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“Life Is a Journey. Have Some Fun.”

AGE: More Than a Number

You're never too old to have good health.

That's why it's important to know about well-researched strategies that can help you be as healthy and fit as possible as you enter your 40s, 50s and 60s. And, if you are in your 20s or 30s, you'll get an early start on taking action to live a long and healthy life.

➔ **Get active.** Regular exercise lowers your risk of heart disease, high blood pressure, type 2 diabetes and some cancers. Get at least 150 minutes of moderate-intensity activity, such as brisk walking, a week. Get your health care provider's okay first if you are new to exercise.

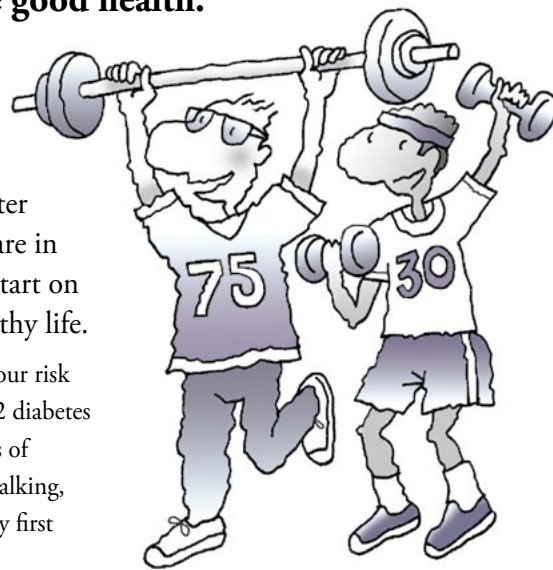
➔ **Don't ignore your skin.** Skipping sunscreen when you are in the sun for any length of time can hasten wrinkles. It raises the risk for skin cancer, too. Use a broad-spectrum sunscreen with at least SPF 30.

➔ **Manage stress.** Your 30s and 40s are often years when work and home responsibilities are extra-demanding, resulting in chronic stress and sleep difficulties. Practice relaxation techniques, such as yoga and meditation, exercise more and seek counseling, if needed.

➔ **Commit to getting enough sleep.** All adults, no matter your age, need seven to nine hours of sleep, according to the National Institute on Aging. Get serious about keeping your bedroom quiet and comfortable and stick to a bedtime routine.

➔ **Make healthy eating a priority.** Fill plates with vegetables, fruit, whole grains and protein-rich foods, such as fish, poultry and beans. Reduce your intake of fast food and sweet or salty treats. This eating pattern helps reduce the risk of chronic diseases as we age.

➔ **Get annual check-ups.** Regular screenings can uncover health concerns you may be unaware of that need treatment. Your provider can also advise you about exercise and diet and refer you to specialists or counselors as needed.



Volume 45 • Number 4 • APRIL 2025

WMI notes

Contrary to popular belief and widely accepted rhetoric, insurance companies do not drain profit from the healthcare system, and they do not drive skyrocketing health care costs.

According to a report published on October 24, 2024 by AHIP, the overwhelming majority of the health insurance premium dollar (83.6%) goes directly to pay for health care and health-related expenses. A small portion goes to insurance company operating costs, and only a very modest 2.4% is insurance company profit. Here's a breakdown of the allocation of your healthcare dollar:

- Prescription Drugs = 24.2%
- Inpatient Services = 17.6%
- Outpatient Services = 19.9%
- Emergency Room = 3.2%
- Doctor Visits = 11.6%
- Ambulatory Surgery, Labs and other Outpatient Care = 7.1%
- Insurance Company Business and Administrative Expenses, Taxes, Fees, Cost Containment, Quality Improvement and Other Administrative Costs = 14.0%
- Insurance Company Profit = 2.4%

For a more detailed discussion about health insurance premium allocation, visit ahip.org/health-care-dollar.

The Smart Moves Toolkit, including this issue's printable download, Q&A: What is occupational therapy?, is at personalbest.com/extras/25V4tools.

