

# WMI<sup>®</sup>

## MUTUAL INSURANCE COMPANY

<sup>TM</sup>

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*"Life Is a Journey. Have Some Fun."*

## Stay Cool in Extreme Heat

**Rising temperatures and extreme heat can result in many illnesses and deaths each year.** The CDC reports that more than 700 people die from extreme heat every year in the U.S. We can suffer from heat-related illness when our bodies are unable to properly cool themselves. Older adults, young children and people with chronic medical conditions are at increased risk for heat-related illness and death.



**How hot is dangerously hot?** In the 90°F to 105°F range, people can experience heat cramps and exhaustion, depending on general health and length of exposure. Between 105°F and 130°F, heat exhaustion becomes more likely. At these ranges, consider limiting physical activities.

**Warmer temperatures can produce higher ozone levels.** If you have asthma, bronchitis or emphysema, ozone exposure can increase your symptoms. Check the U.S. Environmental Protection Agency's Air Quality Index when planning outdoor activities, especially if you have lung disease.

**Beyond what a thermometer shows,** *humidity* increases the feeling of heat; a combination of the two can become hazardous.

### Signs of heat-related illness:

- Heavy sweating.
- Cold, pale, clammy skin.
- Fast, weak pulse.
- Nausea.
- Vomiting and muscle cramps.
- Weakness.
- Dizziness.
- Headache.

Call 911 for help and confirmation of the illness.

### Cool down basics:

- Take cool showers or baths.
- Drink plenty of water to stay hydrated.
- When outside, find shade; wear a hat wide enough to protect your face or use an umbrella.
- Never leave people or pets in a closed car on a warm day.
- Make sure your home and car air conditioners are in working order (if you have them).
- If you don't have an air conditioner, check to see if your city or county offers cooling centers (or cooling shelters). These may include libraries, community centers, spray parks, pools and other public facilities, as well as businesses and places of worship.

Learn more at [ready.gov/heat](https://www.ready.gov/heat).

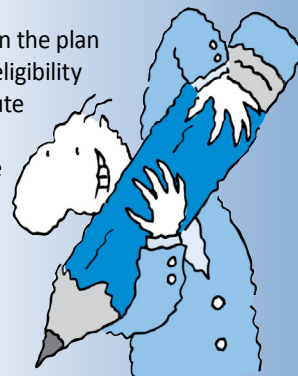
The Smart Moves Toolkit, including this issue's printable download, [At Risk: Heat-Related Illness](#), is at [personalbest.com/extras/23V7tools](https://personalbest.com/extras/23V7tools).

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## No longer eligible? It's time to terminate coverage

There are many ways to lose coverage under a group health insurance policy (e.g., termination of employment, reduction of hours, loss of dependent eligibility through divorce or reaching the limiting age). Although it may be tempting to stay on the policy after eligibility is lost, here are a few good reasons why that's a bad idea:

- If a person stays on a plan after losing eligibility, claims can legally be denied.
- Special enrollment rights into a new plan and extension of coverage rights under federal COBRA law or various state laws are time-sensitive. Delaying coverage termination may result in a forfeiture of those rights.
- Ineligible individuals lose reinsurance protection so the employer or ineligible participant may be liable for high-dollar claims.
- Remaining on the plan after losing eligibility may constitute insurance fraud and be subject to civil and/or criminal prosecution.

