

# WMI<sup>®</sup>

## MUTUAL INSURANCE COMPANY

TM

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

## It's Playtime!

**Play isn't just for kids. It's good for grown-ups, too.** Sports, bike riding, hide-and-seek and a host of other games and activities in childhood were fun and let your imagination soar. You could enjoy time alone, too, with crayons, puzzles or building blocks.

**But in adulthood, work and family commitments** can make playtime for adults seem impossible and silly. However, research shows grown-up playtime can boost mental and physical health.

### Benefits of adult play:

- Play triggers the release of endorphins. These natural, feel-good chemicals boost your mood.
- The social interaction of playing games with family and friends can relieve stress and depression.
- Play stimulates imagination and that can improve problem-solving abilities.
- Playing any type of sports as an adult can benefit physical and mental health.
- Research shows taking time for adult play can promote a sense of humor and a positive outlook on life.
- Play can boost social skills, improving relationships.

**Ready to play?** Stuart Brown, MD, psychiatrist, researcher and founder of the non-profit National Institute for Play, defines play as a "state of mind that one has when absorbed in an activity that provides enjoyment and a suspension of sense of time."

**Be open to exploring different ways to play.** Ask neighbors if they'd like to shoot some baskets at a local park, or play an impromptu ball game just for the fun of it. Enjoy painting or playing with clay as a kid? Devote time to making art just for the fun of it; join a local art group. Loved playing make-believe once upon a time? Visit local theatre productions and act out make-believe scenes with your children or grandchildren.

The Smart Moves Toolkit, including this issue's printable download, **3 Exercise Claims You Can Ignore**, is at [personalbest.com/extras/24V4tools](https://personalbest.com/extras/24V4tools).



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## Free discount prescription drug cards may save you money . . .

Free prescription drug discount cards like GoodRx<sup>®</sup>, SingleCare<sup>®</sup>, ScriptSave<sup>®</sup>, WellRx, Optum Perks<sup>®</sup>, Blink Health<sup>®</sup> (with free home delivery) and RxSaver<sup>®</sup> promise to save you money at the pharmacy. I used to think these cards were gimmicky, but I've learned firsthand that they're legitimate cost saving tools. In many cases, the savings available through these programs are even deeper than the discounts available through your Rx card, and the reduction in the administrative overhead costs saves everyone money! Savings obtained through drug discount programs are shared proportionally between WMI and the member in accordance with plan benefits, and although the member must pay the entire cost upfront, eligible prescriptions can be submitted for reimbursement and Rx deductible credit. If you find a better deal for your prescription drugs through a drug discount card, contact our office and we'll guide you through the steps to make sure everyone saves money. Look into these prescription discount cards. You may be glad you did!



## TIP of the MONTH

### Aspartame

The International Agency for Research on Cancer found limited evidence that the artificial sweetener aspartame causes cancer. Limited evidence means that there was not enough evidence to strongly link aspartame to cancer, and experts say it's acceptable to consume 0 milligrams to 40 milligrams per kilogram of body weight of aspartame per day. That's the equivalent of between nine and 14 cans of diet soda per day, assuming no other intake from other sources. Of course, that's not a suggestion to consume that much diet soda. It's still best to make water your beverage of choice.



eating smart

# TOP 10 Eating Habits

By Cara Rosenbloom, RD

**Eating well is an important part of a healthy lifestyle.** A balanced diet provides the nutrients you need for optimal health and disease prevention. Here are ten tips for healthy eating:

- Balance your plate:** Half of your meal should be vegetables and fruits, and a quarter should be whole grains. The remaining quarter should be protein-rich foods, such as fish, poultry or legumes.
- Incorporate healthy fats:** Choose avocados, fatty fish, nuts, seeds and olive oil. These fats support brain health and aid in nutrient absorption.
- Hydration matters:** Choose water most often and cut back on sugar-sweetened beverages, such as soda.
- Listen to your body:** Pay attention to hunger and fullness cues. Eat when you're hungry and stop when you're satisfied, not stuffed.
- Portion control:** Practice mindful eating by paying attention to portion sizes. Eat snacks in a single-serve bowl rather than from a family-size box or bag.
- Colorful choices:** Opt for a vibrant array of fruits and vegetables. Different colors represent various nutrients, providing a broad spectrum of health benefits.
- Limit ultra-processed foods:** Minimize your intake of foods with lots of added sugars, salt, additives and preservatives, such as baked goods, candy and chips.
- Add some indulgence:** Completely avoiding ultra-processed food is unnecessary. Deprivation never works. Choose occasional treats and enjoy every bite.
- Consider timing:** Maintain a consistent eating schedule with regular meals and snacks. This helps stabilize blood sugar levels and prevents overindulging at mealtimes.
- Cook at home:** Homemade meals are a great option over take-out.

