

# WMMI<sup>®</sup>

# MUTUAL INSURANCE COMPANY

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*“Life Is a Journey. Have Some Fun.”*

## Get Wise to Exercise

**Whether you prefer a brisk walk, yoga session or bike ride**, there are so many benefits to exercise. It can help reduce your risk of developing heart disease, type 2 diabetes and certain cancers; can help improve your mental health; keeps bones and muscles strong as we age; improves sleep; and may help with weight control.

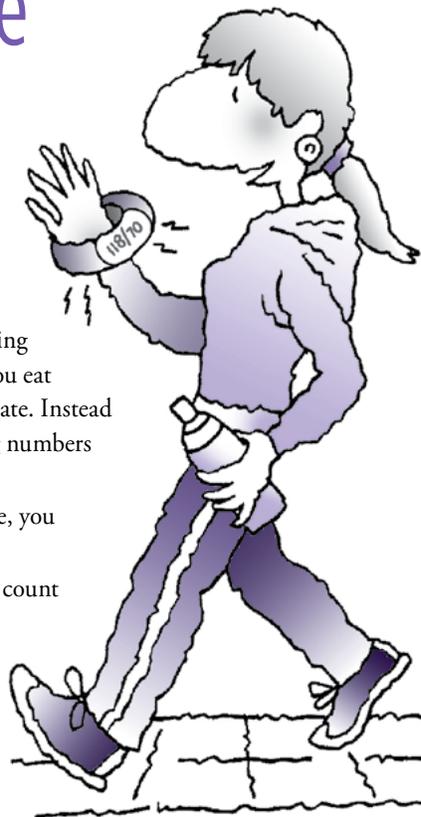
**If you exercise just to lose weight**, you may be aiming for an outcome you can't fully control. Even when you eat well and exercise, the number on the scale can fluctuate. Instead of focusing solely on body weight, focus on inspiring numbers you can control more. For example:

- How long can you exercise? With frequent practice, you will slowly increase your amount of activity.
- How many steps do you take daily? Use an app to count steps, and gradually increase your number.
- How many repetitions of an exercise can you do? Start with a few sit ups, push-ups or bicep curls, and build on that number.

**After a few weeks, you will start to see progress.**

If your weight goes down and your clothes fit better, that's great. But even if they don't, exercise still helps improve your well-being. That alone is worth the effort.

**Aim for at least 150 minutes of moderate-intensity exercise per week, such as brisk walking.** Spread activities throughout the week. **Tip:** Exercising more than the 150-minute minimum brings additional benefits. Add some muscle-strengthening activities at least twice a week.



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According to America's Health Insurance Plans (AHIP), the overwhelming majority of the health insurance premium dollar goes directly to pay for healthcare and health-related expenses. A very small portion goes to insurance company operating costs, and only a sliver goes to insurance company profit. Here's a breakdown of the allocation of your healthcare dollar:

- Prescription Drugs = 21.5%
- Inpatient Services = 19.0%
- Outpatient Services = 19.8%
- Emergency Room = 3.2%
- Doctor Visits = 12.1%
- Outpatient Care = 6.0%
- Insurance Company Operating Costs = 15.3%
- Insurance Company Profit = 3.0%

For a more detailed description of premium allocation, visit [ahip.org/health-care-dollar](http://ahip.org/health-care-dollar).



**Your first step:** Meet with your health care provider to figure out the best exercise plan for you.

The Smart Moves Toolkit, including this issue's printable download, [Tips for 10,000 Steps](#), is at [personalbest.com/extras/21V4tools](http://personalbest.com/extras/21V4tools).

**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](http://coronavirus.gov).

“I don’t think I’ll ever grow old and say, ‘What was I thinking eating all those fruits and vegetables?’”

— Nancy S. Mure



## TIP of the MONTH

### Herbal Wisdom

You can buy herbs fresh or dried. Dried herbs have a more concentrated and potent flavor than fresh herbs, so you need to use less. If a substitution is required, remember this guideline: For soup, chili, stews, roasts, curries and garnishes, one tablespoon of fresh herbs equals one teaspoon of dried herbs. In salads where fresh herbs are used as lettuce, dried herbs can't be used as a replacement.