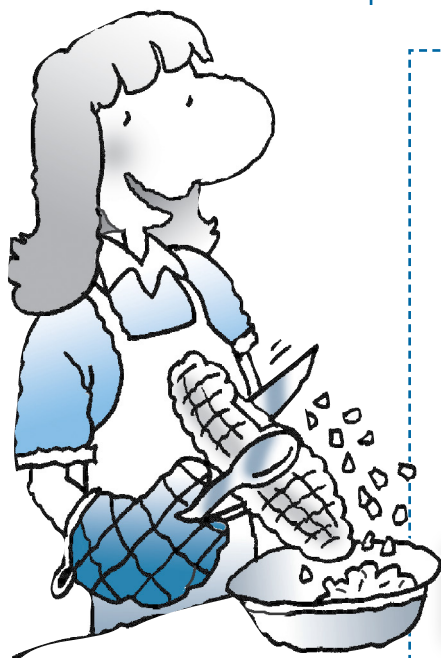




## TIP of the MONTH

### Air Fryers

**More than 25 million air fryers have been sold in the past two years.** What's the allure of this popular countertop appliance? It makes foods crispy with minimal or no oil, meaning the foods are lower in fat and calories. From potato wedges to "fried" chicken, the air fryer works by using circulating hot air, rather than deep frying in oil. The only downside? They tend to have a small capacity, so they are best for cooking small portions of food, rather than feeding large groups.



## eatingsmart

# Summer Picnic Advice: How Long Can Food Stay Fresh?

By Cara Rosenbloom, RD

**Warm, sunshine-filled days are perfect for summer picnics**, but hot temperatures are the enemy of many of the foods in your picnic basket. To enjoy your summer food adventures, make sure to keep your cold foods cold.

**Foods that contain protein** — think meat, fish, eggs, cheese, cooked grains and anything made with mayonnaise — have a small safety window when removed from refrigeration:

- Don't keep perishable foods out of the refrigerator for more than two hours.
- If the temperature outside is more than 90°F, food should not be left unrefrigerated for more than one hour.

**After that time frame, bacteria multiply quickly, and the food can spoil.**

In fact, rates of food poisoning from bacteria, such as *E. coli* and *salmonella*, increase in the summer because bacteria grow fastest in warm temperatures. Not sure how long something has been sitting out? Always remember the motto: "When in doubt, throw it out." Food waste is always unfortunate, but food poisoning is not worth the risk.

**Avoid food waste by keeping foods safe for longer.** Use insulated coolers and ice packs that can ensure a steady temperature below 40°F.

**Whole fruits and vegetables, such as an apple or tomato, don't grow bacteria very rapidly and will not require refrigeration.** However, once you've cut or diced the vegetables or fruit, the clock starts ticking. FDA recommendation: Refrigerate cut, peeled or cooked fruit and vegetables in a sealed container, and don't leave them at room temperature for more than two hours.

**Bread, crackers, cookies and other shelf-stable snacks** are not a concern for rapid bacterial growth and can remain at room temperature.



## Grilled Corn Salad with Mustard Vinaigrette

**EASY** recipe

4 ears of corn, husks removed  
1 cup cherry tomatoes, halved  
1 ripe avocado, diced  
1 cup shelled edamame  
¼ cup crumbled feta or goat cheese  
2 tbsp diced red onion

3 tbsp extra-virgin olive oil  
1 tsp honey  
2 tbsp apple cider vinegar  
1 tsp Dijon mustard  
Pinch salt and pepper

**Preheat** grill to medium high heat. **Place** corn on the grill and turn every 3-4 minutes until charred (about 10-15 minutes). **Set** aside to cool, then cut corn niblets into a serving bowl. **Add** tomatoes, avocado, edamame, feta and onion to serving bowl. **In** a small jar with lid, combine oil, honey, vinegar, Dijon, salt and pepper. **Shake** to combine. **Pour** dressing over corn, toss and serve.

**Makes 4 servings. Per serving:** 318 calories | 11g protein | 16g total fat | 4g saturated fat | 8g mono fat | 4g poly fat | 37g carb | 8g sugar (1g added sugar) | 7g fiber | 245mg sodium

## work&life

# Guided Meditation

**It can be worrisome to forget things.** After all, memory loss can signal serious health problems — ranging from concussions to Alzheimer’s disease. But most of the time, it has a less-worrisome explanation. Who hasn’t forgotten where they put their car keys at some time? As long as you remember what your keys are for, it’s not a dementia symptom. Stress, fatigue, depression and simply having myriad things on your mind can cause forgetfulness. So can vitamin B<sub>12</sub> deficiency, hypothyroidism and some medication side effects. Although occasional forgetfulness is normal, if you’re concerned you’re more forgetful than usual, talk to your health care provider.

**As the name implies, guided meditation** allows you to be taught by someone especially skilled in performing meditation — often a good approach for beginning meditators.

