



Speaking with your health care provider gives proper context and avoids self-diagnosis mistakes.

Perils of Self-Diagnosing

People who use artificial intelligence to search for information about their health can find a deceptive landscape. An AI engine might be helpful explaining tests or language that is too technical for the average person.

But there are ways an AI can lead you astray. The AI may be designed to please you, so it might try to agree with something you post in a search, even if such a thing is not factual.

Here is some advice from Yale-New Haven Health:

First, you may get unnecessary anxiety that comes from going to the worst-case scenario provided during a search.

Second, you could make an unsafe decision or try something unnecessary or dangerous because your search doesn't include all the information required. Maybe you don't include an allergy you have, or you don't mention the supplements you are taking that you believe help your arthritis knee pain. Also, an AI may recommend you take over-the-counter medication that isn't right for your symptoms or interferes with your prescription medication.

You can also risk overestimating and underestimating a problem due to AI advice. Talking with your health care provider is likely to provide the appropriate context. To make a diagnosis, your provider considers

your age, gender, weight, and physical activity level, as well as other conditions or risks you have, such as type 2 diabetes, high blood pressure, unhealthy cholesterol, or a family history of cancer.

Providers spend years learning how to interpret test results or other information within the larger context of human physiology. They are trained to determine how those factors interact with other systems of your body. A web search or AI cannot provide that context.

In terms of mental health, experts also recommend caution. More people are turning to chatbots and social media to self-diagnose depression, anxiety and other conditions. These tools aren't substitutes for a professional who knows your medical history.

WMI notes

Check out our Medicare Supplement policies!

Did you know that WMI offers Medicare Supplement policies, also known as Medigap insurance? Available in Arizona, Montana and Utah, these plans provide comprehensive supplemental coverage to Original Medicare. When paired with traditional Medicare, you can visit any doctor or receive treatment at any hospital nationwide that accepts Medicare. Best of all, because Medigap benefits are standardized across insurance carriers and WMI's policies are offered directly to consumers, you receive the same coverage while avoiding costly agent commissions. By eliminating the middleman, WMI helps keep rates affordable. Visit WMIMedigap.com to explore plan options, view rates and access helpful Medicare resources.

best bit

■ **True or false?** People need to wait 30 minutes after eating before swimming. **False.** While this myth has been around for decades, scientists have not found any evidence that jumping in the pool right after a meal increases the risk of drowning or getting cramps. It is possible that a full stomach might make you feel awkward in the water, but your health is not at risk. However, avoid drinking alcohol before going into the water. It can reduce your coordination and impair judgment.

tip OF THE month

What are Plant-based Imitation Eggs?

If you have an egg allergy or follow a vegan diet, there's now a bean-based way to enjoy eggs. These pourable imitation eggs are made from a blend of mung beans, canola oil and thickeners, and can be used in baking or to make scrambled eggs. Thanks to the addition of the yellow-hued spice turmeric, they look like real eggs. Nutritionally, plant-based eggs are an ultra-processed food (due to preservatives and thickeners) and are lower in protein, vitamins, minerals and antioxidants compared to real eggs. They are a helpful option if you avoid real eggs, but they are not nutritionally superior to them.

Plants on Your Plate

By Cara Rosenbloom, RD

A plant-based diet centers on foods that grow in nature, such as vegetables, fruits, whole grains, beans, nuts and seeds. In this eating pattern, plants fill most of your plate. Smaller amounts of animal products, such as dairy, eggs, fish, or poultry, can also go on your plate, without excluding them altogether.

What's most important is the proportions of food on your plate:

- Fill half your plate with vegetables and fruits, which are plants.
- Fill a quarter of your plate with whole grains, which are plants.
- Fill the remaining quarter of your plate with protein-rich foods from plants (beans, soy, lentils, tofu) or animals (chicken, eggs, yogurt, fish).

The Mediterranean diet is an example of a plant-based eating pattern. A well-planned plant-based diet emphasizes whole or minimally processed foods, such as whole grains, beans and vegetables, over ultra-processed options, including hotdogs, chicken nuggets, soda and candy. That means choosing:

- An apple instead of apple pie.
- A baked potato instead of potato chips.
- Grilled chicken breast instead of chicken tenders.
- Steel-cut oatmeal instead of sweetened breakfast cereal.



