits

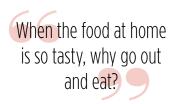
■ Still haven't got a flu shot? Vaccination generally continues in February or later. Getting an annual flu vaccine is more important than ever. Flu vaccines will not prevent COVID-19, but they can reduce the burden of hospitalizations due to flu on our health care system and help conserve medical resources. The annual flu vaccine is recommended for everyone age of six months and older (except those with a severe allergy to flu vaccines).

■ Don't send your kids to school if they're sick. Illnesses spread quickly among children. Keep them home from school for at least 24 hours after symptoms disappear — longer if the illness is COVID-19. Children who have any COVID-19-related symptoms should (1) stay home and get tested and (2) only return to school after it's been at least ten days since onset of symptoms, symptoms have improved, and they've had no fever for 24 hours without use of feverreducing medications.

National Eating Disorders Awareness (NEDA) Week is February 6 to 12. Nearly 30 million Americans struggle with eating disorders, including anorexia, bulimia and binge eating. The NEDA Helpline offers support, resources and treatment options by phone, text and online chat for you or a loved one struggling with an eating disorder. Learn more at nationaleatingdisorders.org.

Note: Due to production lead time, this issue may not reflect the current COVID-19 situation in some or all regions of the U.S. For the most up-to-date pandemic information visit coronavirus.gov.





- Rakesh Jhunjhunwala



TIP of the MONTH

Are You at Risk of Iron Deficiency?

Iron is an important mineral that plays a role in making red blood cells, which carry oxygen throughout the body. A study shows that iron deficiency anemia is on the rise in the U.S., according to a study published in The Journal of Nutrition in July 2021. The increase in iron deficiency has been linked to lower red meat intake and low iron levels in the soil that our food is grown in. If you don't eat red meat, ask your health care provider to do a complete blood count. Note: Women with heavy menstrual periods are also at risk for iron deficiency.



eating smart Winter Warm-Ups

By Cara Rosenbloom, RD

When the temperature drops, it's comforting to snuggle up with warm foods and drinks. There are many great recipes that you can cook in winter, and you won't mind being stuck inside when the aroma from the kitchen entices your taste buds.

Start with soups and stews. You can add ingredients to a slow cooker, or simmer on the stovetop if you prefer. Most soups and stews start with a vegetable base (think carrots, onions, celery and mushrooms), which contribute to your daily intake. Most recipes then add protein, such as beans, lentils, chicken or fish, and are rounded out with a carb-boost from noodles, rice, quinoa or potato. It's a whole meal in a bowl.

Oatmeal, porridge or congee is a great way to warm up at breakfast. Add some protein with Greek yogurt, nuts and seeds, and serve with berries for a complete meal. And don't forget the warmth provided by beverages. Coffee and tea are great choices.



Spice it up. Adding spices to soups, oatmeal and warm drinks will provide a complexity of flavor, but spices have an additional benefit: They literally warm your body. One recent study found that drinking warm beverages infused with ginger provided longer-lasting warmth and improved cold sensitivity better than placebo beverages with no ginger. Try adding ginger to chicken soup or carrot-sweet-potato soup, or enjoy ginger tea. Add one teaspoon of fresh ginger to boiling water and steep for five minutes.

You can also use cinnamon or nutmeg in porridge, or add a dash of cayenne to chili or a blend of cumin, cardamom and turmeric to curries and stews.

Warming Chicken Stew

- 1 tbsp extra-virgin olive oil
- 1 onion, diced
- 3 cloves garlic, minced
- 1 tbsp fresh ginger, minced
- 2 large carrots, peeled and diced
- 2 stalks celery, diced
- 1 tbsp flour

1 tsp dried thyme

11/2 lb boneless skinless chicken breasts, cubed

EASY recipe

- 2 cups potatoes, peeled and diced
- 3 cups low-salt chicken broth
- 1 tsp salt
- 1/4 cup freshly chopped parsley

Add olive oil to a soup pot set over medium heat. Add onion, garlic, ginger, carrots and celery. Cook about 3-4 minutes. Add flour to coat vegetables, then add thyme, chicken, potatoes, broth and salt. **Simmer** 15-20 minutes, until potatoes are tender, and chicken reaches 165°F. Serve topped with parsley.