**An experienced guide can:**

- Coach you in a variety of meditation techniques.
- Help you create your own personalized meditation practice.
- Make the most of your effort more quickly.

**People just starting meditation** typically want to know they’re making the most of their time and effort. Learning how to recognize feelings and thoughts and how to guide your mind are highlighted in guided meditations.

**Explore your options for guided meditation** in a podcast, video or in-studio class, where a guide can help you meditate step by step. You need a comfortable space to sit, some quiet and patience. At the start, concentrate on relaxing and meditating, rather than worrying about your technique or form.

**While meditation isn’t a cure-all for worries or stress,** it can certainly provide some much-needed personal space. Sometimes, that’s all we need to make better choices in our lives.

**Note: Not everyone benefits from meditation.** In some rare cases, meditation can worsen symptoms of depression, anxiety or PTSD. Talk to your health care provider about other calming activities, such as walking, painting, coloring, swimming and puzzles, or ask for a referral to a mental health professional.

To learn more, search for **meditation** at [nccih.nih.gov](https://nccih.nih.gov).



# Helping Someone with Dyslexia

By Eric Endlich, PhD

**Individuals with dyslexia have difficulty with word recognition, typically impacting reading comprehension and spelling.** While these challenges can lead to discouragement or low self-esteem, dyslexia’s effects largely depend on the type of support people receive. The **neurodiversity model** views dyslexia not as a deficit, but as a difference that can provide uniquely valuable perspectives.

**If you know someone with dyslexia, here are some ways to help:**

- Encourage and let them know they can succeed despite their challenges.
- Celebrate milestones of progress. Cheer them on every step of the way.
- Help them discover their strengths. Expose them to a variety of learning opportunities.
- Break tasks down into smaller chunks to make them more manageable and less overwhelming.
- Provide technology tools. Assistive technology, such as audiobooks or text-to-speech software, can make a big difference.
- Create a comfortable environment. Reassure that you won’t judge or ridicule them.
- Offer visual aids. Diagrams, pictures and videos can help those who struggle with reading.



- Listen. Allow them to vent their frustration or other feelings, and tell them you understand.
- Educate yourself. Know that challenges in school related to dyslexia are not an indicator of laziness or lack of intelligence.
- Help them help others. Those who find a sense of purpose and usefulness tend to feel more confident and fulfilled.

With patience, understanding and flexibility, you can help those with dyslexia learn and thrive.



## July is UV Safety Month. Ultraviolet (UV)

radiation is especially strong in July. So, it's a good time to learn about the importance of protecting yourself against UVA and UVB rays. Heavy UV exposure damages skin; it raises the risk of skin cancer, including melanoma and premature aging. While melanoma isn't the most common skin cancer, it is the deadliest. If not caught early, it spreads quickly through the lymph system or the bloodstream. Anyone can develop melanoma, but fair skin, freckles and having many moles raise your risk.

In addition, excess UV radiation can damage eyes over time, increasing cataract risk. It can also suppress your immune system and increase chances of a herpes virus reactivation, according to the American Cancer Society. Protect your precious skin: Avoid tanning beds, wear sun-protective clothing, use broad-spectrum, water-resistant sunscreen with at least SPF 30, and wear sunglasses labeled **100% UV protection**. When you can, avoid being out in the sun between 10 a.m. and 4 p.m. — and enjoy shade instead of baking in the sun.



## body&mind

### Q: How to calm road rage?

**A:** Occasional impatience while driving is normal, whether it's triggered by another driver's behavior or your stress level. Consider the following strategies to manage your uncomfortable feelings and increase safety on the road:

- Plan your travel to ensure you won't have to rush. Be prepared with sufficient fuel, snacks and whatever else you need for your drive.
- Drive legally, responsibly and considerately to avoid provoking others.
- Try to keep your distance if someone else is driving rudely or recklessly.
- Give others the benefit of the doubt; there are many possible reasons for their driving behavior.
- Only use your horn to prevent accidents. Unnecessary honking can escalate confrontations.
- If you can pull over and stop, take a few deep breaths and focus on exhaling **slowly**. Stick with it, and you will feel calmer within minutes.