Why eat more plants? Studies show plant-based diets lower the risk of heart disease, type 2 diabetes and some types of cancer. It's likely due to the abundance of fiber and antioxidants in plant-foods, which quell inflammation, and support healthy blood sugar and blood pressure levels.

Other reasons for choosing plant-based diets include saving money and environmental protection. Plant-based eating can cost you about 30% less, since plants cost less than animal-based foods. Plus, growing plants requires fewer natural resources and generates fewer greenhouse gases than raising livestock.

Ultimately, putting plants on your plate is about shifting the balance. Crowd your meals with colorful, fiber-rich plant foods while allowing flexibility to meet cultural, nutritional and personal preferences and keep your taste buds happy.



easy recipe

Quinoa Edamame Salad with Soy-Wasabi Dressing

- | | |
|---|---------------------------------|
| 1 cup quinoa | 2 tbsp extra-virgin olive oil |
| 1½ cups frozen shelled edamame (green soybeans) | 2 tbsp rice wine vinegar |
| 1 red pepper, seeded and diced | 2 tbsp sodium-reduced soy sauce |
| 1 yellow pepper, seeded and diced | 1 tsp minced fresh ginger |
| 1 carrot, diced | 1 tsp wasabi paste |



Cook quinoa according to package directions. **Set** aside. **Boil** edamame 2-3 minutes and drain. **In** a large bowl, combine quinoa, edamame, peppers and carrot. **In** a small bowl, whisk together oil, vinegar, soy sauce, ginger and wasabi. **Pour** over quinoa and toss to coat. **Serve.**

Makes 4 servings. Per serving:

298 calories | 12g protein | 11g total fat | 1g saturated fat | 6g mono fat | 3g poly fat | 38g carbohydrate | 3g sugar (0 g added sugar) | 6g fiber | 458mg sodium

Emotional Intelligence at Work

Ever wonder why some coworkers seem to handle stress, teamwork and conflict with ease? It could be their emotional intelligence. Emotional intelligence is defined by Mental Health America as “the ability to manage both your own emotions and understand the emotions of people around you.”

This includes self-awareness, self-regulation, motivation, empathy and having social skills. Some studies show having high EI can make you more productive and more engaged at work, navigate stress, improve communication skills and be a better coworker.

If you want to learn how to be more emotionally intelligent, here are some tips:

- 1. Recognize your feelings.** Are you feeling happy, anxious or excited?
- 2. Understand your feelings.** Ask yourself why you're feeling this way through a series of questions such as: *What just happened? Did something occur earlier that affected my feelings?* Once you understand them, you can think before you react. For example, if you are angry, don't immediately write an email lashing out at someone.
- 3. Label your feeling.** What most accurately describes it? For example, you could be stressed or maybe the word **overwhelmed** describes it better.
- 4. Try to understand how others are feeling, too.** Read verbal and nonverbal clues. Is someone hesitant?
- 5. Express your feelings.** Once you understand them, you can communicate more openly and effectively.
- 6. Regulate your feelings.** Don't avoid emotions; accept them and adjust to them. It could be as simple as stepping away from someone who upsets you or taking deep breaths to cope with stressful situations.



Office Etiquette 101

At work, we occupy a very collaborative space: working, eating, thinking and socializing in a shared area. Keeping to some rules can make navigating this easier.

Every generation has different ideas for what is normal. Maybe you love to wear earbuds, but your coworkers find it awkward to tap you on the shoulder to get your attention. Maybe you like using emojis in every email, but others find it frivolous in work-focused messages.

Here are some basic rules to follow at work:

Email can take up a lot of time, so a few steps can make it easier for you and your coworkers. When you get a company-wide email, reply only to the sender so every employee doesn't receive it.

Some casual talk is normal at the office, but practice discretion. Try to limit personal conversations to a private space that isn't your desk or cubicle. And always keep your voice down if you work in cubicles or an open office plan.