**Adopting these eating habits contributes to overall well-being.** Consistency is key, and small, sustainable changes can lead to a lifetime of healthy habits.



## Turkey Tacos

- |                               |                              |
|-------------------------------|------------------------------|
| 1 tbsp extra-virgin olive oil | ½ tsp garlic powder          |
| 1 lb lean ground turkey       | 4 tbsp salsa, <i>divided</i> |
| 2 tsp cumin                   | ¼ tsp salt                   |
| 2 tsp chili powder            | 8 small tortilla shells      |
| ½ tsp oregano flakes          | 4 cups romaine lettuce       |

- 1 tomato, diced
- 1 red pepper, seeded and sliced
- 2 tbsp sour cream



**Heat** olive oil in a skillet over medium heat. **Add** turkey and cook until browned, breaking it up with a spatula and stirring for 5-7 minutes. **Add** cumin, chili powder, oregano, garlic, 2 tbsp salsa and salt. **Stir** to combine.

**Thin** with 2-3 tablespoons of water and cook 3-5 minutes. **Divide** turkey mixture onto tortillas and serve topped with lettuce, tomato, red pepper, sour cream and remaining salsa.

**Makes 4 servings. Per serving:** 519 calories | 32g protein | 20g total fat | 5g saturated fat | 8g mono fat | 6g poly fat | 55g carbohydrate | 5g sugar (0 added sugar) | 4g fiber | 516mg sodium

# Trauma Dumping

By Eric Endlich, PhD

**If you or someone you know is going through an upsetting experience,** you might experience trauma dumping. Trauma dumping occurs when someone shares details of a distressing story with others who haven't asked about it or are not emotionally prepared for the conversation. It can also happen through sharing disturbing images or information via social media or other online means. While this may happen unintentionally, it can be harmful to the recipient.

**Those who have trauma dumped on them often feel drained or overwhelmed.** Unlike a mutual venting or gripe session between friends or coworkers, trauma dumping is a one-way street, with one person sharing and the other person listening. Listeners often feel helpless and unsure how to respond.

## Here are some ways to avoid trauma dumping:

- **Be** mindful of your audience. Consider whether the person you are talking to is ready to hear about your situation.
- **Start** by sharing a brief overview of your experience. If the person wants to hear more, they will ask.
- **Avoid** sharing graphic or disturbing details.
- **Monitor** your tone and body language, especially around intense emotions.
- **Respect** the other person's boundaries. If they seem overwhelmed or uncomfortable, move on to another topic.

## If someone is trauma dumping on you, there are a few things you can do to help:

- **If** it is too much for you, respectfully tell them and ask them to stop.
- **Listen** without judgment.
- **Let** them know that you are there for them.
- **Offer** support and resources.
- **Encourage** them to seek professional help if needed.

# Sibling Rivalry

By Eric Endlich, PhD

**Whenever there's more than one child in the home** — whether or not they are blood relatives — there is the potential for sibling rivalry. Children are acutely sensitive to being treated fairly and getting enough attention from parents.

**Some amount of rivalry is normal, but it can still be harmful,** especially when children feel bullied by a sibling or unprotected by a parent. These strategies can help limit sibling rivalry and its negative impacts:

**Set a good example.** Communicate and manage your own emotions in a constructive way.

**Focus on strengths.** Let each child know that they are loved and appreciated.

**Don't compare.** Steer clear of labels, such as "the smart one" or "the athletic one" which could foster insecurity and competition.

**Encourage cooperation.** Look for opportunities to have your children share, help each other or engage in joint activities.

**Hear them out.** If they've been fighting, let them know you've heard their feelings — and focus more on solutions than blame.

**Discipline privately.** If consequences are warranted, discuss them with each child individually.

**Keep your cool.** Resist the urge to reprimand or punish them on the spot; rather, let them know that you'll follow up with them when you've had time to decide on an appropriate response.