## eating smart

# Cook It Up With Herbs and Spices

By Cara Rosenbloom, RD

**Want a quick way to jazz up your ho-hum rice, fish or vegetables?** Add some herbs and spices.

From basil to cinnamon, herbs and spices provide more than just flavor — they add health benefits, too.

**Herbs are the edible leafy green part of plants and include wonderfully fragrant cilantro, chives, parsley, thyme and tarragon.**

For centuries, herbs have been used in cooking, medicine and body care products. Since herbs are leafy greens, they have the same health benefits as lettuce, spinach or kale. They are rich in vitamins A, C and K, folate, calcium, potassium and protective polyphenols with antioxidant and anti-inflammatory benefits. When using herbs, think beyond garnish. Add handfuls of fresh herbs to salads, pasta, soups, stews, chili and beans.

**Spices are the root, bark or seeds of plants that are used as flavorings and medicines.** Examples are coriander, cumin, ginger, cinnamon, turmeric and nutmeg. Spices have health benefits from minerals and polyphenols and add warm flavors to many dishes. Spices work well when blended together; try ready-made blends, such as pumpkin spice, curry powder or Chinese five-spice powder.

**Culinary herbs and spices in recipes are used in much smaller quantities than medicinal herbs and spices in therapeutic treatment.** For example, researchers are studying cinnamon as a treatment for type 2 diabetes, and medicinal doses of six grams per day are much higher than the pinch of cinnamon you'd sprinkle on your morning oatmeal. Before you use any herbs or spices as medicine, check with your health care provider or pharmacist, since high doses may have side effects or interfere with other medications.



## Fresh Herb Salad With Chickpeas

EASY recipe

- |                               |   |
|-------------------------------|---|
| 6 cups baby spinach           | 1 can (15 oz.) no-salt-added chickpeas, drained |
| 1½ cups fresh chopped parsley | 3 tbsp olive oil                                |
| ½ cup fresh chopped tarragon  | 2 tbsp fresh lemon juice                        |
| 2 tbsp fresh chopped chives   | 1 tsp Dijon mustard                             |
| 1 red apple, cored and diced  | ¼ tsp salt                                      |
| 1 stalk celery, diced         | pinch freshly ground pepper                     |

In a large serving bowl, combine spinach, parsley, tarragon, chives, apple and celery. Add chickpeas and mix well. In a small container with lid, combine olive oil, lemon juice, mustard, salt and pepper. Shake well and pour dressing over salad greens. Toss and serve.

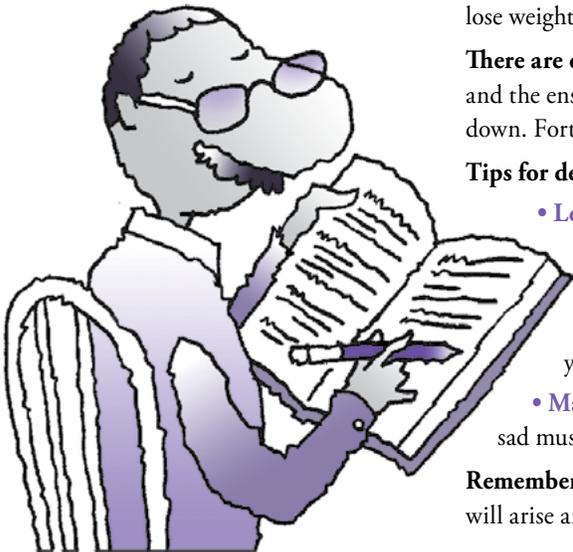
**Makes 4 servings. Per serving:** 239 calories | 8g protein | 13g total fat | 1g saturated fat | 8g mono fat | 2g poly fat | 29g carbohydrate | 4g sugar | 8g fiber | 288mg sodium

Don't watch the clock;  
do what it does.  
Keep going.

— Sam Levenson



**Donate Life Month** is an opportunity to learn about lifesaving organ donation. You can register for your organs to be donated after your death. But living donors are also needed. Medically approved donors can donate liver tissue and a kidney. Bone marrow and stem cells from living donors are also needed for people whose blood-forming cells have been damaged by cancer treatments and disease. Learn more at [donatelifemil.org/things-you-can-do](https://donatelifemil.org/things-you-can-do).



## work&life

# Family Separation Abroad During COVID-19

**Many months into the COVID-19 pandemic,** traveling long distances to visit family members here or abroad is often impossible or too risky due to the pandemic. Many people are feeling anxious and depressed about the separation and isolation.