Sharing an office kitchen at work means everyone needs to pitch in. Avoid microwaving food with strong odors, such as fish. Don't leave food in the fridge until it spoils. Try to avoid having lunch at your desk; the sounds of eating can be distracting. Don't eat during a meeting unless food is provided.



The Next Step After a Mental Health Diagnosis

Receiving a mental health diagnosis can be a big adjustment, and you may experience a variety of emotions, including fear, sadness, anger, shame — and relief.

These strategies may help you come to terms with the news:

- Give yourself time to accept this development.
- Educate yourself through reliable, science-based sources.
- Work with your provider to develop a personalized treatment plan and team of clinicians.
- Learn about the impact of lifestyle factors such as diet, exercise and sleep.
- Consider in-person or online support groups; they're often free or low-cost and may help you feel less alone.
- Stick with it. Many conditions are treatable, but there isn't always a quick fix.
- Reach out to those you trust for additional support.

A new diagnosis may initially be unsettling, but it can also be the start of an important new chapter in your life.

— Eric Endlich, PhD

Q: Alcohol-anxiety link?

A: People often drink to take the edge off. While alcohol can indeed have short-term calming properties, it can also increase your anxiety later on.

This happens as a result of several factors:

- Mild withdrawal — as alcohol leaves your system, your body experiences the opposite of its intoxicating effects.
- Disturbed sleep — while alcohol may cause drowsiness initially, it also suppresses REM cycles, which are critical for restful sleep.
- Embarrassment — you may regret what you said or did under the influence.

If you turn to alcohol regularly to manage your anxiety, these consequences are likely to be even worse. For example, the more you drink, the more severe — and potentially even dangerous — your withdrawal symptoms are likely to occur when you stop drinking. In addition, you could develop an alcohol use disorder or other medical complications. **The solution?** Address your anxiety through proven, time-tested strategies such as meditation, exercise or professional help.

— Eric Endlich, PhD



Regularly flossing your gums, as dentists recommend, may reduce your risk of a stroke.

New research reveals that flossing helps limit the chances of a stroke, as well as some other heart issues. The exact mechanism is unknown. Flossing was associated with a 22% lower risk of ischemic stroke, 44% lower risk of cardioembolic stroke (blood clots traveling from the heart) and 12% lower risk of atrial fibrillation, researchers said. Keeping the gums cleaner may reduce overall inflammation in the body. The American Dental Association recommends flossing once a day.



Floods and Respiratory Health

The dangers of floods don't always end when the waters recede. Contaminants, such as toxic chemicals, sewage and water-borne pathogens, are left behind and can continue to affect your well-being, especially your respiratory health.

After the water dries, harmful toxins can remain in the leftover sediment. When that sediment gets disturbed by walking or cleaning, it can turn into tiny, airborne dust particles. That means anything left by the flood residue — chemicals, toxins or biotoxins — can end up in the air you breathe. Mold can also form in areas invisible to the eye, leading to other respiratory issues.

How can you protect yourself? If you live in a flood-prone area, here are some before and after tips.

Before:

- Clear gutters; repair roofs; seal doors, windows, vent pipes, chimneys and skylights.
- Empty septic tanks and clear drains.
- Seal walls and windows.
- Install a sump pump with a battery backup to drain water.

After:

- Stay away from flooded areas and buildings until they are deemed safe.
- Drain any water and dispose of remaining sediment.
- Check for traces of water, dampness and mold growth immediately after flooding.
- Remove all porous materials affected by flooding. Dry outdoors under the sun.
- Open all windows and use a large exhaust fan to dry the area quickly.
- Use a dehumidifier.
- Upgrade your HVAC air filters (MERV 13) or use portable air cleaners with HEPA filters.

Caution: If you see mold growth, wear a well-fitted N95 mask, gloves and boots to clean and disinfect everything in contact with the mold. Any moldy materials that cannot be cleaned should be disposed of in sealed heavy-duty plastic bags.

Q: What are varicose veins?

A: **Varicose veins are enlarged or dilated veins.** These venous blood vessels, which carry blood back to the heart, may appear blue, purple or skin colored. They often look twisted, bulging or like cords near the skin's surface. Varicose veins most commonly occur in the legs, where they may cause aching, throbbing, swelling, skin ulcerations or blood clots.