**Provide one-on-one time.** Give each child individual attention so that they all feel valued.

**If sibling rivalry** continues to have harmful effects despite these approaches, consider seeking professional help, such as parent coaching or family therapy.



**Ultra-processed foods can be as addictive as smoking.** They are manufactured with preservatives, hydrogenated fats, starches, sugars, and other additives to give them a long shelf life and extra flavor. According to research from an international team of scientists, eating these foods regularly can cause brain changes associated with addiction, which can explain why many people keep eating these foods despite health problems, including obesity. The findings are another reason to focus on diets rich in fresh fruits, vegetables, whole grains and minimally processed foods.



If you're allergic to pollen, you know you can't completely avoid it, but these strategies can reduce exposure and symptoms:

- **Keep** home and car windows closed. Use air conditioning, if available.
- **Stay** inside in the morning when pollen levels are higher.
- **Wear** a face mask outside on high-pollen days; shower and put on clean clothes when you go back inside.
- **Use** a saline nasal wash to help clear pollen from your nose.
- **Still sneezing?** Talk to your health care provider or pharmacist about treatment options.
- **Change** your furnace's air filter as recommended by the manufacturer to avoid buildup of dust, dirt and debris.
- **Wipe** pets with a damp paper towel when they come inside to remove pollen.

If you believe you have pollen allergies but haven't been diagnosed, contact your provider about getting tested. You may be referred to an allergist/immunologist.

## body&mind

### Q: Signs of stress in children?

**A:** We all experience stress at times, but children face different challenges and usually have fewer coping strategies. Stress in children may be a result of feeling overwhelmed by school demands, bullied by peers or anxious about situations at home.

#### Common signs of stress in children include:

- ✓ Return of old habits (e.g., bedwetting, thumb sucking).
- ✓ Difficulty sleeping.
- ✓ Nightmares.
- ✓ Withdrawal or clinginess.
- ✓ Appetite changes.
- ✓ Head or stomach pain.
- ✓ Worsening school performance.
- ✓ Aggression or outbursts.

#### Here are some ways to help your children manage their stress:

- ✓ Maintain or resume routines.
- ✓ Laugh and play together.
- ✓ Give them space to talk — and listen without judging.
- ✓ Remain calm, even if they're acting out.



- ✓ Give them opportunities to make their own choices.
- ✓ Check in with their teachers.
- ✓ Consult with their health care provider, who can provide referrals to mental health professionals.
- ✓ Check their online activities and for any sign of cyberbullying.

— Eric Endlich, PhD

## Adaptive Sports



**Having a health condition or an impairment doesn't mean you can't participate in sports.** In fact, adaptive sports — games with special rules, equipment and assistance — make it possible for many people with disabilities to play a variety of sports. Wheelchair basketball is one of the best-known examples of an adaptive sport. But there's also adaptive tennis, volleyball, archery, fly-fishing, biking and other sports.

**Participating in an adaptive sport on an even playing field builds** teamwork, confidence, boosts social contact and increases quality of life. Research shows adaptive sport participation can strengthen the body, improve endurance and flexibility, reduce body fat and increase bone density, too.

**If you are interested in participating in an adaptive sport,** talk to your health care provider and your local parks and recreation department to find local programs appropriate for your disability. The U.S. Olympic Committee ([teamusa.org](http://teamusa.org)) offers information on adaptive sports. And you can find adaptive sports programs nationwide at [moveunitedsport.org/locations](http://moveunitedsport.org/locations).

**Special equipment is often needed,** such as three-wheeler bikes, which rely on upper body movement, and wheelchairs adapted for sports with larger wheels and other features, such as anti-roll wheels in the back. Contact your insurance carrier and disability organizations for resources which may help with the cost. If you are a Veteran, visit [va.gov](http://va.gov) to learn about grants for Veterans participating in adaptive sports.



# Posture Pointers

**Almost everyone remembers being told as a child to “stand up straight.”** It turns out, that’s good advice for life. By standing up straight, you center your weight over your feet — and your body functions best when properly aligned.

**Good posture is important** for balance, helping you avoid falls and strengthening your abilities in sports.

In fact, good posture helps you perform everyday activities, such as lifting packages and housework, without back strain. What’s more, your posture helps with non-verbal communication.