How to Spot Ultra-Processed Foods

By Cara Rosenbloom, RD

The term *ultra-processed foods* was developed by scientists to help them categorize foods when conducting clinical research. When studying how dietary patterns affect health, researchers separate food into four categories, known as the NOVA Classification, which is simplified here:

Research shows that people who eat the most ultra-processed foods have a higher risk of developing cancer, type 2 diabetes and heart disease. Health professionals suggest choosing whole or minimally processed foods more often than ultra-processed foods.

How can you tell if a food has been extensively processed? Here's a telltale sign: If the food is branded, convenient, ready-to-eat, made with low-cost ingredients and high in sugar, salt or fat, it's likely ultra-processed.

NOVA Classification

GROUP 1: Unprocessed or minimally processed foods, such as vegetables, fruit, meat and whole grains.

GROUP 2: Processed culinary ingredients, such as oil, sugar and salt.

GROUP 3: Processed foods, such as canned fish, cheese and fresh bread.

GROUP 4: Ultra-processed foods, such as soft drinks, candy, chips and fast food.

Another clue? Ultra-processed foods stay fresh for a while and are filled with additives and preservatives, such as:

- Artificial colors or flavors.
- Artificial sweeteners (e.g., aspartame, sucralose).
- Bulking agents (e.g., carrageenan, guar gum).
- Emulsifiers (e.g., xanthan gum, lecithin).

If the food contains a list of ingredients you would not normally buy in a grocery store or cook with in your kitchen, it's probably ultra-processed. For example, the ingredient list may say: *sugar, flour, palm oil, high fructose corn syrup, salt, soy lecithin, xanthan gum, artificial color, artificial flavor.* How many of those ingredients are in your pantry? Probably just sugar, flour and salt.

Finally, ultra-processed foods also go through industrial processes to get their final shape, such as extrusion, molding and deep-frying. If your food has a distinct shape, such as a gummy bear or twisted pretzel, it's ultra-processed.



TIP of the MONTH

Home-Grown Produce

If you are thinking of growing vegetables this year, April is the perfect time to get started. Vegetables, such as kale, Brussels sprouts, cabbage and broccoli, thrive in spring's combination of sunny days and chilly nights and can withstand spring frosts. Plus, these hardy vegetables are so versatile; using seeds or seedlings, you can plant them in a garden or in containers on a balcony or porch. Come late summer, you'll have the ingredients for perfect kale salad or roasted broccoli. They will brim with vitamins A, C and K, fresh from the garden.

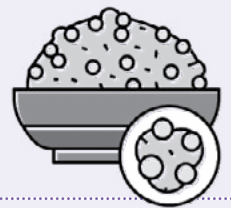


Lemony Quinoa with Peas

- 1 cup quinoa, rinsed
- 1 tbsp extra-virgin olive oil
- 1 small onion, diced
- 3 cups frozen peas
- 1 tbsp lemon juice and zest of 1 lemon

- ¼ cup crumbled feta cheese
- ½ tsp salt
- ¼ tsp pepper
- ½ cup chopped fresh basil

EASY recipe



Cook quinoa according to package directions. **Set** aside. **In** a large pan over medium heat, add oil. **Stir** in onion and cook, stirring until softened, about 2 minutes. **Add** peas and quinoa. **Heat** about 5 minutes, until frozen peas soften. **Stir** in lemon juice, zest, feta cheese, salt and pepper. **Top** with basil and serve.

Makes 4 servings. Per serving: 204 calories | 10g protein | 6g total fat | 1g saturated fat | 2g mono fat | 2g poly fat | 30g carbohydrate | 5g sugar (0g added sugars) | 6g fiber | 269mg sodium

MENTAL HEALTH CHECK: Languishing

By Eric Endlich, PhD

While people are generally familiar with the concepts of depression and happiness, the in-between state of *languishing* is less well-known. Those who are languishing are emotionally stagnating and tend to lack joy, motivation and purpose.

Although languishing is less severe than depression, it can still impact your well-being and productivity and may increase your risk for other mental disorders.

Common signs of languishing are:

- Lack of enthusiasm.
- Difficulty focusing or concentrating.
- Feeling disconnected from others.
- Having a sense of emptiness or aimlessness.
- Struggling to get excited about or engaged in activities.