Risk factors: Valves in the veins function to direct blood back to the heart. When the valves are weak or damaged, blood flows backward and builds up, stretching and dilating the veins. Standing or sitting for long periods can increase the risk. So can excess weight, family history, pregnancy and older age. Women are more likely than men to get varicose veins.

Prevention and treatment: Take frequent breaks from sitting or standing. Exercise regularly. Losing excess weight also helps. Treatment options include elevating your legs from a sitting or lying position and wearing compression stockings. In some situations, your health care provider may suggest vein injections or surgery.

— Elizabeth Smoots, MD



Weak in the knees due to arthritis?

You can muscle up to help ease your pain and increase mobility. Strengthening muscles surrounding your knees is key to protecting them. For example, focus on your quadriceps in the front of the thigh — the stronger your quads, the lighter the load transferred into your knee joints. Daily stretches can help keep those muscles flexible and limber. Losing excess weight helps, too. Ask your health care provider if physical therapy can help you.

Strength Training For Everyone

Strength training isn't just for Olympic athletes and weightlifting enthusiasts. In fact, muscle-building activities for all major muscle groups two days a week is part of federal physical activity guidelines for adults, along with stretching and at least 150 minutes of aerobic exercise, such as brisk walking, a week.

Why? Lifting weights and other muscle-building activities benefit people at all fitness levels, including:

- Helping bones stay strong and avoiding osteoporosis (bone loss).
- Changing your metabolism so you can burn more calories.
- Improving your everyday life by giving you the day-to-day strength needed in gardening, preventing falls and carrying groceries.
- Reducing the effects of many chronic conditions, such as arthritis, diabetes, obesity and heart disease.

Bonus: Research also shows regular strength training may improve thinking and learning in older adults.



You aren't limited to weight machines and barbells. Some exercises use no equipment. You can do pushups, pullups, squats and lunges. Or try plastic tubing or large rubber bands, which create resistance as you pull. Small free weights, not connected to a barbell, are also a way to add strength in your movement, and can be incorporated into aerobic exercise.

And lastly, there is an alternative called cable suspension training. One part of your body is held up by the cable while you work another part.

For most adults, moderate or higher-intensity training twice weekly can provide benefits. Target abdomen, arms, back, chest, hips, legs and shoulders. To give your muscles time to recover, rest one full day between using each specific muscle group.

Recognizing the Signs of Drowning

Would you recognize if a person was drowning if it was happening right in front of you?

Contrary to popular belief, signs of drowning are not a person splashing, thrashing and screaming for help. Drowning is often soundless, undetectable and quick. Knowing the signs of drowning can save a life.

People drowning will often:

- Tilt their heads back and are low in the water with water at their mouth level.
- Breathe rapidly, gasp and bob up and down.
- Have a blank look with glassy, unfocused eyes.
- Be vertical but not tread or use their hands to stay afloat. If they are using their hands, it will look like they are trying to climb a ladder.
- Are not responsive when you call to them.

Responding quickly and effectively is important. Here's what to do:

- Alert a lifeguard if one is present.
- Call 911.



- Throw a lifesaving device, such as a rope, lifejacket, pool noodle, ring buoy, kickboard or a towel, for them to grab onto. Once they grab on, pull them to safety. Last option: Jump in and save them. Don't try this unless you can safely stand in the water. **Tip:** If you have to enter the water, approach from behind. Someone in distress may panic and pull you under if they see you coming.
- Use the **Reach-Throw-Row-Go** rescue sequence. **Reach** with a long object extending to the person. **Throw** them a flotation device or rope. **Row** to them and pull them to safety. **Go** into the water as a last resort and only if you're trained. Otherwise, get help.

Working Safely Around Water

When you work near the water, it commands a different level of safety planning and attentiveness.

Familiarize yourself with the OSHA Standards for working near water. This includes requiring employees working over or near water, where there's the danger of drowning, to wear U.S. Coast Guard-approved life jacket or buoyant work vests. At least one lifesaving skiff needs to be immediately available at locations. OSHA also requires inspection of the jackets or vests before and after use, and they must be discarded if damaged. Ring buoys with at least 90 feet of line need to be provided and readily available.