If you’re slumped, head down, you may come across to others as shy or not interested in what others are saying. But if you are standing or sitting straight, the odds are you’ll appear confident.

## How to check your standing and sitting posture:

**For standing posture, use a full-length mirror.**

- Your chin should be parallel to the floor — not up or down.
- Are your shoulders even?
- Your spine should be in a neutral position (not overarching, forward or backward).
- Arms at your side should be even, hips should be even and both knees should point straight ahead.

**Good sitting posture is important, too, and can help you avoid neck and back pain.**

- Keep your chin parallel to the floor.
- Make sure hips, knees and shoulders are even.
- Your knees and feet should point ahead.

**If your posture needs improving, get moving.** Harvard experts note posture can be improved with a few simple, regular balance-specific workouts that build core strength and loosen tight muscles. Pilates and yoga are examples that can help.



## April is Irritable Bowel Syndrome Awareness Month.

If you have irritable bowel syndrome (IBS), you are not alone.

As many as 10% of people worldwide experience IBS symptoms, according to the International Foundation for Gastrointestinal Disorders.

However, many are undiagnosed and don’t know their bouts of abdominal pain, diarrhea and/or constipation could indicate a treatable medical disorder.

## IBS Awareness Month is

an opportunity to learn more about the condition.

If you have symptoms of IBS, talk to your health care provider. Individualized care can involve dietary changes, probiotics, medications and stress control. Learn more at [niddk.nih.gov/health-information/digestive-diseases/](http://niddk.nih.gov/health-information/digestive-diseases/).



## Q: What causes chronic pain?

**A:** **Chronic pain is pain lasting more than three months.** This kind of pain can occur anywhere in the body and be constant or come and go (recur). An estimated 25% of adults suffer from chronic pain at some point; see your health care provider if you believe you have it.

### Ongoing inflammation may be the cause.

The body uses inflammation to heal wounds, but if that inflammation doesn’t go away, it might lead to chronic pain. So can ongoing inflammatory conditions, such as some forms of arthritis or cancer.

### Chronic pain can also be traced to

fibromyalgia, headaches (e.g., migraines), and neurogenic pain (caused by damage to nerves or other parts of the nervous system). Stress, anxiety and depression can also cause chronic pain. Sometimes pain can be caused by more than one condition or disease.

### Another factor is increased sensitivity

**to pain.** Changes in the body from an injury or infection can increase pain sensitivity — sometimes leading to an ailment with chronic pain.

— Elizabeth Smoots, MD

Retailer Gift Card  
CAUTIONS

The holidays are behind us, and you may have received gift cards for businesses where you don't shop or dine. Or maybe it's a card with multiple brands you don't buy or for an airline you never use. Here are three common questions about using gift cards:

**1. Can I sell or trade gift cards I don't want? Yes.** There are companies where you can do this. Research the business before you use its services. Check the Better Business Bureau at [bbb.org](http://bbb.org) for ratings and any complaints about any online gift card marketplace you are considering. Look for reviews. **Note:** If you resell \$600 or more of gift cards, you must report this income to the IRS. The gift card marketplace you use will send you a 1099-K for filing with the IRS.

**2. It is okay to buy from sellers that only accept gift cards as payment? In a word, no.** This is a popular scam. A legitimate merchant will never limit payment to this method (or any prepaid card issued by a bank or credit card company) or accept gift cards issued by other retailers. Also use caution when you're dealing with an individual seller. They should offer other options, such as payment apps from established companies and credit or debit cards.

**3. Can you buy a gift card using another gift card? It depends** on the retailer and the type of gift card. For example, some retail chains may let you use a prepaid card issued by a credit card company. Always check the terms and conditions of the gift card.

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

Distracted Driving  
Awareness Month

**The driver in front of you suddenly slows down for no apparent reason.** The car next to you veers into your lane. These are typical scenarios that mean you could be encountering a distracted driver. So, what do you do?