Here are some strategies that can help you move from languishing to its opposite, flourishing:

- **Practice mindfulness.** Being tuned into the present moment helps counteract worries about the future and promotes well-being.

- **Set small goals.** Picture what you'd be doing if you were flourishing, and take concrete steps to work toward that vision.
- **Pursue meaningful activities.** Community service, learning a new skill or doing something creative can lift your spirits.
- **Take care of yourself.** Regular physical activity, adequate sleep and good nutrition are all essential contributors to feeling your best.
- **Build social support.** Make time to maintain and enhance existing relationships, or join groups or classes to develop new connections.

- **Find a purpose.** Think of a time in your life when you felt more motivated, and consider what you were doing during that period that was more energizing for you.

By taking some of these steps, you can shift from stagnating to thriving.



Humor is a great stress reliever.

It's no joke — researchers say finding the humor in even highly stressful situations can reduce anxiety. How? Laughter can trigger physical changes in your body by boosting the release of endorphins in your brain. A hearty laugh quickly eases your stress response, briefly raising and then lowering your heart rate and blood pressure, which can leave you feeling calm and uplifted. The next time you feel stressed, look for the humor or find it by viewing silly videos, reading joke books, memes or comic strips, listening to humorous podcasts, attending a comedy show or watching a funny movie. **April is National Humor Month** — celebrate it with a laugh.

Emotional Recovery from Natural Disasters

After reaching safety following a disaster, there comes another phase of recovery — healing from the emotional impact of the experience. It's common to feel a range of responses, including emotional and physical exhaustion, irritability, struggling to concentrate and experiencing sadness, loneliness, anxiety, sleep difficulties or loss of appetite. You may also notice you react to triggers, such as loud noises or sirens.

These reactions are usually temporary and will dissipate. Resuming a comfortable, familiar routine will take time as well. Here are some steps to get you back on track:

Seek support. Call on your network of family and friends to get you through this time. Join a local support group with others who were affected by the disaster. Consider seeking help from a mental health professional if feelings of hopelessness or sadness persist.

Focus on priorities and approach tasks one small step at a time.

Re-establish routines to the best of your abilities. Seek solace in hobbies, exercise or social groups.

Eat well-balanced meals and drink plenty of water to help your recovery.

Get adequate sleep by sticking to your normal schedule. Your body needs rest even though you may feel you have a lot to do.

Seek out information about resources that can help you and your loved ones address your needs related to the disaster.

Minimize the amount you see and hear about disasters — from online, television, radio and print.



Reassure children and be patient. Children may act out, become clingy or very emotional. Encourage them to talk about their feelings, and involve them in activities.

Head and neck cancers are diagnosed in about 70,000 Americans each year. Throat, mouth and larynx malignancies are the most common types, but the cancer also occurs in sinuses, the nasal cavity and salivary glands. Alcohol and tobacco use cause at least 75% of head and neck cancers, according to the National Cancer Institute. Men are more likely to develop the malignancies than women, and people older than age 50 are at highest risk. However, these cancers are increasing in younger people due to cancer-linked HPV (human papillomavirus) sexually transmitted infections. To lower risk, cut back or eliminate alcohol, don't smoke and get vaccinated for HPV. **Note:** Ask your health care provider if you should get the HPV vaccine.



body&mind

Q: What is executive dysfunction?

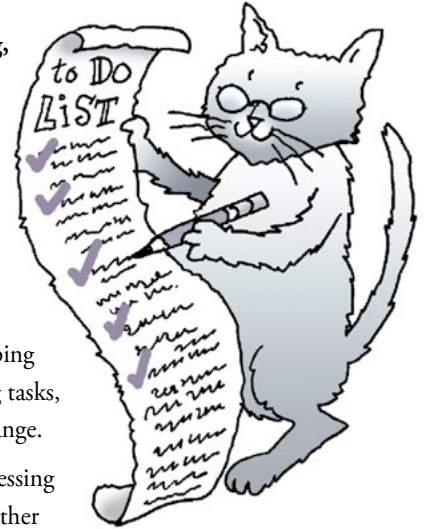
A: **Executive functioning (EF) involves skills, such as planning, self-control, flexibility, problem-solving, organizing and time management.** Those who struggle in these areas are said to have *executive dysfunction*. It's not a medical diagnosis, but it is often associated with other conditions, such as ADHD, autism, depression, traumatic brain injury (TBI), stroke and dementia.

