

"Life Is a Journey. Have Some Fun."

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It is better to take many small steps in the right direction than to make a great leap forward only to stumble backward.

— Chinese Proverb

Small changes, big impact

Making easy changes to various areas of your life can have powerful, positive effects on your overall well-being.

Common health insurance terms and acronyms

Coinsurance — Your percentage share of healthcare costs after you satisfy your deductible.

Copayment — Your flat dollar share of healthcare costs (*usually paid upfront without regard to your deductible*).

Deductible — The amount you have to pay toward medical claims before your health insurer will pay anything (*except when a copayment applies*).

Explanation of Benefits (EOB) — A document from your insurance company that shows how a claim was processed, the amount your insurer paid and your financial responsibility.

Out-of-Pocket (OOP) Maximum — The maximum amount of money you will pay for eligible covered services during a plan year.

Preferred Provider Organization (PPO) — A network of doctors, hospitals and healthcare providers that offer financial discounts to insureds (*and insurance companies*) in exchange for higher benefit payments and member channeling.

Premium — The amount you and/or your employer pay for insurance coverage.

“Since the pleasure of most foods is in the first few bites, eat 1 thing on your plate at a time, at least at the start of the meal when you can concentrate and enjoy the full flavors.”

— Mireille Guiliano

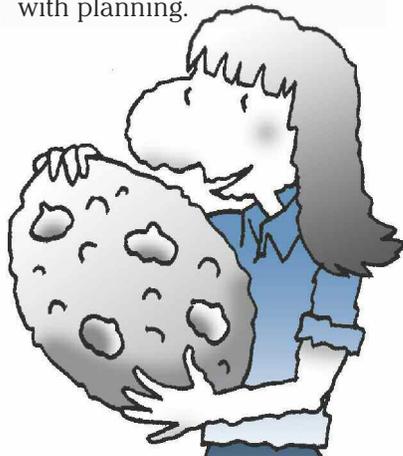
2 tricks to cut calories without trying

1. Use mustard on your sandwich instead of mayonnaise. A tablespoon of mayo can have 100 calories or more. Mustard has only a few.

2. Instead of 2 slices of thick pan pizza, opt for 2 slices of thin pizza. You can easily save more than 150 calories.

Go ahead, eat that cookie

Don't deprive yourself of all guilty pleasures. If you tell yourself you can't ever have a particular food again, you may want it even more, which could cause you to obsess about it, get cranky thinking about it or give in and binge on it. It's OK to still have your favorite junk foods — in moderation and with planning.



OuterAisleFresh: Small changes, big impact

Recipe switcheroo for a healthy you Make simple substitutions for more nutrition.

- **Unsweetened applesauce for oil or butter** — Works well in any batter bread (such as banana or zucchini), muffins or cakes — even with pre-boxed mixes.

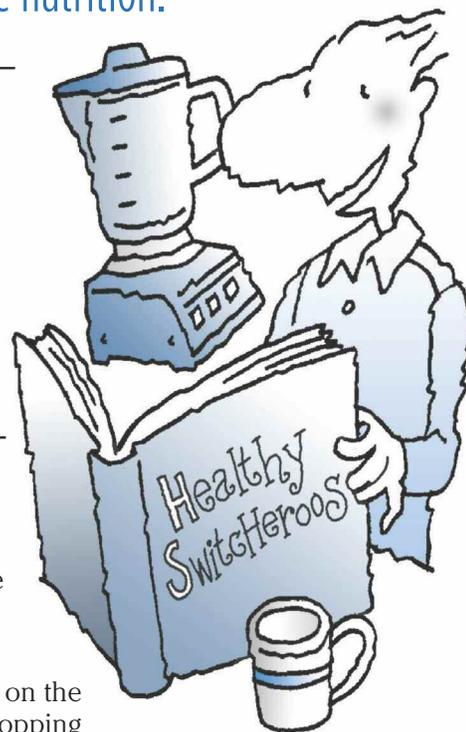
- **Avocado purée for butter** — Although they both contain fat, avocados sport the kind that's good for you. The creaminess of avocado purée works well for fudge brownies.

- **Evaporated skim milk for cream** — Same consistency with a fraction of the fat.

- **Mashed cauliflower for mashed potatoes** — Cauliflower has fewer calories than potatoes, but once mashed, you can hardly tell the taste or texture difference.