**Finally, remember:** The only person you can control is yourself. If you can manage your reactions while driving, consider that a victory. If you constantly experience road rage, talk to your health care provider. Therapy and medications, such as antidepressants, can help.

— Eric Endlich, PhD

## Expand Your Mind with Citizen Science

**You don't have to go back to school to be a scientist.** A growing number of people who are curious and want to explore scientific subjects that interest them — from space exploration to saving endangered animals — are becoming citizen scientists in their spare time.

**You don't need expensive equipment or advanced degrees, and there's no age limit.** In fact, volunteers worldwide, sometimes in their backyards, kitchens or in the great outdoors, are working with scientists to advance science. You typically only need a phone or laptop and follow project guidelines and share the information you collect.

**SciStarter (scistarter.org) is an organization that helps citizen scientists find projects in conjunction with researchers.** Projects can include almost any research you can think of — documenting endangered bees, reporting rainfall, measuring light pollution by stargazing and playing games that measure cognitive abilities in large groups — to name a few.

**This is grassroots science,** with data collection and reporting. NASA has enthusiastically embraced collaborations between the space agency's scientists and citizen scientists. Citizen volunteers have helped make thousands of scientific discoveries. In fact, more than 410 NASA citizen scientists have been cited as co-authors on peer-reviewed scientific discoveries.

**Ready to become a citizen scientist?** Here are some places to find projects:

- Collaborate with **NASA** on projects listed at [science.nasa.gov/citizenscience](https://science.nasa.gov/citizenscience).
- **iNaturalist**, a joint initiative of the California Academy of Sciences and the National Geographic Society, offers projects and information on how to collect data at [inaturalist.org](https://www.inaturalist.org).
- For health and medicine citizen research, visit the National Library of Medicine **All of Us Research Program** at [allofus.nnlm.gov/citizen-science-health](https://allofus.nnlm.gov/citizen-science-health).

**Want to learn what your DNA says about your health?** Be advised: Genetic test kits you can buy in stores or online (also known as direct-to-consumer tests) can't determine whether or not you will get a disease. A test given by a health care professional is often needed to confirm the results. You also do not receive genetic counseling with at-home tests. Experts warn that interpreting genetic data is complex, and these self-test kits provide little assurance that (a) you have a health risk potentially leading to a related health problem, or (b) you have a negative risk finding. If you have symptoms or a family history of a genetic condition, talk to your health care provider before taking an at-home test. Other factors, such as lifestyle, can affect your risk of developing many conditions. **Important:** Always share your complete family health history with your provider and update it as needed.

## body&mind

### Q: When to see a dermatologist?

**A:** A dermatologist is a physician who specializes in diagnosing and treating skin, hair and nail conditions.

Some familiar conditions they treat are acne, dermatitis, eczema, brittle nails, psoriasis, skin infections and skin cancer. They may prescribe medication or perform minor surgery, such as a skin biopsy or mole removal. Common reasons to visit a dermatologist include:

**Rashes:** Dry skin, allergies, irritants, poison ivy and medication reactions are frequent culprits. Seek care: If it itches, worsens or won't go away.

**Acne:** Over-the-counter medications may keep it under control. Seek care if the meds aren't working, or any sign of scarring occurs.

**Hair loss:** Hair falling out? Seek care if you're concerned or it's getting worse.

**Warts:** Common warts and skin cancers may look alike. Seek care: To confirm the diagnosis and if it's large or painful.

**Skin changes:** The appearance of moles, spots and patches may alter over time. Seek care: If the area changes shape or is new, gets bigger, thicker or asymmetrical or the border or color becomes irregular or uneven.

