



Go device-free to disconnect
and spend quality time.

Unplug and Unwind

How would you feel about spending 24 hours away from your electronic devices? Consider living an entire day, from sundown to sundown, without the static of technology. It's a chance for you and your family and friends to fully disconnect from your phones, computers, streaming — and kick back and enjoy some relaxation together. If a full 24 hours of device-free time is overwhelming, start small with device-free mealtimes, tech-free zones or times such as one night a week, and no screens for 30–60 minutes before bed. Keep screens out of the bedroom overnight.

Computers, smartphones, smart TVs and video games are integral to our lives. A typical American family maintains about 17 devices connecting them to people, media, education, work, shopping and more, all at their fingertips. Our kids are growing up quickly in our high-tech world — a 2024 Pew Research Center survey found that nearly all teens — 96% — report using the internet daily and nearly half of teens say they are online almost constantly.

Fortunately, for more than a decade, the Global Day of Unplugging and its related resources have inspired schools, businesses and individuals to adopt and promote a healthy life-tech balance. For ideas on how to unplug visit globaldayofunplugging.org.

Though the day of unplugging is in March, try taking regular respites from your smart devices to get up and move about. On your breaks, head outdoors for some fresh air and exercise. By routinely unplugging, you can find time to do some of your other favorite things.

To maintain safe, appropriate online use, teach kids from a young age about technology and positive online behavior. You may find it hard to stay on top of all the apps and sites your children may use. To learn more visit commonsensemedia.org or for safety tips on specific apps that children commonly use visit connectsafely.org.

WMI notes

A little shopping can save a lot on health care

When was the last time you compared health care prices before scheduling a procedure or choosing where to receive care? Most of us wouldn't buy a new car or a major appliance without first shopping around, yet we often don't think to do the same thing when it comes to our health care. Medical costs can vary dramatically from one provider or facility to another, even for the exact same service, and like shopping for anything else, there are significant savings to be had if you're willing to invest a little time.

WMI and WMI TPA help members understand these dynamics by providing online tools that make it easier to understand the cost of care before receiving it. These cost estimator tools, which have been designed by TALON, a leader in health technology, are available right on the WMI and WMI TPA website homepages. They give members information about provider costs and options, and they even link to your up-to-date benefit accumulators. Checking your benefits, comparing providers, and estimating out-of-pocket costs in advance can help you make more informed decisions about where and when to receive care and can save you (and your health plan) money!



tip OF THE month

Wild vs. Farmed Fish and Seafood

Fish is a nutritious choice, whether it's wild or farmed.

A dwindling supply of fish has increased the need for fish farms, which now provide more than half of all the seafood we eat. Both wild and farmed fish are excellent sources of protein, omega-3 fats and many vitamins and minerals, including vitamin D. Both types of fish may contain contaminants, so check local fish advisories or use seafoodwatch.org to get a better idea of what to buy.

Enjoy Halloween in the safest way possible.

Adults should accompany young children on the neighborhood rounds. For your older kids going alone, ensure they select a route and timeline acceptable to you, and carry phones to keep in touch. Kids should travel only in familiar, well-lit pedestrian areas, stick with their friends and wear costumes that don't restrict vision or movement. To learn more, search for Halloween at nsc.org.

Fantastic Filling Fiber

By Cara Rosenbloom, RD

Fiber is one of nutrition's true multi-taskers. It helps support digestion, keeps us feeling satisfied after meals and helps lower the risk of certain chronic diseases. Your goal is to choose fiber-rich foods to support good health. Here's how.

Finding fiber

Fiber is a type of carbohydrate that the body cannot fully digest. Instead of being broken down for energy, it travels through the digestive system and helps everything run smoothly. Fiber is only found in plant-based foods, including:

- Vegetables
- Fruit
- Legumes – beans, lentils, soy
- Whole grains
- Nuts and seeds

There is no fiber in animal-based foods such as meat, poultry, fish and dairy.

How much fiber?