- **Banana purée for ice cream** — Simply freeze the banana, then purée it. No need to add milk, cream or sugar.

- **Puréed fruit for syrup** — Purée fruit, warm it on the stovetop and add a smidge of honey. The fruity topping has less sugar than syrup and provides an extra dose of antioxidants and vitamins.

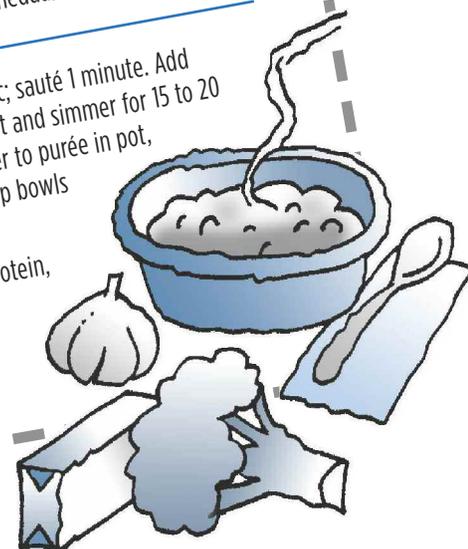


Broccoli Soup

- 2 Tbsp. olive oil • 1 shallot, chopped • 1 clove garlic, chopped • 1 head of broccoli, upper stems and florets, chopped • 4 cups no-salt-added broth • ½ tsp. salt
- ½ tsp. dried thyme • ¼ cup shredded cheddar cheese

Add oil to soup pot on medium heat. Add shallot and garlic; sauté 1 minute. Add broccoli, broth, salt and thyme. Bring to a boil, reduce heat and simmer for 15 to 20 minutes, or until broccoli is tender. Use immersion blender to purée in pot, and garnish with cheddar cheese.

Serves 4. Per serving (about 1 cup): 103 calories, 3 g protein, 9 g fat (2 g saturated fat, 1 g polyunsaturated fat, 6 g monounsaturated fat), 3 g carbohydrate (0 g sugar, 1 g fiber), 346 mg sodium



It doesn't matter how slowly you go so long as you do not stop.

— Confucius

The add-20-degrees rule

For outdoor winter activities, such as walking, running, skating or skiing, dress for temperatures about 20°F higher than they actually are. The air may feel chilly when you start, but your body will warm up once you get moving.

See page 8 —

StockYourToolBox:

See how you can link to Cool Tools & Resources to learn more about the topics in this issue!



Take the talk test

Ever wonder if you're at the aerobic pace that's right for you when you're working out? Increase your pace (e.g., walking, running or biking) to where you can't carry on a conversation and then slow down to where you can carry on or sustain conversation.



GetMoving: Take a stand

Small changes, big impact

As a society, we are pretty sedentary. In other words, we sit — a lot.

Thanks in part to jobs that have many of us glued to chairs 8 or more hours a day, we are inactive. Our tendency to sit carries over into our personal lives, too. Some health professionals speculate that our lack of having or wanting to stand has contributed to overall weight gain.

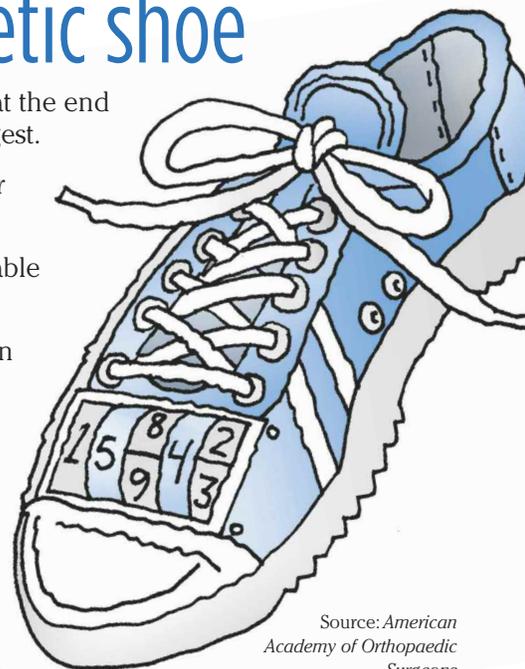
According to a study from the University of Missouri at Columbia, standing burns twice as many calories as sitting. Think about all the times that you sit when you could stand instead. Maybe it's time to take a stand — for your health. Try standing while:

- Talking on the phone.
- Attending a large meeting (*stand at the side or back of the room so you don't block anyone's view of the presentation*).
- Watching a kid's sporting event.
- Watching television.
- Waiting in a reception area for an appointment.
- Reading a newspaper, magazine or book.
- Folding laundry.