— Elizabeth Smoots, MD



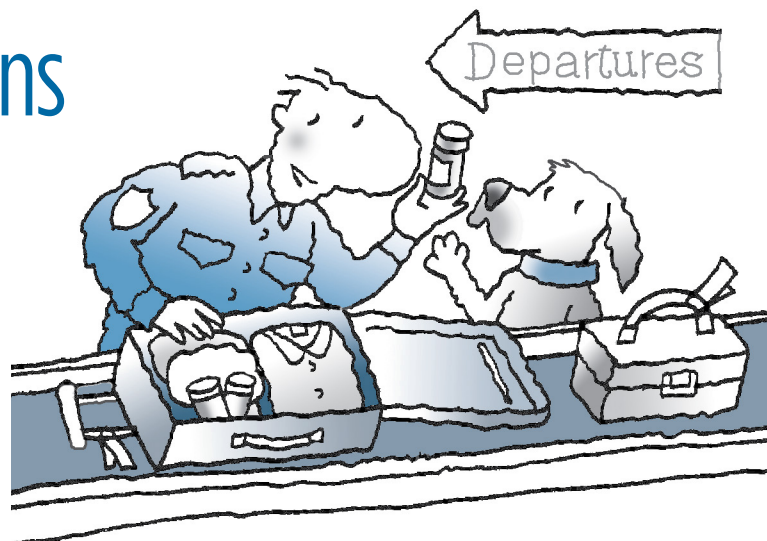
## Traveling with Medications

**Preparing for a healthy trip with your medications involves more than tucking them in your luggage, especially if you're traveling abroad.** If you are like many Americans, you or family members take prescription medications. Here are some travel tips:

**To get through security checkpoints quickly** with your prescription drugs and any additional medical supplies, including hypodermic needles, inhalers and epinephrine autoinjectors, call the TSA at 855-787-2227 72 hours before your trip.

**For travel within the U.S., the TSA does not require passengers to have medications in prescription bottles,** but states have laws regarding prescription medication labeling with which passengers need to comply.

**For international travel,** U.S. Customs and Border Protection requires prescription medications to be in their original containers with the health care provider's prescription printed on the container and advises traveling with no more than a 90-day supply. If your medications or medical devices are not in their original containers, you must provide a copy of your prescription or a letter from your provider.



**Regardless of where you travel, if you have a medical ID bracelet or necklace, remember to wear it.** Plan for time zone changes so you can take your medications as directed. For example, if you have diabetes, keep insulin and testing supplies in a carry-on bag; carry extra food in case of trip schedule changes. **Tip:** It's a good idea to pack all of your medications in your carry-on in case of an emergency. Also, bring documentation from your provider if you have an implanted device, such as a pacemaker, that can set off security alarms.

## Investing: How to get started

**Are you ready to start investing to make money?** First, you need to build a solid foundation before investing by answering these questions:

- 1. Do you carry any debt?** Paying off debts will strengthen your foundation. Focus on high-interest-bearing debt first; pay more than the minimum to speed up the process.
- 2. Do you have an emergency cash fund?** If not, start building one. Money set aside for emergencies will increase and protect your net worth, and you won't have to use a credit card and create debt.
- 3. Are you saving for retirement?** Contribute as much as possible to your retirement accounts. Many employers have matching programs that you should maximize. As your accounts grow in value, so does your net worth.
- 4. Do you budget well?** Track your spending. Knowing where you spend money can help you control overspending.

**You are ready to invest if you live within your income, save regularly and use credit wisely.** For decades, one of the best ways to make money long term has been to invest in stocks, bonds, and mutual funds. The earning power of the U.S. and world economies, even with serious fluctuations, endures. Consider:

- 1. What is your risk tolerance?** How much risk can you afford, not just financially, but also behaviorally? Will losing money keep you up at night? Can you afford to lose your initial investment?
- 2. What is your timing?** The shorter the time frame, the less risk you should accept.

**Your answers to these questions will set you up for long-term success.**

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

## Buying a Used Car Safely

**If you're looking to buy a used car, it's important to watch out for dishonest sellers and scams.** The following steps can help you avoid most scams to protect yourself and your money:

- 1. Get the vehicle history report.** If the seller doesn't provide one, visit the website of the state department of motor vehicles (or licensing) where the vehicle is registered. Once you have these in hand, look for red flags, such as several previous owners, title not in seller's name, missing registration years, previous damage title (also called rebuilt title) indicating accidents or water damage, outstanding recalls, former rental car, rebuilt vehicle, many repairs or a recent major repair.
- 2. Have a mechanic inspect the vehicle.** Vehicle inspections run between \$100 and \$200, but it's money well spent for peace of mind. Inspections can potentially save you thousands on a major repair.
- 3. Pay with a cashier's check.** A cashier's check requires the legal name of the seller, so if you end up getting scammed, you will have the proper information. Avoid cash sales because there is no paper trail.