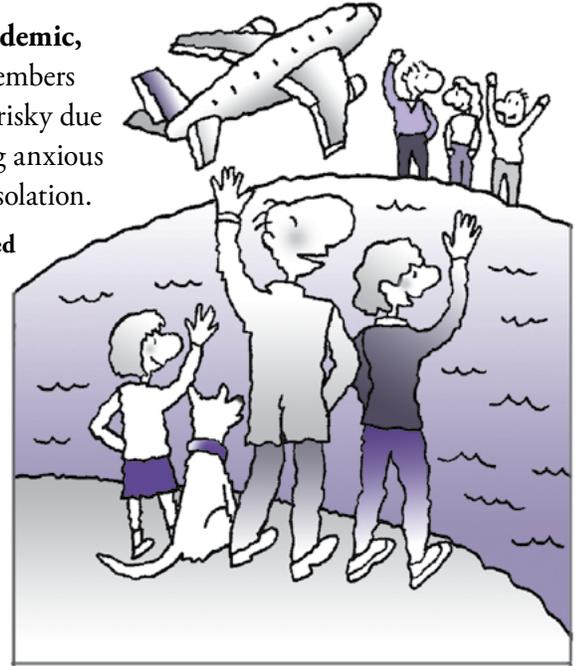
**Hopefully, by this time most of us have learned positive ways** to cope with the loneliness and stress of the unknown. As our lives continue to be impacted by COVID-19, try to protect yourself by making positive choices.

### Make it a daily priority to:

- Ensure time for exercise.
- Get plenty of sound sleep.
- Learn relaxation strategies (e.g., deep breathing and meditation).
- Enjoy favorite leisure activities.
- Take breaks from the news.
- Know what to do if you become sick or concerned about COVID-19.

**Connect with your community or faith-based organizations.** While social distancing measures are in place, try connecting online, through social media, email or by phone — whatever works for you.

**Staying focused on better days ahead can allow each of us** — especially those who don't live near family or who live or are stationed abroad — to emerge from this pandemic as healthy and happy as possible. To learn more, search for **Stress and Coping** at [cdc.gov](https://www.cdc.gov). If you're serving in the military, visit [pdhealth.mil](https://pdhealth.mil).



## Dealing with Disappointment

**Sooner or later, everyone experiences disappointment in life.** Maybe you didn't get the job or raise you expected, or you are faced with an unexpected relationship breakup. Or perhaps you failed to lose weight by spring.

**There are countless examples of how something we hoped for or expected didn't work out,** and the ensuing disappointment can lead to anxiety, sadness and wondering how long you'll feel down. Fortunately, you can learn to cope with disappointment and feel better.

### Tips for dealing with disappointment:

- **Let yourself feel your emotions.** But don't make important decisions until you're calmer.
- **Move away from blaming others and over-analyzing what happened.** Instead, focus on what you can control and your best move going forward.
- **Get enough sleep, eat healthy and exercise daily.** Healthy lifestyle choices can boost your mood and also increase your resilience in the face of disappointment.
- **Make simple choices that reinforce a positive outlook.** Consciously avoid negative people, sad music and complaining to friends and family.

**Remember, despite your disappointment, change is inevitable.** The odds are new opportunities will arise and things will get better sooner than later.

It's your outlook on life that counts. If you take yourself lightly and don't take yourself too seriously, pretty soon you can find the humor in our everyday lives. And sometimes it can be a lifesaver.

— Betty White



**April is Cancer Control Month, a reminder to take charge of reducing your cancer risk.**

Check with your health care provider to make sure you're current on screenings for breast, colon, skin and other common cancers and learn how to lower your individual cancer risk factors (e.g., smoking, lack of exercise and excess weight). Also share any family history of cancer. Learn more at [cancer.org](http://cancer.org). Screenings can catch cancer early, when it's more treatable.

## body&mind

### Q: Why does serotonin matter?

**A:** Serotonin is a neurotransmitter, a type of chemical in the body that helps nerve cells communicate with each other. It is found in the gut, brain, nervous system, blood and certain types of muscle. In fact, most serotonin is in the gastrointestinal tract (see "The Gut-Mental Health Connection" on page 5).