7 shopping secrets to finding the best athletic shoe

1. Try on shoes after a workout or run or at the end of the day when your feet will be at their largest.
2. Wear the same type of sock you wear for that sport.
3. When wearing the shoe, you should be able to wiggle all of your toes.
4. The shoes should feel comfortable when you try them on. You don't need to break them in.
5. Walk or run a few steps in your shoes to be sure they are comfortable.
6. Your heel should not slip as you walk or run. It should be snug in your shoe.
7. If you participate in a sport 3 or more times a week, you need sport-specific shoes.



Source: American Academy of Orthopaedic Surgeons

When in doubt,
choose change.

— Lily Leung

Wipe away risks for colds and flu

It's cold and flu season. Change hand towels often or opt for paper towels, especially this time of year. Using a common towel can pass germs from 1 person to others. For more on cold and flu prevention, go to Jan.HopeHealth.com/flu.

Scratch out winter itch

Dry skin is a common skin problem, especially during the winter when humidity is usually low. Dubbed the winter itch, seasonal dry skin can occur at all ages and in people with or without other skin problems. If you suffer from skin that feels rough and looks dull and flaky, take a short shower (10 minutes or less) no more than once every 24 hours. The water temperature should be warm, not hot. Don't scrub hard, and use soap only where/when it is necessary. Although longer showers can be relaxing, they will increase the loss of natural oils from the skin and worsen skin dryness. Also drink plenty of fluids to hydrate from the inside out.

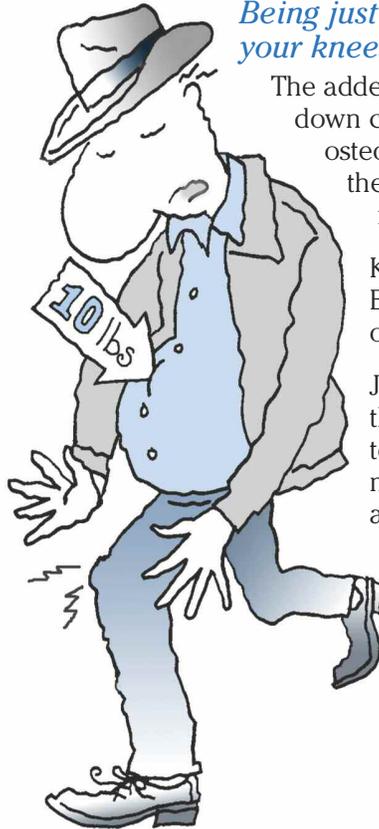


The Whole You: PHYSICAL HEALTH

Feeling the pressure

Small changes, big impact

Being just 10 pounds overweight increases the force on your knees by 30 to 60 pounds with each step.



The added load can increase the stress on knees and break down cartilage, which can lead to conditions such as osteoarthritis. Overweight women have nearly 4 times the risk of knee osteoarthritis as normal-weight women; for overweight men, the risk is 5 times greater.

Knees are not the only joints affected by extra weight. Being overweight has also been associated with hand osteoarthritis.

Just think of the alternative: If gaining weight increases the force on joints, think about how good it would feel to lose weight and ease the pressure. The lighter load might make it easier to get active without the aches and pains.

Start with small changes:

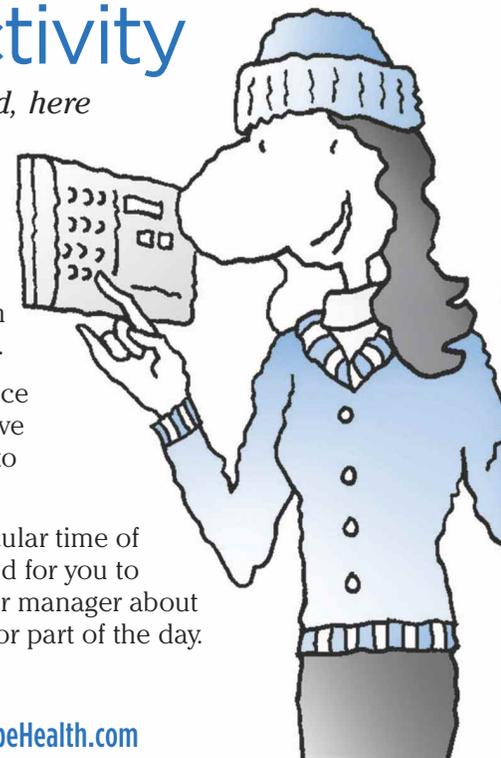
- Replace soft drinks with water.
- Eliminate seconds at meals.
- Serve smaller portions.
- Reduce fried foods.
- Walk in place while watching television.