Guidelines suggest 25 grams (female) to 38 grams (male) of fiber each day, yet most people consume about half of that amount. That's too bad, since fiber keeps the digestive system running smoothly and helps with regularity (and easing constipation). Plus, getting enough fiber helps reduce the risk of developing type 2 diabetes, heart disease and colorectal cancer.



Fiber also helps with satiety, which is the feeling of fullness after eating. High-fiber foods take longer to chew and digest, which helps you stay satisfied longer. That means fewer hunger pangs and less temptation to snack between meals. This is linked to less weight gain and better weight management over time.

Bump up the fiber

Add fiber-rich foods slowly to avoid unpleasant side effects such as gas and bloating. Drink plenty of water to help the body adjust comfortably. Small changes can make a big impact, so try one of these at a time:

- Choose whole grain bread instead of white bread
- Sprinkle nuts or seeds on to salads
- Snack on fruit, vegetables + hummus (chickpea dip) or popcorn instead of chips
- Start the day with oatmeal or high-fiber cereal

Easy Fish Tacos

- | | |
|---|------------------------------|
| 1½ lbs (24 oz.) tilapia, cod or haddock | 12 4-inch corn tortillas |
| ½ tsp each paprika and cumin | 1 avocado, peeled and sliced |
| 1 tsp dried oregano | ½ cup fresh salsa |
| ½ tsp salt | ½ cup fresh chopped cilantro |
| 1 tsp extra-virgin olive oil | |



Preheat oven to 400°F. **Place** fish on parchment-lined baking sheet. **In** a small bowl, blend paprika, cumin, oregano, salt and olive oil. **Brush** it over fish fillets, then bake 12-15 minutes, until fish flakes easily with a fork. **Break** fish into pieces and divide evenly onto tortillas. **Top** with avocado, salsa and cilantro. **Serve** and enjoy.

Makes 4 servings. Per serving:

408 calories | 38g protein | 15g total fat | 3g saturated fat
5g mono fat | 5g poly fat | 28g carbohydrate | 1g sugar | 4g fiber | 567mg sodium

easy recipe

Avoid the Midday Slump

A good night's sleep is the best way to start your day at work with enthusiasm and energy. But within a few hours of work your focus may become cloudy as fatigue sets in — especially after a meal break.

What steals our ability to think and do our best an hour or 2 after eating?

If you are healthy and not sleep-deprived, the answer is likely related to lifestyle.

TWO WAYS TO AVOID THE SLUMP:

1. Skip high-sugar and high-fat meals and snacks. A sugar-rich cereal or a doughnut can provide temporary pep, but not sustained energy. Or after eating a large, heavy lunch (e.g., high-fat cheese pizza or bacon burger), your body must work hard to digest it, making you sleepy.

For steady energy at work, eat modest, balanced meals during your work day and keep healthy snacks, such as apples and carrot sticks, handy.

2. Take an afternoon walk break instead of a coffee break. Caffeine improves alertness but too much can make you jittery. Walking improves your energy, mentality and creativity. Even a few short laps around your worksite will help.



Hang Up on Phubbing

An epidemic has spread across America — phubbing.

It's not a disease but an annoying and potentially relationship-damaging habit marked by people staring at their phones while ignoring (phubbing) others during social gatherings.

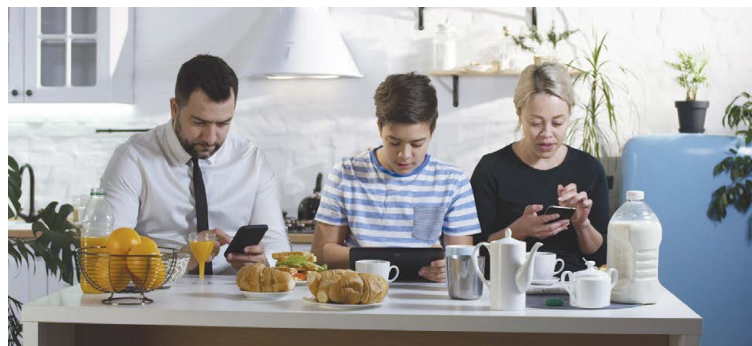
More than 90% of Americans own smartphones, according to the Pew Research Center. We use phones to text work colleagues, friends and family, and to read news, weather and more. So, it's no wonder we look at our phones frequently. But studies show phubbing or being phubbed can increase feelings of isolation. If you're doing the phubbing, you aren't connecting with people in your physical space. If you're being phubbed, you can feel like a mere distraction to your companion who's glued to their phone.