Serotonin plays a role in many bodily functions, including moods, appetite, sex, sleep and pain. It is thought to be involved in depression, anxiety and other mental disorders, and appears to be influenced by drugs that treat these conditions. For example, depression is associated with a low level of serotonin, and certain antidepressant medications raise serotonin levels, but the exact connections are unclear. Other strategies proposed to raise serotonin levels include sunlight or bright light exposure, exercise and a diet rich in tryptophan, a building block of serotonin.

— Eric Endlich, PhD



## Alcohol: What You Need to Know



**Excess alcohol use carries a host of health risks. April is Alcohol Awareness Month** — an opportunity to learn whether you or someone you know may need help with alcohol abuse.

**Drinking alcohol in excess is responsible for almost 100,000 American deaths each year**, resulting from car accidents and a host of diseases linked to alcohol, according to the CDC. Heavy drinking damages the liver and also raises the risk of stroke and several types of cancers.

**The first step to getting help for excess alcohol use is acknowledging there's a problem.** To that end, the CDC encourages health care providers to use short screening tests as part of regular checkups. In addition, free anonymous screenings are at health centers nationwide on **National Alcohol Screening Day, April 8.**

**The CAGE questionnaire**, used by doctors to screen for alcohol abuse, can also be used by anyone seeking information about whether they need help. It has four simple questions:

1. Have you ever felt you should **Cut** down on your drinking?  
Yes No
2. Have people **Annoyed** you by criticizing your drinking?  
Yes No
3. Have you ever felt bad or **Guilty** about your drinking?  
Yes No
4. **Eye opener:** Have you ever had a drink first thing in the morning to steady your nerves or to get rid of a hangover?  
Yes No

Two **yes** answers are considered a positive result and indicate it's time to seek professional help. Call your health care provider for an appointment.



“Love yourself. It is important to stay positive because beauty comes from the inside out.”

— Jenn Prose



**National Infant Immunization Week, April 26 to May 3, highlights how vaccinations protect infants.** Immunizations for children two years and younger have drastically reduced infant deaths and disabilities in the U.S. in the past 25 years. Infants can now be protected from 14 preventable diseases, including chickenpox, seasonal flu, measles, mumps, rubella, rotavirus and polio, thanks to vaccines. Talk to your child's health care provider to make sure your baby is fully protected. Learn more at [healthychildren.org](http://healthychildren.org).



## body&mind

### Q: What is social jet lag?

**A:** Many people arise early for work or school but sleep in on weekends. A major difference in your sleep pattern between weekdays and weekends can create **social jet lag**. The main symptom — fatigue — is very similar to the jet lag that can occur when flying between time zones.

**Consequences of social jet lag:** Inconsistent sleep patterns make it harder to fall and stay asleep. Irritability, daytime sleepiness, fatigue and trouble concentrating are common symptoms. The condition may also cause poor digestion, behavioral issues and a higher risk of heart disease and type 2 diabetes.

**Social jet lag prevention:** The key is to wake up about the same time each day. Even after staying up late, don't sleep in more than about an hour beyond your normal wakeup time. Better yet, go to bed earlier to catch up on your Zs.

— Elizabeth Smoots, MD



## The Gut-Mental Health Connection

By Eric Endlich, PhD

**If you have ever had butterflies in your stomach when you're nervous, then you've experienced the two-way communication that exists between your digestive system and your brain.** The human gut is lined with more nerve cells than the spinal cord, which may explain the emotional shifts often experienced by people who have irritable bowel syndrome (IBS) or symptoms, such as constipation, bloating and stomach pain.

**It's believed that not only can the mind affect the gut, but the gut can also affect the mind.** In addition, antibiotics that disturb the gut ecosystem might have psychiatric effects.

**Bacteria are integral to a healthy gastrointestinal (GI) system; gut bacteria produce about 95% of our body's serotonin, a chemical implicated in depression and happiness.** Many antidepressants increase serotonin levels and also have GI side effects. Bacteria also produce hundreds of other chemicals that regulate physiological and mental processes. The gut-brain connection has led some gastroenterologists to prescribe treatments, such as antidepressants, cognitive behavioral therapy (CBT) and medical hypnotherapy, for IBS and other bowel disorders.

**Research continues on how digestive system activity may affect thinking skills, memory, emotional behavior and pain response, as well as how messages from the gut might raise or lower risk for type 2 diabetes and other health conditions.** It's possible that someday treatment for gut and psychological conditions might include a capsule of specific bacteria with therapeutic effects.