Executive dysfunction can have major impacts on school performance, productivity at work and the success of relationships.

EF skills, which normally continue developing until our mid-20s, are vital for remembering and completing tasks, managing our emotions, staying focused and adapting to change.

In some situations, such as depression, the first step in addressing executive dysfunction is to treat the underlying condition. Other helpful strategies and resources include medication (in the case of ADHD), cognitive behavioral therapy and EF coaching. These coaches, sometimes called academic or organizational coaches, teach time management and study skills, and give people tools they can use to become more self-sufficient in these areas.

— Eric Endlich, PhD



Healthy Habits for Your Feet

Many of us don't give a second thought to our feet until they are hurting. But why wait? Treat your feet right and they'll carry you far. Here are some tips to help you start off on the right foot:

Wear comfortable and supportive footwear — especially if you are on your feet all day. Shoes should feel comfortable from the first time you try them on. There's no such thing as breaking them in.

Safeguard your feet with protective footwear if your job requires it.

Wash your feet daily to remove germs and bacteria. Dry them thoroughly, especially between the toes, as trapped moisture in this area can encourage fungal growth.

Moisturize your feet, focusing particularly on the heels. However, to prevent fungal growth, avoid applying lotion between the toes.

Remove calluses by gently using a pumice stone or foot file, then apply moisturizer. If left untreated, sometimes calluses can crack and bleed, leading to discomfort and increasing the risk of infection.

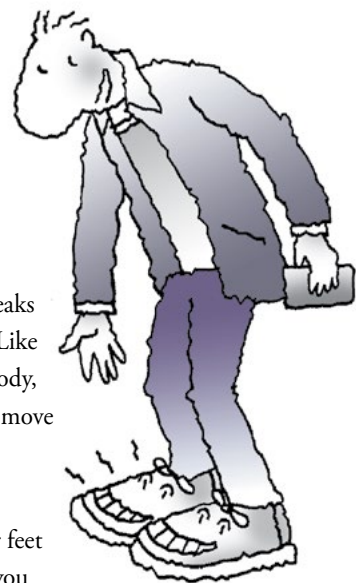
Trim your toenails. Cut straight across and not too short to avoid developing ingrown toenails or getting cut.

Wear the correct shoes for the activity. For example, wear court shoes if you play tennis or pickleball, use running shoes for running and cleats for sports that require them. **Tip:** Purchase athletic shoes a half-size larger to accommodate swelling.

Take frequent breaks if you sit all day. Like the rest of your body, your feet need to move and stretch, too.

Pay attention to foot pain — your feet are trying to tell you something.

Examine your feet often for signs of trouble. If you see anything amiss, such as swelling, growths or discolorations, see your health care provider.



Think Before You Drink

Drink Less. Be Your Best. That's the campaign the CDC has launched to increase awareness of the harmful effects of excessive alcohol consumption. Did you know that using alcohol excessively a few times a month isn't harmless? Instead, it's a serious danger to health.

The CDC defines **binge drinking** as downing at least four alcoholic drinks (for women) or at least five (for men) in two hours. That raises blood alcohol levels to .08, causing too much impairment to drive safely. But a CDC survey of more than 400,000 Americans revealed a substantial number of those who admitted to being binge drinkers typically consumed even more alcohol — seven alcoholic drinks in a couple of hours, multiple times a week.

While that finding is concerning because of the risk for accidents while under the influence of alcohol, binge drinking is also associated with a host of potentially serious medical consequences, including liver, stomach, heart and kidney health problems and cognitive issues ranging from short attention spans and memory problems to depression.