## Preventing Backovers

**A backover happens when a worker is struck by a vehicle that is backing up.** Fortunately, backovers are preventable. These mishaps can occur for several reasons, including distracted workers, drivers' blind spots, faulty or inaudible backup alarms and drivers who assume the path is clear without checking before they shift to reverse. OSHA suggests these ways to prevent backovers in a work zone:

### Spotters

- Spotters and drivers should agree on hand signals before backing up.
- Spotters should always maintain visual contact with the driver while the vehicle is backing up.
- Drivers must stop backing up immediately if they lose sight of the spotter.
- Spotters should not use personal phones, personal headphones or any item that could pose a distraction while they are spotting.
- Spotters should wear high-visibility clothing.

### Cameras

- Check all backup cameras on all vehicles before moving in reverse. Some vehicles may require more than one backup camera.

### Proximity Detection Systems

- Use these systems to alert the driver with a visual or an audio warning.
- Use the system that works best for the situation; there are radar, ultrasonic and tag-based systems.

### Internal Traffic Control Plans (ITCP)

- Develop and use ITCPs to coordinate traffic flow to minimize or eliminate the need for vehicles to back up.



# Basic Stretching Guide

By Diane McReynolds, Executive Editor Emeritus

**At its most basic, stretching feels good.** But there's more to this activity than you may realize. Adopting a stretching routine offers many benefits:

1. **It can help you build a good range of motion**, which is especially important if you're frequently strength training — or want to play golf, ride a bike or continue other exercise.
2. **It becomes especially important as you age.** Flexibility naturally declines over time, as muscles lose strength and tone, and ligaments and tendons get tighter. In fact, research has shown that men's flexibility often drops sharply around age 70 — or sooner among those carrying 20 to 30 pounds (or more) overweight.
3. **It helps get your heart rate back to a normal level after you've been physically active.** Stretching will correctly and safely help your heart return to a normal rate.

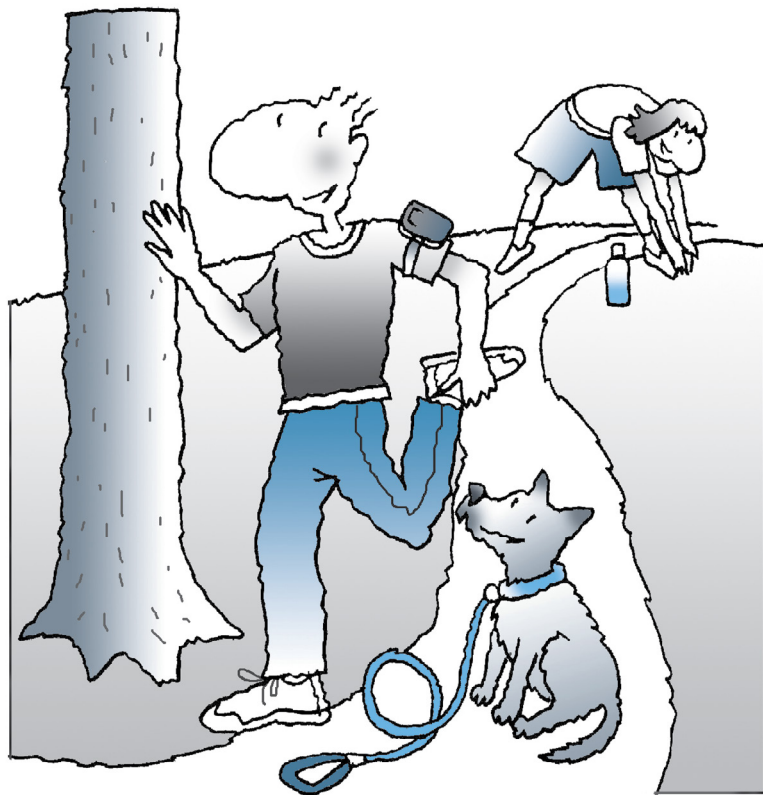
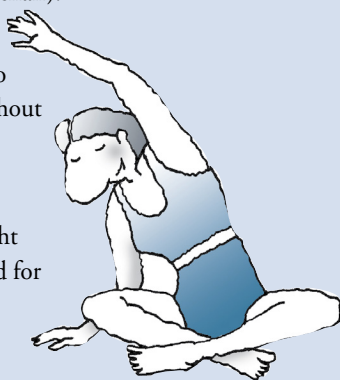
**We typically lose flexibility in the shoulders, hips, spine and knees**, making many everyday movements more troublesome, such as reaching overhead, squatting, twisting and bending over. Reduced flexibility also can lead to other problems, especially chronic low-back pain, neck pain, poor posture and general discomfort.