- **Drive** defensively. Keep your distance and give them a wide berth.
- **Report** erratic driving. You obviously can't report every distracted driver, but if you notice someone who could be under the influence, pull over and phone the police and provide them with a car description and license number if you can.
- **Don't** engage negatively with the other driver by honking the horn, shouting or otherwise. The best thing to do is continue to keep your distance and drive defensively.
- **Don't** get distracted yourself. Keep your eyes on the road at all times.
- **Turn** off or silence your cell phone and never text while driving. If you must use your phone for any reason, pull over to a safe place first.
- **Adjust** your radio, music streaming and temperature controls before you start to drive.
- **Avoid** eating, drinking or smoking while driving.
- **Transport** your pets in pet carriers in the rear of the car.
- **Pull** over if you need something from another part of your car.
- **Don't** drive when you're upset, overexcited, sick, tired or have other strong emotions or physical symptoms.
- **Secure** items in the car, including groceries, so they do not roll over or topple while driving.
- **Don't** sightsee while driving. If you want to look around, pull over safely.



## Dog Walking Hazards

**Walking your dog daily can provide health benefits for canine and human,** a routine that is increasing in popularity. But take some practical safety steps on your walks. A study reported online in April 2023 by *Medicine & Science in Sports & Exercise* ties walking to a sharp rise in injuries among people holding the leash of a frisky, fun-loving pup.

**Researchers analyzed input from a national health database** from 2001 to 2020 that suggests nearly 423,000 people, average age 53, who visited emergency units after being pulled or tripped by their dogs' leashes.

**As dog walking for exercise has continued to grow in popularity,** the annual number of injuries has increased by more than four times during the study period from about 7,200 in 2001 to about 32,000 in 2020. Common injuries included broken fingers, shoulder sprains and traumatic brain injuries.

**Take Precautions:**

**Talk to your pet's vet.** Not all dogs are up for long walks. Ask your vet when it's time to start walking your puppy; whether your senior dog can still keep up with a workout; or if there are health conditions that

might make regular walking risky for your pooch or you.

**Consider a dog harness.** It may be a smart option for walking dogs that tend to pull as it can help reduce pressure on their throats. Find the right fit for your dog.

**Consider weather.** Winter safeguards can include booties for pet paws. On warm summer days dogs can overheat and feel heat exhaustion or heat stroke, so be watchful.

**Be aware of nearby surroundings,** especially in busy areas that might inspire your leashed pooch to take off running. Stay in control. And enjoy.

# ALCOHOL: What You Need to Know

By Cara Rosenbloom, RD

**Social drinking is often celebrated — or even expected — at work functions, holidays and parties.** While the occasional drink can be part of an overall healthy diet, it's a slippery slope into excessive drinking and the health problems that can accompany too much alcohol. From the occasional sip to binge drinking, recognizing the risks and understanding when alcohol may be interfering with your life is pivotal for maintaining optimal health.



## Current Alcohol Guidelines

**There are no essential nutrients in drinking alcohol,** meaning it's not a required component in the diet. If you don't drink alcohol, don't start. If you do drink, the CDC says that moderate drinking is defined as:

- ➔ One standard drink or less in a day for women.
- ➔ Two standard drinks or fewer in a day for men.
- ➔ A standard drink is 14 grams of pure alcohol, roughly equivalent to 5 ounces of wine, 12 ounces of beer or 1.5 ounces of distilled spirits.

**If you have more than one or two drinks a day,** you fall in the CDC category of heavy drinking, which means you regularly exceed the recommended guidelines for moderate alcohol consumption. Heavy drinking is defined as:

- ➔ Consuming 8 or more drinks per week for women.
- ➔ Consuming 15 or more drinks per week for men.

**The most common form of excessive drinking is called binge drinking** and is most prevalent in young adults, although it can occur at any age. It involves drinking large amounts of alcohol in a short period, typically bringing blood alcohol concentration to 0.08 grams percent or higher (above the legal limit). Binge drinking is defined as:

- ➔ For women, consuming 4 or more drinks during a single occasion.
- ➔ For men, consuming 5 or more drinks during a single occasion.

## Risks associated with drinking:

**Both short- and long-term risks can result from heavy or binge drinking.**

Short-term risks include car accidents, violence, risky sexual behavior, alcohol poisoning or hangovers.

**Long-term health risks from excessive alcohol consumption include an increased risk of several chronic diseases:**

**Heart disease** — Drinking too much alcohol can raise triglycerides (a type of fat in the blood), which is associated with fatty buildup in the artery walls and an increased risk of a heart attack or stroke. Alcohol abuse can also contribute to high blood pressure levels.