Other actions you need to take:

Discern the water depth and subsurface conditions before you begin work.

Make sure equipment is kept a safe distance from water.

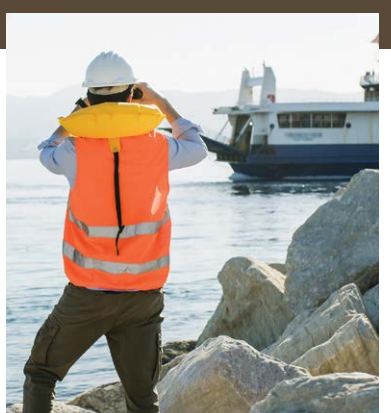
Know where extra lifesaving equipment is stored.

Use handrails on docks or workboats for added stability.

Ensure there are proper berms along roadways next to water.

Keep work areas and aisles clutter free.

Stay clear of ice-covered water.



dollars & sense

Inflation-Busting Hacks

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

Holding onto your hard-earned dollars doesn't have to require drastic lifestyle changes. Small, consistent changes are as effective as drastic changes and more sustainable.

Here are some easy ways to keep money in the bank:

- **Track your spending:** You cannot fix a problem if you don't know the source. Use a free app or a simple spreadsheet to record every purchase for one month to identify phantom charges such as daily coffees or unused subscriptions. You can cut these expenses without impacting your quality of life. Cutting is not the same as eliminating; maybe you just get coffee once or twice a week instead of every day.
- **Audit recurring bills:** Review your streaming services, gym memberships and insurance policies. Cancel subscriptions you haven't used and look for better insurance and internet rates.
- **Control food costs:** Cook dinner one extra night per week and bring leftovers for lunch. Don't shop hungry and stick to your list to eliminate impulse purchases. If you occasionally enjoy a coffee from a shop, choose a drip coffee instead of a more expensive specialty drink. Also, skip the treat you usually enjoy with your coffee.
- **Apply the 24-hour rule:** For non-essential purchases, wait 24 hours before buying. The initial desire often fades, helping you avoid spending money on things you don't need and without allowing your emotions to decide for you.

Turn Down the Heat

It's that time of year when the heat can move from sunny to smothering. Researchers define extreme heat as temperatures higher than 90°F for at least two days.

Under these conditions, your body works extra hard to maintain a normal internal temperature. That can lead to serious health threats. Among all weather-related hazards, heat causes the most annual deaths.

Slather on the sunscreen, even if you are sitting in the shade. Use one ounce of broad-spectrum, water-resistant sunscreen with a sun protective factor of at least 30 to all exposed skin, including neck, ears, top of feet and head. Choose SPF 30 to 50 for fair or sensitive complexions. (An SPF 30 protects you from UV rays 30 times longer than without sunscreen. Check expiration dates before using.) Apply sunscreen at least 15 minutes before you go outside. Reapply every two hours, especially after swimming, sweating or exercising in or around water.

Drink plenty of fluids. According to the CDC, this depends on what kind of activity you are doing. If you are working hard, they recommend 1 cup (8 ounces) of water every 15 to 20 minutes. Drinking at shorter intervals is better than waiting and drinking a bigger amount at one time. If you are outdoors in the heat, your body loses water by sweating. They recommend drinking to replenish after work. **Important:** Avoid overhydrating. Do not drink more than 48 ounces (1½ quarts) of water per hour, as this can dangerously decrease the concentration of salt in the blood.

Tip: Don't wait until you feel thirsty. Keep a water bottle handy and sip all day. You can also stay hydrated with unsweetened beverages, such as coconut water and unsweetened iced coffee or tea, as well as rehydration/electrolyte replacement drinks.

Caffeine can dehydrate when you drink it in excess. Stick to no more than 3 cups of coffee (or other caffeinated beverages) per day. Avoid alcohol during extreme heat. It robs your body of much-needed water during heatwaves. Experts also warn against caffeinated energy drinks.