## dollars&sense

### Top Dollar Dictionary: Alternative Mortgages

An alternative mortgage is a home loan with terms that differ from conventional mortgages. The payment is generally lower during the early years of the loan, even though it typically has a higher interest rate than conventional mortgages. Consumers who can't qualify for a conventional mortgage (fixed rate, fixed term, fixed payment mortgage loan) due to a lack of credit or employment history may get an alternative mortgage, which offers different repayment terms than conventional mortgages. However, when managed poorly, they can be more costly for consumers. A few examples of alternative mortgages are interest-only loans, graduated payment mortgages and lender buydown mortgages.

### Top Dollar Tip: Pretax Contribution Benefits

A pretax contribution benefit is the option to have money subtracted from your paycheck before taxes for a benefit such as a 401(k). This pretax contribution reduces how much tax you pay. While pretax contributions were originally intended to encourage people to save for retirement, employers offer other benefits, such as flexible spending accounts (e.g., dependent care), health savings accounts, health reimbursement accounts and commuter benefits.

— Jamie Lynn Byram, PhD, AFC

## safety solutions

# Spring Cleaning: Using Chemicals Safely

Since the COVID-19 pandemic began, it's safe to say most of us are using more household cleaning products. However, some cleaning products have hazards all their own. To stay safe while making your home clean, take this advice:

**Use** natural, environmentally safe products as an option.

**Note:** Products labeled “green” do not always mean they are safer. Visit [epa.gov/saferchoice](https://www.epa.gov/saferchoice) to find safe products.

**Wear** gloves and masks (if needed) when working with cleaning chemicals.

**Follow** instructions on labels. **Note:** Only approved disinfectants can kill viruses and other pathogens.

**Use** only the recommended amount of bleach and use in a well-ventilated area.

**Avoid** mixing acids with bases. **Important:** Never combine bleach with other cleaning products, especially ammonia, which can produce a toxic, possibly fatal gas.

Even a seemingly harmless mixture of hydrogen peroxide and vinegar can produce a potentially toxic acid that can irritate the skin, eyes and respiratory system.

**Call** 911 if you or someone else starts showing serious symptoms — such as trouble breathing, seizures or unconsciousness — from inhalation or ingestion of something poisonous. Or if you start feeling ill, and exhibit minor symptoms — such as headache, sweating, blurred vision, stomachache, tearing eyes or burning eyes, throat, chest and skin — call poison control at 1-800-222-1222 for immediate assistance.

**Note:** If you've been exposed to toxic gas, move to fresh air immediately. If your clothing or skin is exposed to a chemical, remove clothing and flush your skin immediately with large amounts of water.

**Lock up** all cleaning products out of reach of children.



## SAFETY CORNER

### Window Security

There are many ways to ensure your windows aren't welcome signs for burglars or trespassers. Keep your home secure with these steps:

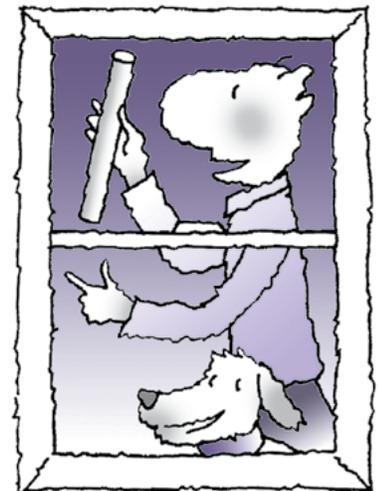
**Lock** windows. For an extra security measure, install pin locks and secure windows and sliding doors with secondary blocking devices, such as a dowel or wood block.

**Install** window alarms and glass break sensors.

**Use** motion sensor lights around the exterior of your home.

**Keep** landscaping (hedges, bushes) below and away from your windows. You should have a clear view of your property outside of your window.

**Install** security bars or grills across basement or street-level windows.



# Autism Update

By Diane McReynolds, Executive Editor Emeritus

**We are seeing more cases of autism in the U.S.** The most recent data from the CDC show one in 59 children has been diagnosed with autism in recent years, exceeding the occurrence in 2000, when only one in 150 children had been diagnosed with autism.