The impact of binge drinking can be severe and even deadly for those who consume high amounts of alcohol. Alcohol poisoning is not uncommon, according to the Cleveland Clinic. It occurs when the body can't remove toxins quickly enough when blood alcohol levels are extremely high. Alcohol poisoning symptoms include confusion, difficulty staying conscious, seizures, vomiting, irregular pulse and breathing and hypothermia. The outcome can sometimes be death.

Bottom line: There's nothing harmless about binge drinking. In fact, when it is chronic and difficult to stop, it is considered a type of Alcohol Use Disorder (AUD). If you or someone you know needs help to stop binge drinking, contact your health care provider for help, which can include counseling and medication. Learn more at cdc.gov/drink-less-be-your-best/about/index.html.



Ever see tiny specks or cobweb-like blobs in your field of vision? Odds are, they're common, harmless **floaters** — shadows occurring when tiny clumps of cells or vitreous humor (a jelly-like substance which protects eyes) pull away from an eyeball. Although floaters are common, being nearsighted or having eye surgery can increase them. If you have an unexplained increase in floaters or new symptoms, such as flashes of light or persistent dark areas in your vision, contact your eye care provider immediately.

Q: Do I need a shingles vaccine?

A: **People older than age 50 are at increased risk for shingles.** Chickenpox and shingles are caused by the same virus. After a person recovers from chickenpox, the virus stays inactive in the body; it can reactivate years later to cause shingles. The Shingrix vaccine helps prevent the painful, blistering rash of shingles and its complications, such as postherpetic neuralgia.

Adults aged 50 and older should get the shingles shot, according to the CDC. The CDC recommends the vaccine even for people who have already had

shingles, or were vaccinated with an older, less-effective shingles shot. Adults aged 19 and older with a weak immune system should also consult with their health care provider to see if they should be vaccinated.

Shingrix is given in two doses, two to six months apart. It is made from part of the shingles virus and is not a live vaccine. Side effects can include local redness, swelling and soreness or headache. Side effects are more common in younger people.



— Elizabeth Smoots, MD

How to Deal with Medical Debt

Dealing with medical debt can be daunting, but there are effective strategies to manage it. An important first step is to verify the accuracy of your bills; mistakes are common, and billing errors can lead to inflated charges. If there are errors, contact the billing office as soon as possible. Ask for an itemized statement, and check that you received the services listed.

Next, explore your options for payment. Many health care providers offer payment plans that allow you to spread out payments over time, making it more manageable. If your debt is overwhelming, consider negotiating with your provider. They may be willing to reduce your bill or offer a discount for upfront payment. Also ask about interest-free payments. Throughout the process, keep communication open with your health care providers and creditors. Staying proactive can help you avoid collections and mitigate stress.

Another option is financial assistance programs. Many hospitals have charity care policies that can significantly reduce your costs based on income and financial need. Some nonprofit organizations provide financial help, including assistance with medications necessary for your health or even certain medical conditions. The ACA requires hospitals with 501(c)(3) status to offer assistance with medical expenses. Some states also have charity care provisions for residents. Search online for assistance options in your area.

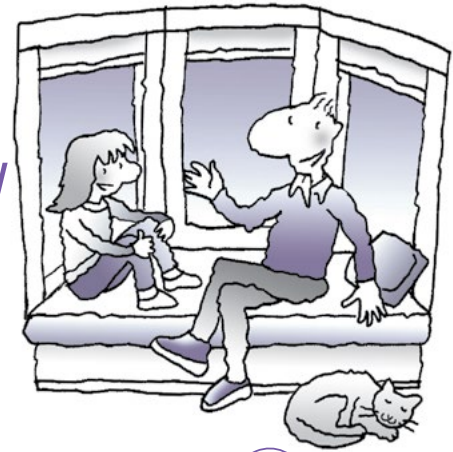
Most importantly, don't ignore medical debt. Providers may charge interest and fees on top of already high balances for non-payment.

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

A Window into Safety

While windows bring light into a room, they can also be hazardous, especially for small children. Follow these tips to reduce dangers around windows:

- Keep windows closed and locked or only open them from the top when small children are nearby. Window screens aren't designed to prevent falls.
- Place cribs, furniture or anything a child can use to climb on away from windows.
- Consider installing window guards or safety rails.
- Choose cordless window coverings to eliminate entanglement risks.
- Make sure you can open windows quickly and easily in an emergency.