Makes 4 servings. Per serving: 319 calories | 39g protein | 8g total fat | 2g saturated fat 4g mono fat | 1g poly fat | 22g carbohydrate | 5g sugar | 4g fiber | 432mg sodium

Just don't give up trying to do what you really want to do. Where there is love and inspiration, I don't think you can go wrong.

— Ella Fitzgerald

Warning: The apps millions use to manage their health may not keep information private. The collecting of information from health apps used to check symptoms or manage a health condition is "a pervasive practice" and poses privacy risks to users who are unaware their information is being shared, according to researchers in a study published in the BMJ. To make it more difficult for advertisers and others to track you, University of Toronto researchers advise adjusting app permissions and using ad blockers on your devices.

work&life Burnout Busters

By Eric Endlich, PhD

Don't ignore job burnout; find ways to relieve it. Burnout can impact your physical and emotional health, reduce your ability to do your best work and impact your personal life, too. That's why recognizing the signs and taking action to bust burnout before it busts you is important.



Psychologist Christina Maslach, PhD, created the Maslach Burnout Inventory (MBI), the first scientifically developed measure of burnout. Widely used by researchers, the MBI measures major signs of burnout: energy depletion, increased mental distancing from work or feeling cynical or negative about your job, and becoming less efficient.

Despite so-called hacks for almost everything, there's no quick fix for burnout. But these strategies can help you feel better over time:

- **Evaluate your options.** Talk to your supervisor to find compromises or solutions for problems at work. Set goals for what must get done and what can wait.
- Get more physical activity. Burnout can make you feel exhausted so you don't exercise. Break this vicious cycle by exercising, even if it's simply a daily walk.
- **Prioritize self-care.** Try meditation and other relaxation techniques. Stick to a regular bedtime and healthy meals, too.
- Get professional help. Although it's not a medical diagnosis, burnout is linked to a host of health risks, including depression, insomnia, irritability, increased risk of substance misuse, hypertension and heart disease. Talk to your health care provider or a mental health specialist if you need help.

6 Ways to Build Confidence in Children

Confidence is essential for a child's social and emotional development. When children feel good about themselves and who they are, they can feel positive about trying new things, learning new skills and building strong relationships.

Key signs in young children that suggest they may lack

confidence and self-esteem include frequent mood swings, tantrums, difficulty learning new skills or managing positive relationships.

- 1. **Start** by demonstrating your own self-confidence, even when you feel negative or stressed. Stay positive as much as possible when teaching your kids.
- 2. **Avoid** getting upset over mistakes. Let kids know that everyone makes mistakes and the important thing is to learn from them, not dwell on them.
- 3. **Encourage** kids to persevere and stay confident knowing that they don't need to succeed at everything all the time. This may teach them resilience.



- 4. **Discuss** their personal interests. Success in hobbies and sports will boost their self-esteem and help them learn new skills.
- 5. **Invite** them to make choices. Learning to make simple choices while young will help prepare your child for the more difficult choices they'll face as they grow.
- 6. **Celebrate** their efforts. Show them you value the work they're doing, whether they're toddlers starting to talk or teenagers practicing a sport.

Depending on what may be impacting your child's self-esteem, continue to participate in their development and seek opportunities to build confidence and express their feelings, and seek additional support if they are struggling.

Adopting a new healthier lifestyle can involve changing diet to include more fresh fruit and vegetables as well as increasing levels of exercise.

- Linford Christie

Don't forget to hydrate.

Avoid running low on fluids in cold weather. Low humidity and heating in winter dries air, increasing dehydration risk. Staying hydrated helps your immune system fight infections and gets rid of wastes through urination, perspiration and bowel movements. The Mayo Clinic advises aiming for about 151/2 cups of fluid (from water, juice, soup and foods containing water) for men and 11¹/₂ cups for women daily. Sweat-producing exercise, certain health conditions and pregnancy increase fluid needs even more.



body&mind Q: What are the signs of a hoarding problem?