How can you hang up on phubbing? If you're guilty of phubbing, commit to putting your phone away in social situations. Taking an important call is one thing, but being glued to your phone at dinner or while supposedly watching a movie is phubbing. Instead, engage in face-to-face conversations with people, no smart devices allowed.

If you feel miserable not checking your phone repeatedly and have a difficult time stopping the phubbing cycle, consider talking to a psychologist or therapist to learn how to control the impulse and redirect your energy.

If you are being phubbed, especially by a partner, it's time for a serious talk to consider basic rules to hang up on phubbing:

- No phone use at meals.
- Look at each other while talking.
- Don't go to bed scrolling through your phone.



Q: How can I stop biting my nails?

A: Many children and adults bite their nails without even thinking.

It may happen more often when they're feeling stressed, anxious, depressed, insecure, bored or hungry. An occasional bite is relatively harmless, but when it becomes an ongoing behavior it has a name — **onychophagia**, the psychological term for chronic nail biting. Onychophagia is related to other obsessive-compulsive behaviors and can act as a coping mechanism for stress.

The habit has some downsides, too. Putting your fingers in your mouth increases the risk for colds, flu, skin infections, abnormal nails and chipped teeth. Fortunately, there are several ways to stop.

Physical steps. Keep your nails cut short. Coat them with a bitter-flavored nail polish. Wear gloves or cover your nails with stickers made to prevent nail biting.

Mental methods. Get manicures to improve nail appearance and give yourself a reason to keep them up. Find another activity to do with your hands or mouth, such as a worry stone, a favorite craft or chewing gum. Discover healthier ways to deal with stress and other nail-biting triggers.

If you're a chronic nail biter, talk to your health care provider — counseling and medication can often treat the problem effectively. — Elizabeth Smoots, MD, FAAFP



Are Circuit Workouts Right for You?

For renewed energy, fitness and fun, consider circuit training. It's a flexible and efficient gym routine that maximizes your exercise time.

A typical circuit training course offers multiple exercise stations — after you complete 1 station, you quickly move to the next station without resting.

You can choose a course focused on muscle workouts with stations that alternate resistance exercise for strengthening your core and various muscle groups using body weight and free weights, for example.

Another popular routine combines strength training (with cardiovascular stints) with elliptical, rowing and other machine workouts.

You can burn more calories with circuit training: In a 1-hour session, a 150-pound person burns about 308 calories at a moderate intensity, and 573 calories at a vigorous intensity.



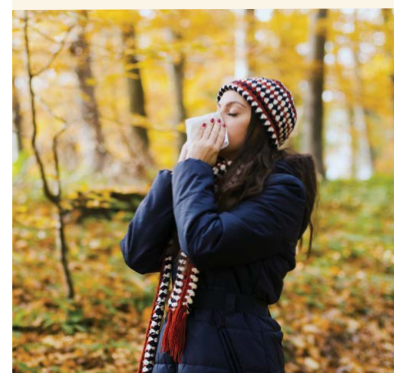
Locate nearby gyms offering circuit training stations and interview onsite instructors.

Consider enlisting a certified personal trainer to design a personalized exercise plan for use at a gym or in your own home. To learn more, visit ACE Fitness at acefitness.org and search for **20-minute at-home bodyweight circuit**.

Autumn allergies?

For some allergy sufferers, allergies continue well past summer into the fall.