**Autism starts in very young children** due to a developmental disorder in the brain. Scientists are unsure what causes it and why it is increasing. It may be due in part to changes in diagnostic practice and unidentified environmental risk factors could be involved. Boys are diagnosed about 4.5 times more than girls. However, girls may be misdiagnosed because their symptoms may not be the same as those in boys, according to the Autism Society.

**Children and adults with autism** have problems communicating and interacting socially with unusual behavior patterns and interests. It is a lifelong condition.

**In the past, there were different kinds of autism disorders**, but in 2013 the criteria for autism were updated to include all of them under **autism spectrum disorder (ASD)**.

### To better understand the autism disorder:

- A fairly reliable diagnosis of ASD in children can be made at 14 to 18 months, when communication skills — responding to commands and interacting with others — are obvious.
- The main treatment for autism is **applied behavioral analysis**, a program that introduces children to actions and behavior in gradual steps.
- Specialists can help parents design individual learning programs by observing each child's behavior and development over time.
- Other treatments include therapy and strategies to improve communication (e.g., visuals to let kids indicate what they want). These therapies help at very young ages, whether a child has ASD, a language problem, or is slow to learn.

**One certainty:** The earlier autism is discovered and treated, the better parents can manage it and have a healthier outcome for their children.

### Studies suggest that autism may:

- Be inherited or caused by infection or the effects of environmental toxins.
- Result from a brain injury or an abnormality that occurs in the womb or in early infancy.
- Result from abnormal levels of chemical messengers in the brain.

**Note:** Studies have found no link between vaccines and autism.

The CDC's **Act Early campaign** offers many resources to help parents of children ages birth to five years, and providers who care for them, identify if a child is learning normally or may need help. Learn more at [cdc.gov/ncbddd/actearly/index.html](https://cdc.gov/ncbddd/actearly/index.html).



**Autistic adults:** Autism may affect 2.21% of adults age 18 and older in the U.S., according to the first study in 2020 of adults with autism by the CDC. This is important because autism is a lifelong condition. Symptoms of autism, or Asperger's syndrome (a high-functioning form of autism), in adults can produce difficulty with general communication and social interactions and conversation; lack of interests; uncoordinated movements; as well as anxiety and depression.

**A guide for adults:** [autismspeaks.org/tool-kit/it-autism-and-if-so-what-next-guide-adults](https://autismspeaks.org/tool-kit/it-autism-and-if-so-what-next-guide-adults)



# April Fill-in-the-Blank Puzzle

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

- 1 For centuries, \_\_\_\_\_ have been used in cooking, medicine and body care products.
- 2 \_\_\_\_\_ plays a role in many bodily functions, including moods, appetite, sex, sleep and pain.
- 3 \_\_\_\_\_ in excess is responsible for almost 100,000 American deaths each year.
- 4 A major difference in your sleep pattern between weekdays and weekends can create a condition called \_\_\_\_\_.
- 5 Products labeled \_\_\_\_\_ do not always mean they are safer.
- 6 The most recent data from the CDC shows one in 59 children has been diagnosed with \_\_\_\_\_ in recent years.
- 7 The \_\_\_\_\_ questionnaire, used by doctors to screen for alcohol abuse, can also be used by anyone seeking information about whether they need help.
- 8 The human \_\_\_\_\_ is lined with more nerve cells than the spinal cord.



You'll find the answers at [personalbest.com/extras/Apr2021puzzle.pdf](https://personalbest.com/extras/Apr2021puzzle.pdf).

The Smart Moves Toolkit, including this issue's printable download, *Tips for 10,000 Steps*, is at [personalbest.com/extras/21V4tools](https://personalbest.com/extras/21V4tools).

## Dr. Zorba's corner

### Sit Less, Stand More

**New research shows that sitting too much is bad and standing is good.** The CDC recommends at least 150 minutes of moderate-intensity activity a week for everyone to reduce the risk of diabetes, heart disease, cancer and dementia. The University of California, San Diego study of more than 6,000 women ages 63 to their mid-90s showed that the more women stood up, the better their health was. I'm not talking about exercise — just standing — around the house, at their job, when they had time on their hands. This study and other research shows sitting too much is harmful for your health. If you're working, try getting up at regular intervals. If you're at home watching TV, get up during those commercials and stretch. It's another way to improve your health.

— Zorba Paster, MD

#### Stay in Touch. Keep those questions and suggestions coming!

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