National Window Safety Week is April 7 to 13.

Keep Your Workplace Safe

OSHA defines violence on the job as “any act or threat of physical violence, harassment, intimidation, or other threatening disruptive behavior [at work]. It ranges from threats and verbal abuse to physical assaults and even homicide.” If you encounter any threat of physical violence, walk away from the situation if you can do it safely. Follow your company’s policy or report the act or threat immediately to your supervisor and HR department.

To reduce the odds of encountering workplace violence:

- **Attend** workplace personal safety training programs so you can learn how to recognize, diffuse or avoid potentially violent situations.
- **Review** workplace violence policies and know what to do in case you feel unsafe.
- **Do not** enter any location that makes you feel at risk.
- **Do not** engage with someone who makes you feel unsafe.

If you encounter any workplace violence, here is what to do:

- **Maintain** a safe distance and leave if you feel threatened.
- **Stay** calm; don't raise your voice. Try to find out the source of the person's anger by asking open-ended, empathetic questions. Give the person choices by asking things, such as “I can see you're upset. What is it you want me to do?” or “Can you tell me what happened to make you feel this way?” Listen to their answers.
- **Notice** if the person becomes more aggressive in language or voice volume. If you aren't comfortable, leave the situation.
- **Don't** be afraid to ask others for help. Before engaging, check if anyone is around and note where exits are in case you need to leave quickly.
- **If** the situation is escalating and you feel threatened, call security or 911.
- **Use** respectful and courteous language. Do not raise your voice, belittle the person or use sarcasm.



Watch Out for Health Misinformation

Learning how to protect your health is important, but you need accurate information. Unfortunately, medical misinformation (which the CDC defines as false, inaccurate or misleading information, according to the best available evidence) is common. Fake or unproven claims — ranging from rapid weight loss to even curing serious diseases — spread at lightning speed on the internet via social media, podcasts, websites and search engines.

Misleading or downright false health information, often linked to ads for supplements with questionable benefits (and potential side effects) and alternative treatments, can be not only a waste of time and money but a danger to public and personal health. Unfortunately, inaccurate, half-true or downright bogus claims aren't always easy to spot.

That's why it's important to recognize warning signs of misinformation so you can make educated and healthy decisions for you and your family.

Tips for spotting health misinformation:

- ➔ **Is the quick fix, “natural” cure, or health hack backed by scientific evidence?** Validate it with your health care provider or your local public health department. And remember the old adage, “If it sounds too good to be true, it probably is.”
- ➔ **Is the health claim made by an influencer or in an ad designed to appeal to your emotions?** Be mindful of health claims that jump to conclusions without real evidence. Ask yourself if some part of the message seems designed to frighten you and hook you into believing what the site is pushing.
- ➔ **Who is making these claims?** Don't assume all quotes from doctors you see on social media are factual. Medical misinformation commonly includes fake experts. While some social media sites may present downright bogus quotes, it's not unusual for them to use statements from real doctors about topics for which these “physician sources” have no training or expertise.
- ➔ **Has the “medical information” been altered or misrepresented?** Just as photos can be enhanced and cropped, health misinformation can include quotes that are edited and taken out of context, cherry-picked statistics, misleading graphs, and even old images that are presented as more recent ones. It's another reason to never base any health decisions on claims found on non-medical websites and social media groups about causes or treatments. Always verify the information with your health care provider.