Lingering warm weather can make hay fever and asthma symptoms last longer. Climate change has lengthened allergy season in some areas of the country. Those allergic to ragweed or mold are especially likely to have persistent fall symptoms.



Ragweed: It usually blooms in August and continues pollinating until the first hard frost. **What to do:** Close windows and stay indoors when pollen counts are high. Put a HEPA filter on your heating system to reduce pollen. Ask your health care provider about medications and allergy shots.

Mold: Raking yard leaves can stir mold and pollen into the air. Mold spores are also released when the humidity is high or the weather is dry and windy. **What to do:** Wear a mask when you rake leaves or mow the grass.

Eyeglasses or Contacts?

Choosing between glasses and contact lenses mostly comes down to your personal preferences, primarily ease of use and appearance. Both can correct common vision problems, and each has its pros and cons. The most essential factor is the health of your eyes.

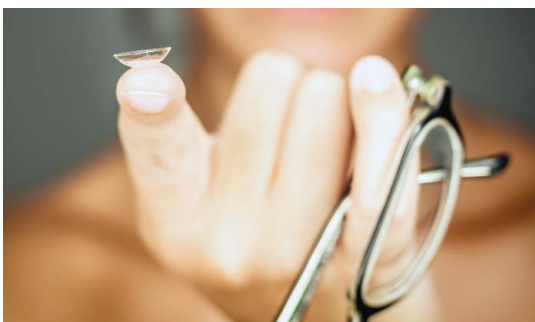
Eyeglasses are the most popular lens choice. They require little maintenance and you may have less risk of eye infection than with contact lenses. While some people don't like the look and feel of glasses, others enjoy the fashion statement they make.

Contact lenses offer obvious advantages. They float directly on the eyes and move with the eye for vision correction that feels and looks natural. Unlike eyeglasses, contacts improve peripheral vision and are especially suitable during sports, driving and other activities. Children often favor contacts for convenience and appearance.

Contacts may require time to learn proper use. Conditions that make it harder to wear contacts include allergies and dry eyes. General discomfort can occur when wearers don't follow instructions for proper use and care.

When choosing contacts, you'll want to review the various types that meet your needs best.

Thanks to advances in contact lens technology, most people can wear contacts well, even if they prefer to wear glasses as their primary form of vision correction.



Menopause Relief

Although menopause is a normal part of aging in women, hormonal changes can cause annoying and sometimes embarrassing physical changes, such as the sudden perspiration-producing sensations called hot flashes.

But there are ways to reduce or possibly eliminate menopause symptoms with lifestyle changes, according to the National Institutes of Health:

- Dress in layers and remove some clothing when you feel a hot flash starting.
- Sipping a cold drink and taking slow, deep breaths can reduce the feeling of heat.
- Avoiding smoking, spicy food, excess caffeine and alcohol can often keep hot flashes at bay.
- Hot flashes disrupt sleep so keep your bedroom cool (a fan nearby can help) and sleep in lightweight clothing.
- Regular exercise can pay off with better sleep quality and help keep weight under control (being overweight is associated with more severe hot flashes).



You can't fully stop weight gain during menopause, but healthy habits help you manage it. The National Institute on Aging suggests eating a healthy diet and staying active, and because bone loss speeds up after menopause, getting enough calcium and vitamin D matters too. Small, steady changes protect both your weight and your heart and bones.

When lifestyle changes aren't providing enough help, talk to your health care provider about other treatments, including prescription medications and low-dose hormones, that may be appropriate for you, depending on your medical history and symptoms.



October is Liver Cancer Awareness Month.

The American Liver Foundation is raising awareness about increasing liver cancer rates in the U.S. Although not the only risk factors for liver cancer, hepatitis C and non-alcoholic fatty liver disease are strongly linked to liver cancer. Talk to your health care provider to learn about liver cancer risk factors and screenings. Learn more at liverfoundation.org/for-patients/resources/.