Source: *The Johns Hopkins Arthritis Center*

Re-adjust the temperature on your productivity

If your office is feeling too hot or too cold, here are some tips to stay comfortable and productive throughout your day:

- **Have a thermostat chat:** If some co-workers prefer the office steaming while you and others like a cooler work space, discuss a compromise on temperature with your colleagues, rather than secretly changing the thermostat back and forth.
- **Dress in layers:** To prepare for fluctuating office temperatures, layer clothing. Then, you can remove or add clothing so you're comfortable and able to do your best work.
- **Find a time and space that works:** If a particular time of day or space in the office is too warm or too cold for you to work productively, find an alternative. Talk to your manager about coming in earlier or moving to a different area for part of the day.



If we don't change,
we don't grow.
If we don't grow,
we aren't really living.

— Gail Sheehy

Young and stressed

Kids and adolescents grapple with stress just as much as grown-ups. The adults in their lives can help. One strategy: *Think out loud with a child about how you have coped with similar situations in the past or how you might cope with the situation if you haven't faced a similar stressor.* For more ways to help children deal with stress, go to Jan.HopeHealth.com/stress.

Source: Vanderbilt University

See page 8 —

StockYourToolBox:



See how you can link to Cool Tools & Resources to learn more about the topics in this issue!

Breaking a social-media habit

If you're on social media more than you want, you're not alone. Many people would like to disconnect more but have trouble doing so. A study showed that just seeing social media logos can cause a pleasurable feeling, which can trigger social media cravings. A possible solution: *Remove social media icons from your smartphone and tablet.*



Source: Michigan State University

The Whole You: Emotional/Mental Health

If only there were more hours in the day

Small changes, big impact

Contrary to most people's wishes, there are only 24 hours in a day. To get more things done without losing your mind and still have time to relax:

- **Plan and prioritize.** At the beginning of every day (or the night before), identify the 3 or 4 most important things you have to do in the coming day. Then, tackle those to-dos first. If you don't get anything else done besides those tasks, you've still had a productive day.
- **Chip away at the big rocks (your large projects).** Set aside time every day or week to work on those projects so they become smaller and smaller.
- **Say no to new commitments and interruptions.** Now you can focus on current commitments and have the time to work on them.
- **Throw away trash.** Regularly go through your commitments and get rid of anything that doesn't help you advance your goals or sinks your time or energy.



Before you reach the boiling point

If you struggle with anger, learn to deal with your feelings before they turn to rage. Consider relaxation.

- **Breathe deeply,** from your diaphragm, not from your chest. Picture your breath coming up from your gut.
- **Slowly repeat a calm word or phrase,** such as relax, take it easy or let it go. Repeat it to yourself while breathing deeply.
- **Visualize a relaxing experience** from either your memory or your imagination.
- **Stretching your muscles** in a yoga-like movement may make you feel much calmer.

Practice these techniques daily, and learn how to use them automatically when you're in a tense situation. A few other things to consider: *Refrain from consuming alcohol as it can fuel anger. Also, be sure to mention any anger issues to your health care provider, who may be able to provide help.*



Source: American Psychological Association

“It’s the little details that are vital. Little things make big things happen.”

— John Wooden

Putting your house on the line

If you need money to make home improvements or pay bills and are considering refinancing your home, a second mortgage or a home-equity loan, weigh options carefully. If you can’t make the required payments, you could lose your home as well as the equity you’ve accrued. For more information on second mortgages or home-equity loans, go to Jan.HopeHealth.com/home.

See page 8 —

StockYourToolBox:



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It’s never too early to get ready for year’s end holiday shopping

You might still need to pack away this past holiday season’s decorations and write thank-you notes for gifts, but now is a perfect time to start getting ready for next December’s holiday spending. Putting aside just \$10 weekly will be \$500 by December.