Learn about heat illnesses:

Heat stroke: A person will have a high body temperature (higher than 103°F), rapid pulse, and look red and hot with dry skin, and they might be dizzy or act confused. Call 911 if you think a person has heat stroke. Put a cold cloth or ice pack on their head and neck, or soak their clothing with cool water. Elevate their feet.

Heat cramps: These are muscle spasms in the stomach, arms or legs. Treatment: If you have these symptoms, go to a cooler location and remove excess clothing. Sip water and call your health care provider if the symptoms don't improve.

Heat exhaustion: The signs of this are heavy sweating, paleness, weakness, dizziness and headache as well as or nausea or vomiting. Treatment: Rest and drink water, and contact your provider if your symptoms don't improve.

Tip: If you have children, help them learn how to prepare for heat and show them how to call 911. Keep children indoors during extreme heat.



Here are ways to find relief from the heat and avoid heat sickness:

- Do not use just a fan to cool off.
- If you have an air conditioner, make sure it works.
- 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.

- Cover your windows with drapes or shades.
- Wear light clothing and a broad-brimmed hat, or use an umbrella to shade yourself.
- Never leave a person or a pet in a closed car.
- Take cool showers or baths.
- Use your oven less to avoid warming your home.

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

Zorba's corner

Back Pain

Back pain is common. The older we get, the more weight we carry, and the more sedentary we become, the more likely back pain occurs. Regular physical activity is one of the best treatments for chronic low back pain. But movement can sometimes trigger short-term flare-ups — the focus of new research published in *JAMA*.

Researchers followed more than 400 VA patients with chronic low back pain receiving care for up to a year. They tracked everyday activities that often stress the back — bending, climbing, lifting objects over ten pounds, pushing, pulling, twisting, and squatting — movements most of us do routinely at home or on the job.

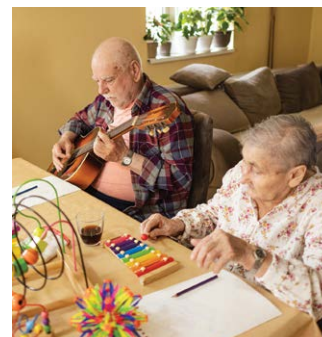
Each additional hour spent lifting, pushing or pulling, twisting, or squatting was associated with a higher risk of a short-term flare-up the following day. The reassuring finding? These flare-ups were not linked to worsening function or long-term disability.

That's encouraging: If you stay active, strengthen your back, and avoid prolonged sitting, you may occasionally experience a flare-up, but it's likely temporary. In the long run, using your back and keeping it strong does far more good than harm. Exercise remains one of the best investments you can make for long-term back health. — Zorba Paster, MD

Study: Music and Lower Dementia Risk

If you love listening to or playing music, we've got good news: a study published in the *International Journal of Geriatric Psychiatry*, found that people who regularly listened to music had up to a 39% lower risk of dementia, and those who played an instrument saw about a 35% lower risk.

The new study was more comprehensive than previous studies because it was longer-term and used a larger group of older adults, nearly 11,000 adults age 70 and older, with different education levels. The participants were all cognitively healthy at the onset of the study. The researchers also used data from ASPREE, a large Australian study, and a related sub-study. Participants were followed for approximately 4.7 years on average, with some people tracked even longer. **Conclusion:** The benefits of listening or playing instruments were strongest for people with higher levels of education and less consistent for others.



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 324,365 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.

stay in touch

Phone: 800-871-9525
Fax: 205-437-3084
Email: PBeditor@ebix.com
Website: personalbest.com

Executive Editor: Susan Cottman • **Advisers:** Jamie Lynn Byram, PhD, CFP, AFC, RSSA; Eric Endlich, PhD; Kenneth Holtyn, MS; Gary B. Kushner, SPHR, CBP; Zorba Paster, MD; Cara Rosenbloom, RD; Elizabeth Smoots, MD; Margaret Spencer, MD • **Editor:** Aimee Miller • **Designer:** Sheila B. Nupen • The content herein is in no way intended to serve as a substitute for professional advice. Sources available on request. © 2026 Ebix Inc. All rights reserved. Unauthorized reproduction in any form of any part of this publication is a violation of federal copyright law and is strictly prohibited.