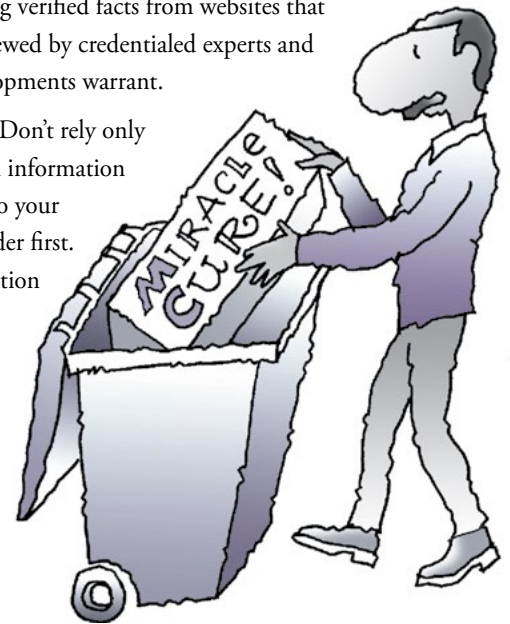
It's also crucial to help stop the spread of inaccurate health claims.

But that can be difficult if you are dealing with friends or family members who repeat or act on misleading medical information. Instead of arguing with them, be empathetic, while pointing in the direction of accurate information.

For example, if a person says they don't trust the CDC, try saying, “I understand. It's hard to know who to trust.” Then gently encourage them to visit a local public health site or a university website to get facts about the issue.

Most people have no intention of following or disseminating misinformation on purpose. If you've ever shared inaccurate medical information or skipped needed vaccinations out of fear instead of facts, don't beat yourself up about it. Instead, commit to sharing verified facts from websites that are regularly reviewed by credentialed experts and updated as developments warrant.

Bottom line: Don't rely only on website health information without talking to your health care provider first. Avoid the temptation to self-diagnose.



To find trustworthy health websites, look for URLs (website addresses) that include .org, .edu and .gov.

American Cancer Society: cancer.org

American Diabetes Association: diabetes.org

American Heart Association: heart.org

Centers for Disease Control and Prevention: cdc.gov

Food & Drug Administration: fda.gov

Federal Trade Commission: ftc.gov

Harvard Health: health.harvard.edu

Johns Hopkins Medical Health Library:

hopkinsmedicine.org/health/

Mayo Clinic: mayoclinic.org

National Institutes of Health: nih.gov

U.S. National Library of Medicine's MedlinePlus: medlineplus.gov

STUDY: Good News About Prostate Cancer and Diet

Can a healthy diet keep low-grade prostate cancer from progressing? Not all men diagnosed with prostate cancer have aggressive cases of the disease. Low-grade prostate cancer doesn't always advance quickly or sometimes at all. That's why men with that grade of the disease can opt for active surveillance (regular biopsies and checkups to look for any progression of the disease) instead of immediate aggressive treatment. Now, for the first time, Johns Hopkins researchers have found a healthy diet rich in foods (e.g., fruits and vegetables) that keep inflammation at bay may keep low-grade prostate cancer from progressing to a more advanced state.

“Our findings-to-date should be helpful for the counseling of men who choose to pursue active surveillance and are motivated to modify their behaviors, including quality of diet,” said Christian Pavlovich, MD, a professor in urologic oncology at the Johns Hopkins University School of Medicine and co-senior author of the study.

STUDY: Food Labeling for Online Groceries

A new Tufts University study shows online grocery stores often lack important food labeling information on their websites, including Nutrition Facts, ingredients and allergen labels. The FDA requires food manufacturers to show certain information, such as the Nutrition Facts label, on their products. Online grocers are not. Each FDA-required label was available and readable for 35% of products. In contrast, 83% of the products had marketing claims and labels.

This regulatory gap poses a risk to public health, especially for people with food allergies or who must manage nutrition-related conditions, such as diabetes or celiac disease. Researchers recommend regulatory changes to ensure essential information is accessible online and propose the need for a public database of food label information to aid consumers and retailers.

Dr. Zorba's corner Menopause and Heart Health

Women are concerned about their risk of breast cancer, but not everyone is aware that more women die from heart disease. Roughly one in 40 die from breast cancer, yet one in three die from heart disease. Women in menopause are at an increased risk for a premature heart attack, especially if menopause occurs early, in their 40s. That means when women go through menopause, they need to take additional lifestyle steps to reduce heart disease and stroke risk: exercising, eating healthy, getting enough sleep, controlling blood pressure and cholesterol, and quitting smoking. — Zorba Paster, MD

Stay in Touch. Keep those questions and suggestions coming!

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