FiscalFitness: Small changes, big impact

6 tips for trimming the grocery bill

- 1. Create a weekly menu, make a list of ingredients and stick to both.** Avoid the temptation to throw extras into the cart.
- 2. Shop alone.** Shopping with others — be it your partner or children — can increase your bill as they add items they want.
- 3. Look through grocery store ads.** Circle items that are good deals so you’ll remember to pick them up on shopping day. Use coupons, or sign up for grocery store customer rewards programs.
- 4. Don’t try to be brand loyal.** Buy what’s on sale.
- 5. When buying large bags of apples, oranges, potatoes or onions, check the produce carefully** to make sure nothing is bruised or spoiled.
- 6. Look high and low.** The most expensive items are usually displayed on the shelves that are at eye level.



Tax preparation: DIY or hire a professional?

Do it yourself when you:

- Can spend the time needed to tally income and deductions and complete necessary forms.
- Understand the calculations required to figure your taxes.
- View taxes as an interesting annual challenge.
- Want to spend tax preparation fees on other things.
- Are organized and keep good financial records.
- Have previous tax returns to use as templates.

With or without a tax preparer, taxpayers are responsible for the accuracy of their tax return. Review it carefully before signing. Free tax preparation services are available through the IRS Volunteer Income Tax Assistance (VITA) and Free File programs. For more information, go to Jan.HopeHealth.com/tax.

Consider hiring a tax pro when you:

- Don’t have the time and expertise to complete required forms.
- Have a complex financial situation (e.g., capital gains, business income or itemized deductions).
- Experience a major life change with tax implications (e.g., marriage, divorce, parenthood or retirement).
- Relocate to a new state and must file 2 state income tax returns.
- Have a new source of income (e.g., interest from a trust account).
- View taxes as a burdensome chore.



There is nothing wrong with change, if it is in the right direction.

— Winston Churchill

Keep your car ready for emergencies

A vehicle's winter emergency kit should include:

- Blankets or sleeping bags
- Food and water • Jumper cables
- Flares • A tire pump
- A compass • Maps
- A flashlight • Extra batteries
- A first-aid kit • Plastic bags (for sanitation)
- A bag of sand or cat litter (for traction)



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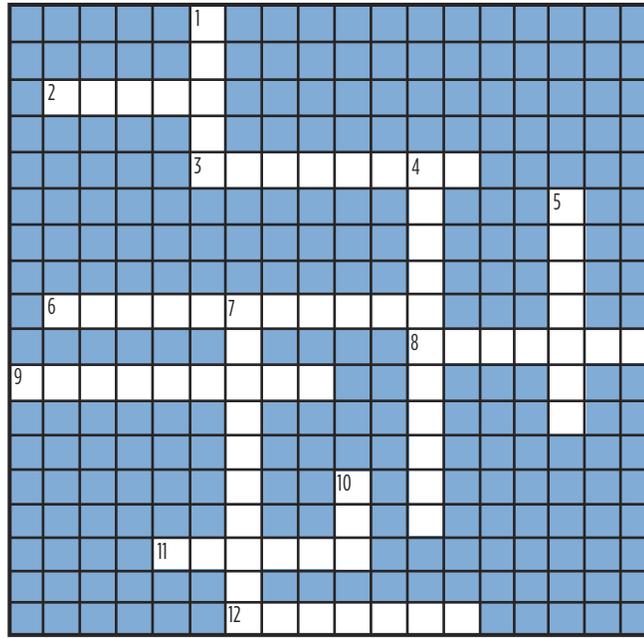
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Please recycle.

HealthyConnections:



January Crossword Puzzle

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

Across

2. Buy sport-specific shoes if you participate in a sport at least this many times weekly (*number spelled out*)
3. Doing this burns twice as many calories as sitting.
6. Try mashing this, which has fewer calories, instead of mashed potatoes.
8. You can substitute this for butter in many recipes.
9. To deal with anger, try breathing deeply from this.
11. When wearing shoes, you should be able to do this with your toes.
12. A gland located down low in the front part of your neck.