How to Help Your Stressed Partner

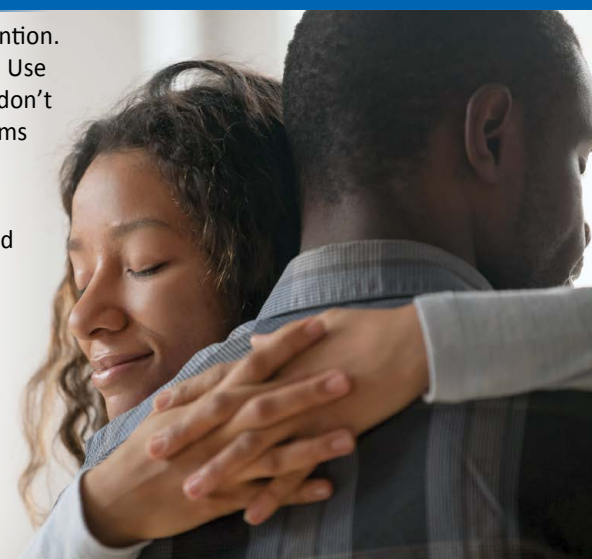
If your partner is stressed out about work, health or finances, it can be frustrating for both of you, and may damage your relationship.

You want to help, but how? Research has shown that providing ongoing loving can benefit a stressed partner, mentally and physically and help keep your relationship healthy. A 6-year study of 1,407 couples by University of Alberta researchers found self-worth improved and depression lessened when stressed partners received affectionate, non-critical support from their spouses.

However, overt support that's frequently pointed out can make a stressed partner feel incompetent, according to a University of California Riverside study. Instead, providing ongoing understated support — such as running errands without mentioning it — can help your overwhelmed partner feel more confident, less stressed and able to sleep better.

TO HELP RELIEVE YOUR STRESSED-OUT PARTNER:

- ✓ **Listen** with undivided attention. Put down your cell phone. Use supportive language, and don't compare your own problems to your partner's.
- ✓ **Encourage** your partner to maintain friendships and interests outside of work and home. Exercise and hobbies are great stress-busters.
- ✓ **Aim** for calming end-of-the-workday ways to decompress. Watch a movie, listen to music or go for a walk together.



It's Hammer Time

Almost everyone uses hammers. However, many don't think about the hazards involved with using this common tool. Here are eight tips to keep you safe:

1. **Wear** protective eyewear and gloves.
2. **Choose** the right hammer size and weight for the job.
3. **Always** check to make sure the hammer head isn't loose and the handle isn't worn or splintered.
4. **Select** a hammer with a cushioned handle if you are using it consistently. This will protect you from vibration, impact and squeezing pressure — factors that can lead to repetitive motion injuries. **Tip:** Take frequent breaks to avoid repetitive motion injuries.
5. **Use** hammers with insulated handles when working on or around energized parts. **Caution:** Watch where you strike your hammer — sometimes the force of the hammer can produce sparks that can be an ignition source for flammable materials.



6. **Look** behind and above you before swinging the hammer.
7. **Make** parallel strikes to the surface being struck to avoid creating shrapnel.
8. **Don't** use a hammer to strike another hammer, hard metals, stones or concrete.

safety corner



National Fire Prevention Week is October 4 to 10.

Surprising Fire Starters

Did you know that dust bunnies (those annoying balls of dust that gather in the corners of rooms) can start a fire?

That's right, they can ignite if they catch a spark from an electrical socket or floor heaters. Here are some other surprising fire starters:

Dryer lint: Make sure you clean out lint every time you unload the dryer. And clean the dryer exhaust vent regularly.

Laptops: Laptops can overheat, especially when left on a bed, sofa or other soft flammable surface. Use a desk instead (it's better for you ergonomically, too).

Flour and powdered foods: The dust from these foods can ignite if exposed to an open flame.

Loose fitting electrical plugs: Replace your electrical outlet if plugs keep falling out; the missed connection can ignite a spark that could start a fire.