**Cancer** — Alcohol intake raises the risk of several types of cancer, including breast, esophageal, liver and colon cancer. The risk starts increasing with less than one drink per day, and the more you drink, the greater the cancer risk.

**Liver disease** — Excessive alcohol consumption is a leading cause of liver diseases, including fatty liver, alcoholic hepatitis and cirrhosis. The liver's ability to metabolize alcohol can be overwhelmed, resulting in inflammation and scarring.

**Mental health problems** — Depression and anxiety can be both a reason to drink alcohol, and a symptom of overuse. Alcohol is a natural depressant that affects the central nervous system, and it can exacerbate anxiety and depression.

**Nutritional deficiencies** — Alcohol interferes with nutrient absorption and can lead to malnutrition. Chronic alcohol abuse can result in deficiencies in essential vitamins and minerals, affecting overall health.

## Recognizing the Warning Signs:

### Are You at Risk?

**More than 14 million American adults have alcohol use disorder.** Knowing whether alcohol is interfering with your life requires self-reflection and awareness. Signs of a potential problem include:

- ☐ An increasing tolerance to alcohol.
- ☐ Experiencing cravings to drink.
- ☐ Unsuccessful attempts to cut down or quit.
- ☐ Neglecting responsibilities at home or work due to drinking.
- ☐ Continued alcohol use despite knowing its negative effects.
- ☐ Using alcohol to manage stress.
- ☐ Continuing to drink even though it causes depression or anxiety.
- ☐ Health problems caused by alcohol.

**If you think you have a problem,** therapy, behavioral treatment, support groups and medications can help treat alcohol use disorder. Learn more at [alcoholtreatment.niaaa.nih.gov](http://alcoholtreatment.niaaa.nih.gov).



## STUDY: Non-Melanoma Skin Cancer

**Non-melanoma skin cancers cause more global deaths than melanoma.** Researchers found that 1.2 million cases of non-melanoma skin cancer occurred worldwide each year compared with 300,000 cases of melanoma. Of the two cancer categories, non-melanoma skin cancers, such as basal cell and squamous cell carcinoma, are easier to treat and less likely to metastasize. But since non-melanoma skin cancers occur more often — comprising 78% of skin cancer cases — they result in more deaths than melanoma. Nearly 64,000 deaths from non-melanoma skin cancer occur globally each year compared to 57,000 deaths from melanoma.

The researchers encouraged skin cancer screening performed by health care providers. They also recommended educating the public about reducing sun exposure. Increased public awareness is especially important for high-risk populations, such as those who work outdoors or are fair-skinned, elderly or immunosuppressed. Screening populations with lower rates of skin cancer was encouraged, too.

## STUDY: Fitness Influencers

**Fitness influencers on social media fitinspiration accounts may offer exercise**

**workouts or fitness advice.** Unfortunately, many of their posts contain content that sexualizes, objectifies or promotes unhealthy or unrealistic body shapes. A growing body of research shows fitness social media can harm mental health. A study published in *BMC Public Health* showed that negative mood, greater body dissatisfaction or eating disorders can result from following fitinspiration posts frequently. After auditing the most recent 15 posts of 100 leading fitinspiration accounts on one social media platform, the researchers found inaccurate, misleading or unhealthful content. In fact, about two-thirds of the accounts were considered not credible. **The bottom line:** It's important to find reputable sources when looking for health and fitness information online.

— Elizabeth Smoots, MD



## Dr. Zorba's corner

### OTC COVID-19 Tests

**COVID-19 is here to stay.** The CDC has added it to the list of vaccinations everyone needs. If you've been exposed to someone with COVID or have typical symptoms then you need to get tested. Fortunately, there are a variety of over-the-counter tests you can use at home. All COVID tests have an expiration date set by the manufacturer, but for some tests this date has been extended. To find out if your at-home test is still good to use, search for **covid tests** at [fda.gov](https://www.fda.gov). And remember, one COVID test is not enough if you're sick. Take them every 48 hours to prevent getting a false negative result (timing may vary depending on symptoms or lack thereof). Search for **Understanding At-Home OTC COVID-19 Antigen Diagnostic Test Results** at [fda.gov](https://www.fda.gov).

— Zorba Paster, MD

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

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