Hoarding disorder, a relatively new diagnosis, affects about 2.5% of men and women in the U.S. The three common characteristics of those who hoard are:

- Difficulty letting go of items.
- A compulsive tendency to buy or acquire possessions.
- Inability to keep things organized. (Collectors, in contrast, often keep their items carefully organized and display them proudly.)

About half of those who hoard suffer from depression, and many report difficulties with memory and attention as well. They are reluctant to part with belongings in the belief that they could be important in the future.



Hoarding often causes family tension and can become a public health risk, such as when someone's home becomes so cluttered that it would be difficult for emergency responders to navigate. Fortunately, some types of talk therapy have shown promise in treating this condition.

- Eric Endlich, PhD

Heart Attack Recovery

Although experiencing a heart attack is frightening, many people recover and live full lives after a heart attack. While it's not unusual to worry about another heart event occurring, talking openly with your health care provider about ways to help your heart attack recovery are important.

After a heart attack, your cardiologist will use imaging and other tests to see what heart damage may have occurred and how your heart is functioning. Then your health care team will create a treatment plan to help you recover from your heart attack and prevent experiencing another one.

According to the American Heart Association, these measures are key for heart attack recovery:

♥ **Take prescribed medications as directed.** Depending on your individual case, you may need treatment for high blood pressure and unhealthy blood cholesterol. Anticlotting drugs, such as aspirin, may be prescribed.

Commit to a healthy lifestyle. Work with your health care provider to reach a healthy weight. If you smoke, create a quit plan with your provider. Following recommendations for a heart-healthy diet is important, too.

♥ **Participate in a cardiac rehabilitation program.** Many people are afraid to exercise after a heart attack, but physical activity, especially if started slowly, can help heart attack recovery and improve your mood, too. Talk to your provider about the program that's right for you.

Get support. Talk to caring friends and family members about your heart concerns. Sharing with other heart attack survivors can help.

Follow up with your provider regularly. Keep all appointments and don't hesitate to contact your provider's office with any concerns.

A life is not important except in the impact it has on other lives.

- Jackie Robinson



Why are you extremely tired after exercising? You could be overtraining - exercising so frequently and intensely your body doesn't have adequate time to recover. Fatigue is the main symptom, but injuries, aches, irritability, restless sleep and lowered sex drive can occur, too, according to the National Academy of Sports Medicine. Talk to your health care provider and, if there's no medical cause for your fatigue, try cutting back on your workout time or wait a day or two between workouts.



body&mind **Q:** DTaP vs. Tdap?

Both vaccines provide protection against tetanus (T), diphtheria (D) and pertussis (aP) — also known as whooping cough. When the letter is capitalized, this means the vaccine contains a larger dose of the component to provide initial immunity to young children. A lowercase letter signifies the vaccine has a smaller dose needed to boost immunity in older children or adults.



DTaP provides full doses of protection against diphtheria, tetanus and pertussis for children younger than age seven years old. It's usually given as a series of three shots.

Tdap is a booster shot given to older children and adults. It's recommended for children ages 11 to 12 years old. Adults should get one dose of Tdap and then, every ten years, a dose of either Tdap or Td, according to the CDC. Tdap offers continued protection from tetanus, diphtheria and pertussis, while Td guards against tetanus and diphtheria.

- Elizabeth Smoots, MD

Health Care Plan Basics

One of the most valuable assets you will have in your lifetime is health care insurance.

Understanding how your plan coverage works is vital to accessing your benefits, getting the right care and protecting your health.

The first step to obtaining the proper care and benefits available through your plan is to understand health insurance terminology. Following are some key definitions.

In-network: Refers to physicians, other care providers, and medical facilities that deliver patient services covered through your plan. In-network providers are generally the most cost-effective option.

Waiting period: Typically a period of 90 days after the start of employment before employees can enroll n their insurance plans.

Open enrollment: A window of time during which you can apply for health insurance or modify a plan :0 include your spouse and/or children.

Pre-existing condition: Any chronic disease, disability or other condition you have at the time you apply for health care coverage under your plan. In some cases, symptoms or ongoing treatments related to pre-existing conditions can increase your premium.

Premium: The amount you pay for health coverage each month.

Deductible: The amount you must pay out-of-pocket before your coverage starts. Typically, the lower *rour* premium, the higher your deductible.