Nine-volt batteries: Don't store these in your junk drawer, especially near other metal objects, such as paper clips. The battery terminals can short out and cause a fire.



dollars & sense

Recovery Fraud

As if being a victim of fraud weren't bad enough, unscrupulous people have another avenue for scamming people out of their money. Recovery fraud refers to posing as a company or an organization that will help you recover money lost through fraud.

Recovery scammers offer to help you get lost funds back. But the only result is that you lose money. Watch out for these red flags:

- You are asked to pay in advance for help recovering funds.
- The logos and graphics on the website look fake or altered.
- If you receive paper mail, the letterhead looks unprofessional, or the signatures look pasted in place.
- Communications contain misspellings and grammatical errors.
- You are asked to send payment through unusual channels, such as wire transfers, cryptocurrency, phone apps or gift cards.
- You get a refund check for more than you lost. Scammers will ask you to pay back the difference. Weeks will pass by the time the bank discovers it cleared a fake check, and you're on the hook for the money if you use any of it.

If you feel something is off, it probably is. If an organization calls you to offer help, ask for a callback number and end the call. Use the information on the website of the government agency or organization to contact them. Do not give or confirm any personal data.

Learn more at consumer.ftc.gov/articles/refund-and-recovery-scams.

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



Breast Cancer: Latest Advice

More women are surviving breast cancer today, largely due to improvements in early detection. However, breast cancer remains the most commonly diagnosed cancer in women, after skin cancer. Most diagnoses and deaths from breast cancer occur in women after age 50. Men account for less than 1% of breast cancer cases and deaths.

Is breast cancer preventable? In recent decades, countless studies have helped to identify the risks and protective factors for breast cancer.

Factors that may RAISE RISK:

- ✓ **Age:** Risk increases with age.
- ✓ **Age at menopause:** After age 55 risk is 30% higher than menopause before age 45.
- ✓ **Alcohol use:** 2 to 3 drinks a day raises risk 20% above non-drinkers.
- ✓ **Smoking:** Raises risk in younger, premenopausal women.
- ✓ **Blood estrogen:** Having higher levels after menopause.
- ✓ **Family history:** Having a first degree relative who had breast, ovarian or prostate cancer.
- ✓ **Genetic mutations:** Includes BRCA1 and BRCA2 genes.
- ✓ **Dense breast tissue:** Reduces cancer detection on mammograms.
- ✓ **Other factors that may slightly increase risk:** birth control pill use; estrogen-plus-progestin menopausal hormone replacement therapy; high bone density at post-menopause; and being Caucasian.



Protective factors that may REDUCE RISK:

- ✓ **Being** physically active and maintaining a healthy weight.
- ✓ **Early** pregnancy; breastfeeding; giving birth multiple times.
- ✓ **Keeping** blood sugar and insulin in a healthy range.
- ✓ **Taking** aromatase inhibitors post-menopause to block estrogen in breast cells.
- ✓ **Taking** estrogen-only hormone therapy after a hysterectomy.
- ✓ **Eating** a diet rich in vegetables, fruits and soluble fiber.
- ✓ **Preventive** breast surgery for women at high risk.

ACS SCREENING GUIDELINES for Women at Average Risk

Age 40 to 44: Discuss screening with your provider by age 40.

Age 45 to 54: Get annual mammograms.

Age 55-plus: Get mammograms every 1 to 2 years, depending on personal risk.

Important: Ask your health care provider about the best screening approach based on your health history. If possible, choose a testing facility that uses 3D mammography (tomosynthesis) with potentially better detection.

Get moving every day to improve your odds against breast cancer as many studies over the past 20 years have consistently shown. Scientists believe that physical activity regulates hormones (including estrogen and insulin) that can fuel breast cancer growth.