Down

1. Being 10 pounds overweight can increase the force on these by 30 to 60 pounds.
4. Longer showers can increase the loss of this (*2 words, no hyphen, no space*)
5. Which condiment has fewer calories — mayonnaise or mustard?
7. An item to have in your vehicle's winter emergency kit.
10. The most expensive items displayed at a grocery store are usually at this level.



For the crossword puzzle answer key, go to Jan.HopeHealth.com

Wired or weary? Could it be your thyroid?

January is Thyroid Awareness Month. The thyroid is a gland located down low in the front of your neck. Although it's relatively small, it influences every cell, tissue and organ in your body.

Think of the thyroid as an engine or processor. When all is working well, you run smoothly. However, that's not always the case. An estimated 20 million Americans have thyroid disease, yet 6 in 10 of them are unaware they have a problem.

Women are 5 to 8 times more likely than men to have thyroid problems.

When your thyroid is overactive (*hyperthyroidism*):

- You feel jittery and anxious.
- You can't sleep.
- Your heart races and skips.
- You get headaches.
- You lose weight without trying.

When your thyroid is underactive (*hypothyroidism*):

- You are tired and sluggish.
- You might feel depressed.
- You want to sleep all the time.
- You gain weight without trying.
- You get constipated.
- Your skin and hair feel coarse and dry.

You can find out if you have thyroid disease through a simple blood test from your health care provider.

For more on thyroid health, go to Jan.HopeHealth.com/thyroid.



StockYourToolBox:

Your Source for Cool Tools & Resources

Check out Jan.HopeHealth.com for a ton of useful well-being information. In addition to the links in the newsletter, here's what else you can find online:

*“One kind word can warm
 3 winter months.”*
 — Japanese Proverb

*“Our greatest weakness lies
 in giving up.
 The most certain way
 to succeed is always
 to try just 1 more time.”*
 — Thomas A. Edison

*“Motivation is what gets
 you started. Habit is what
 keeps you going.”*
 — Jim Ryan

*“The color of springtime
 is in the flowers;
 the color of winter is in
 the imagination.”*
 — Terri Guillemets

January 2018 *Print-and-post calendar for daily doable resolutions*

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1 Eat 1 additional vegetable.	2 Have fruit for dessert.	3 Walk an extra 10 minutes.	4 Go to bed 1 hour earlier.	5 Skip second servings.	6 Schedule 15 minutes of time for yourself.
7 Turn off the TV for the day.	8 Exercise on your lunch break.	9 Track everything you eat and drink, as well as how much you exercise.	10 Try a new physical activity.	11 Try a new healthy recipe.	12 Host a potluck instead of eating out.	13 Cut your weekend entertainment spending by 50%.
14 Plan meals for 1 day.	15 Put your phone away 10 to 15 minutes before bed.	16 Eat smaller portions.	17 Walk an extra 15 minutes.	18 Leave for work 10 minutes earlier.	19 Doctors added sugars.	20 Go on a digital fast.
21 Try a food you think you won't like.	22 Eat whole-grain bread instead of white bread.	23 Have water instead of soft drinks.	24 Park further away from your destination.	25 Put your phone away while you drive.	26 Make your own low-sodium soup.	27 Make your own coffee.
28 Try exercising.	29 Take a home-	30 Eat only	31 Walk an extra			

A print-and-post calendar of daily doable resolutions. Try changes for a day to see if they are something that you want to make permanent.

A print-and-post list of simple cooking substitutions to make recipes more nutritious.

A crossword puzzle to test how well you know the topics covered in this issue of the newsletter.

 Go to Jan.HopeHealth.com to find these resources.

Recipe switcheroos for a healthier you
 A print-and-post list of simple cooking substitutions to make recipes more nutritious.

Instead of: Refined grains (<i>white bread, flour, rice, pasta</i>)	Try these: Brown rice, oats, pot barley, quinoa, millet, whole-grain pasta, whole-grain rye
High-fat meats	Lean meat, chicken, turkey, fish, tofu, low-sodium canned or dried beans such as lentils, chickpeas or kidney beans
Butter, cream, lard and shortening	Healthy oils: olive, canola, flax, peanut and walnut
Fatty, salty condiments	Vinegars (<i>balsamic, cider, or red or white wine</i>), herbs and spices, assorted mustards
Sugar	Unsweetened applesauce
Sour cream	Greek yogurt
Eggs	Egg whites (<i>check your recipe for ratio of egg whites to eggs</i>)