**How often do you need to stretch?** A helpful stretching plan does not take much time. Basic stretches can be done multiple times a day; it's especially helpful for people spending most of their work time seated. You might try doing these on a five-minute break just to move your body. Consistency is key, whether you are doing five-minute workouts three times a day or an hour of stretches three to four times a week.

**When you stretch, you might feel a little tingling, but never pain.** Ideally, stretching should be relaxing and feel good. Never force your body into shapes that hurt. Harvard Health recommends these stretches:

## Sitting side bend

1. Sit up straight (you can use a chair).
2. Reach overhead with your left arm. Bend from the hip to the right as far as possible without pain or discomfort.
3. Hold for 5 to 10 seconds.
4. Reach overhead with your right arm. Bend to the left and hold for 5 to 10 seconds. Go back and forth several times, if desired.



## Lying down knees to chest

1. Lie on your back and wrap your hands around your bent left leg below the knee.
2. Slowly pull your left knee toward your chest.
3. Hold for 10 to 15 seconds, then switch leg positions.
4. Repeat, pulling your right knee toward your chest.



**Note:** If you have a chronic condition or an injury, you might need to adjust your stretching techniques. For example, if you are coping with a strained muscle, stretching it may cause further harm. Check with your health care provider or physical therapist about the most appropriate way to stretch if you have any health concerns.

**Ready to add more stretching into your fitness routine?** Consider taking an in-person or virtual stretching class with a fitness instructor.

# July Fill-in-the-Blank Puzzle

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

- 1 Shelf-stable snacks are not a concern for rapid \_\_\_\_\_ growth and can remain at room temperature.
- 2 Individuals with \_\_\_\_\_ have difficulty with word recognition, typically impacting reading comprehension and spelling.
- 3 Hypothyroidism can cause \_\_\_\_\_.
- 4 Heavy \_\_\_\_\_ exposure damages skin; it raises the risk of skin cancer, including melanoma and premature aging.
- 5 \_\_\_\_\_ can help you build a good range of motion.
- 6 Pay with a \_\_\_\_\_ if you buy a used vehicle.
- 7 Regardless of where you travel, if you have a \_\_\_\_\_ bracelet or necklace, remember to wear it.
- 8 To be a \_\_\_\_\_, you don't need expensive equipment or advanced degrees, and there's no age limit.



You'll find the answers at [personalbest.com/extras/Jul2023puzzle.pdf](https://personalbest.com/extras/Jul2023puzzle.pdf).

The Smart Moves Toolkit, including this issue's printable download,  
At Risk: Heat-Related Illness, is at [personalbest.com/extras/23V7tools](https://personalbest.com/extras/23V7tools).

## Dr. Zorba's corner

### The Gut-Brain Link

**Your gut and your brain are connected.** The brain sends electrical and chemical signals to the gut. We all know when we're anxious, we might have loose stools, cramping, indigestion or feel nauseated, and then there are gut-wrenching experiences. But what about the reverse? That's where science is headed. A good eating plan, the Mediterranean diet — with lots of fiber, fruits and vegetables, fish twice a week and less beef and pork than the typical American eats — is better for your gut. Eating well means a healthier body and a healthier brain.

— Zorba Paster, MD

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

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