How much exercise? More activity is better than less, and more vigorous activity is more effective. The ACS recommends all adults engage in at least 150 minutes of moderate-intensity or 75 minutes of vigorous-intensity activity each week, preferably spread over your week. **Note:** It's important to build up to those levels; get 20 to 30 minutes of brisk walking each day is an excellent exercise plan, but you can mix it up with biking, swimming or similar activities that get your exertion to about the same level.



Breast Density:

A Risk Factor for Breast Cancer

Half of all U.S. women have a risk for breast cancer known as dense breasts. High-density tissue can make detecting cancer on a mammogram harder and might increase a woman's risk of developing breast cancer.

Breast density is the ratio of white elements to black elements on a mammogram. Breast glands, ducts and connective tissue appear white. Breast fat appears black. More breast glands and ducts and less fat cause a breast to appear whiter, or denser, on a mammogram. Radiologists have more difficulty detecting cancer on mammograms of women with dense breasts because dense breast tissue and a cancerous tumor both show up as white.

Younger women tend to have denser breasts and the density may decline with age. Other factors linked to dense breasts include genetics, slender build, no or few pregnancies and use of estrogen.

Just how risky? The relative risk for breast cancer is 2.1 times higher in women with extremely dense breasts, and 1.2 times higher in women with moderately dense breasts, compared to the general population. But dense breasts are not linked to an increased risk of death from breast cancer or other causes.

Screening: 3D mammograms are more accurate in women with dense breasts. Talk to your health care provider about all of your risks to decide the best screening approach for you.

Zorba's corner

Here's another reason not to smoke — eye problems.

Research shows smoking increases your risk for **macular degeneration**, a common cause of blindness, as well as optic nerve and retinal problems. And if you use cigarettes and suffer from dry eyes, guess what? Smoking is probably the culprit.

The answer is clear: Try to quit. Nicotine replacement aids, such as gum or patch, and medications, such as bupropion and varenicline, work for many. If you haven't tried recently, try again. Don't give up. The average smoker tries to kick the habit 4 times before they succeed.
— Zorba Paster, MD



stay in touch

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Q: OTC meds for colds and flu?

A: Medications available over-the-counter do not cure the common cold or influenza. But they may alleviate symptoms and temporarily help you feel better:

Decongestants: They decrease nasal or sinus congestion. Side effects include anxiety, insomnia or increased heart rate and blood pressure. Use of decongestant nose sprays should not exceed 3 days to avoid rebound congestion.

Tip: Consider using a saline nasal spray instead.

Antihistamines: Excess drainage? Antihistamines can help dry up a runny nose or watery eyes. But they may make you drowsy and thicken the mucus, allowing secretions to build up.

Cough suppressants: They're useful for frequent coughing, especially if it's painful or keeps you awake.

Drugs for fever and aches: Acetaminophen and ibuprofen can provide relief; check labels to ensure you're not getting the same ingredient from multiple products. Note: People younger than 19 should avoid aspirin, which is a cause of Reye's syndrome. — Elizabeth Smoots, MD, FAAP



expert advice

How Well Do You Know Your Meds?

National Check Your Meds Day is October 21.

It's a great opportunity for you to get to know your pharmacist and ensure proper use of your medicines.

Request a consultation with your regular pharmacist, who should:

- >> Review your prescribed medicines and answer questions about them.
- >> Advise you to remove any medicines that have expired or are no longer needed.
- >> Give you an updated medication list for health care visits.

Prior to meeting with your pharmacist:

- >> Collect all your prescription meds, over-the-counter meds, vitamin and mineral supplements and herbal products.

- >> List how and when you take each medicine and supplement; bring the list and your medications to review with the pharmacist.

Best ways to avoid medication errors and misuse:

- >> Take part in your health care decisions.
- >> Learn why you need your medicines.
- >> Follow instructions for use carefully.
- >> Learn about and report possible adverse reactions.

Also, don't take meds that are not prescribed for you. And make sure all your health care providers know all the meds you are taking.

Try to have all prescriptions filled at the same pharmacy. Your pharmacist should be a vital member of your health care team, ready to assist and answer your questions.

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