Co-insurance: The amount of money you owe to a medical provider once the deductible has been paid, usually a predetermined percentage of the total bill.

Coordination of benefits: A process applied by individuals who have two or more existing policies to ensure that their beneficiaries do not receive more than the combined maximum payout for the plans.

Referral: An official notice from a qualified physician to an insurer that recommends specialist treatment for a current policyholder.

For more detailed information about your coverage, contact your health care plan's customer service or use its members' portal.

dollars&sense Should I Buy a New or Used Car?

By Jamie Lynn Byram, PhD, AFC

Buying a car, whether new or just new to you, can be overwhelming. Consider these factors before you decide.

Benefits of buying new:

1. Better financing — Car manufacturers and dealerships make the most money on new vehicles, so they offer rebates and other incentives to buyers. Financing companies also offer lower rates on loans for new cars.

2. Better gas mileage —

Newer cars usually have better technology and use less fuel. If you drive a lot or are environmentally conscious, buy a new car.

3. Warranty coverage -

New vehicles come with a manufacturer's warranty; you'll have less stress if your car needs expensive repairs or maintenance.

Benefits of buying used:

1. Lower insurance costs — A portion of insurance premiums is based on how much the insurance company will pay if you file a claim. Older vehicles

cost less to replace; therefore, premiums are lower.
2. Lower price — Used vehicles cost less than new vehicles. Cars

cost less than new vehicles. Cars that are just a year or two old and have low mileage are true gems.

3. Less initial depreciation — New cars depreciate by close to 20% in the first year. A used car depreciates more slowly.

Whether you choose a new or used car, shop for money before you shop for a vehicle. If you plan to buy with a loan, check your credit union or local bank to find the lowest rate. Getting a preapproved loan will give you added confidence in negotiating a good price.

safety solutions Keep These 5 Items Out of Your Car

Law enforcement and other crime experts say don't keep keys, key fobs, purses or wallets in your vehicles. However, here are some additional items you shouldn't keep in your car or truck that may surprise you:

1. Vehicle registration and proof of insurance: Thieves can use your registration to gather personal information about you. Instead, keep a photo of your registration and insurance information on your cell phone or keep them in your purse and wallet. **Tip:** Photocopy both and black out the address if you want to keep them in your vehicle.



- 2. Garage door opener: Why give thieves easy access to your home?
- **3. Driver's license, personal papers, passport, old bills or receipts with your name and address:** Thieves can use your personal information to fraudulently obtain cash, credit, goods and services as well as apply for a mortgage or open a bank account in your name.
- 4. Vehicle title: This needs to be kept in a secure place in your home or safety deposit box.
- **5. Owner's manual:** The owner's manual includes critical information that thieves can use to obtain a replacement key from a dealer's service department.

Caution: Don't use **Home** to label directions to your home on your vehicle's navigation system. Create a code name for your home address.

Making Sense of Scents

That lovely, scented shampoo you're using could be toxic. That's right. The chemicals used to produce the scent can cause health problems in some people. The symptoms can range from mild to severe. Even products containing scents described as **natural** can affect some people.

Scented products can emit many volatile organic compounds (VOCs), according to an *Environmental Health Perspectives* report from the National Institute of Environmental Health Sciences. It found 133 unique VOCs among 25 products: 24 VOCs were classified as hazardous and only one was listed on any label.

What can you do if you are sensitive to scents? Read labels and don't buy products when there is no information given other than the words fragrance, perfume, parfum or essential oil blend. Note: Some brands are providing more information on their labels but check this website to be sure your product is safe: ewg.org/skindeep.



Buy and use unscented products. Caution: Even products branded as **fragrance-free** or **unscented** may still contain fragrance — check the ingredient label.

Keep your home, office and workspace well-ventilated.

Keep soaps, detergents and other cleaners in sealed containers and store them in a closed cabinet.

Ask if your workplace has a scent-free policy — especially if you are sensitive to fragrances.

Stay aware of others who may be sensitive to fragrances and scents. No person more than an arm's length away from you should be able to smell your fragrance.

specialreport Product Claims in the Food Aisles

By Cara Rosenbloom, RD

If a food label says a product is "low in sodium" or includes a lengthier explanation, such as "a diet low in total fat may reduce the risk of some cancers," can you trust these claims to be true?

The FDA **does regulate** these claims, and they are only allowed to be used on food packages if the product meets strict criteria. So yes, these claims are true.

But remember, the claims alone cannot tell the whole story. For example, a package may claim that a food is "low in sodium," but that statement alone doesn't mean the product is nutritious or healthy. That same low-sodium product may also be high in sugar, saturated fat or preservatives, so it's important to read the ingredients list and Nutrition Facts panel in addition to looking for any claims.



COMMON CLAIMS

The FDA regulates three types of claims commonly found on food products:

Structure/function claims:

These claims tie nutrients to a specific purpose in the body, and usually relate to general well-being rather than to disease or health conditions. Examples include:

- Calcium builds strong bones.
- Fiber maintains bowel regularity.
- Antioxidants maintain cell integrity.
- DHA supports brain health. (Docosahexaenoic acid is essential for the growth and functional development of the brain in infants.)
- Probiotics support digestive health.
- Helps maintain a healthy cholesterol level.

Health claims:

These claims describe a relationship between a food and a reduced risk of a health condition. They are based on extensive reviews of nutritional science. Some examples you may see:

- On foods containing calcium: "Adequate calcium throughout life may reduce the risk of osteoporosis."
- On low-sodium foods: "Diets low in sodium may reduce the risk of high blood pressure, a disease associated with many factors."
- On foods containing folate: "Healthful diets with adequate folate may reduce a woman's risk of having a child with a brain or spinal cord birth defect."

3 Nutrient content claims:

These claims provide information about whether the food is low or high in a particular nutrient, such as fat, salt, fiber, vitamins or minerals. They can also compare the level of a nutrient in a food to that of another food, using terms such as **more, reduced** and **lite**. Examples include:

- High fiber.
- Good source of vitamin D.
- Low fat.
- Low sodium.

Here's what some common nutrient content claims mean:

- Fat-free or sugar-free: Less than 0.5 grams of fat or sugar.
- Good source of: Food contains 10-19% of the Daily Value of the nutrient.
- High in: Provides 20% or more of the Daily Value of a nutrient.
- High fiber: 5 or more grams of fiber.
- Light: 1/3 less calories or 1/2 the fat.
- **Low calorie:** Less than 40 calories.
- Low fat: 3 grams or less of fat.
- Low sodium: Less than 140 milligrams of sodium.



February Fill-in-the-Blank Puzzle

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

- One recent study found that drinking warm beverages infused with
 _____ provided longer-lasting warmth.
- e ______ is an important mineral that plays a role in making red blood cells, which carry oxygen throughout the body.
- Although it's not a medical diagnosis, ______ is linked to a host of health risks, including depression, insomnia, irritability, increased risk of substance misuse, hypertension and heart disease.
- 4 About half of those who hoard suffer from ______, and many report difficulties with memory and attention as well.
- **6** Low humidity and heating in winter dries air, increasing ______ risk.
- provides full doses of protection against diphtheria, tetanus and pertussis for children younger than age seven years old.
- is the amount of money you owe to a medical provider once the deductible has been paid, usually a predetermined percentage of the total bill.
- 8 New cars depreciate by close to ______ in the first year.

> You'll find the answers at **personalbest.com/extras/Feb2022puzzle.pdf.**

The Smart Moves Toolkit, including this issue's printable download, Checkup: Your Heart, is at personalbest.com/extras/22V2tools.

Dr. Zorba's corner

Remember when you were a teenager? You could eat anything you liked and not gain weight. A recent study of nearly 7,000 people in 29 countries looked at how much energy we spend and when our metabolism dips as we age. Seventy percent of the energy we use daily goes to breathing, pumping blood through our bodies and of course our brain, which uses 20% of your energy at rest. The other 30% of your energy goes to activities, such as daily chores, walking the dog and going out with friends. But a typical 60-year-old needs 26% fewer calories than when they were in their 20s. Bottom line: To minimize those love handles, watch your calories and exercise more when you're older.

— Zorba Paster, MD

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