

Healthy You

Fall~2022

End your year healthy!

1  ways to **boost your immune system**

Protein-packed lunch ideas



Surprising facts about

Bones ✨ ✨

FOOTBALL-INSPIRED
 **fitness tips**



About this magazine

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Available features and benefits are dependent on the products and features included in the plan design. Not all members will have access to all features shown.

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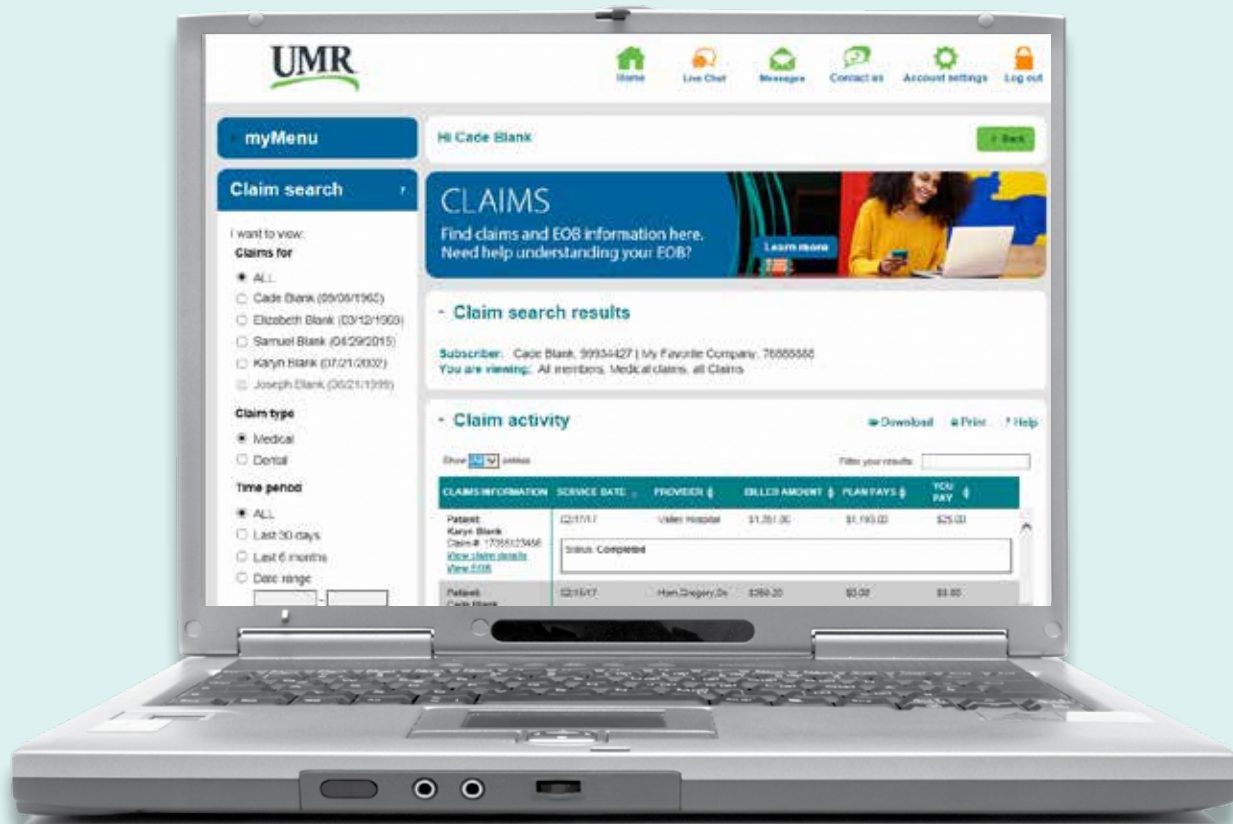
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Things to do

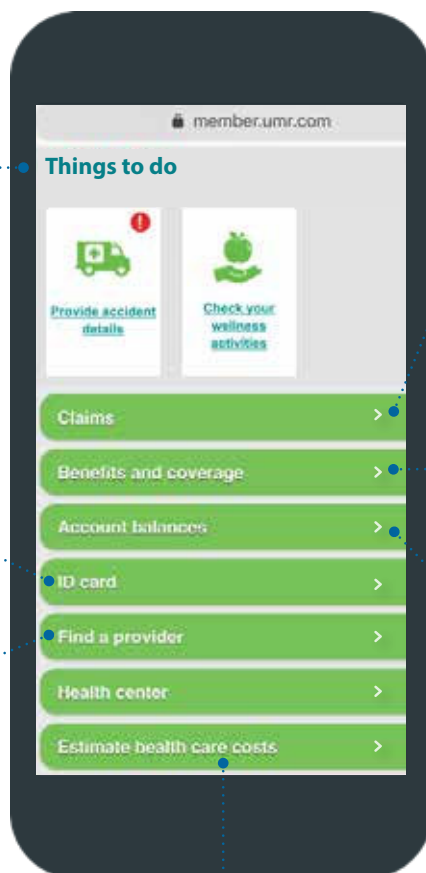
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From the editor

How to end the year healthy

2022

As we head into fall and early winter, it's natural to be focused on preventing colds, flu and COVID-19. But maintaining a healthy body goes beyond wearing a mask and increasing your vitamin C intake.



Sustainable whole body health starts with adopting healthy habits and cutting back on unhealthy ones.

In this issue, we focused on a variety of ways you can improve both your physical and mental well-being.

Learn how to be a better health care advocate for yourself. Our Health Literacy 101 article outlines five common scenarios you may encounter and how to handle them.

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p 16

Perhaps the most impactful way to stay healthy is to prioritize exercise and good nutrition. We gathered tips from football training and came up with some fun fitness ideas you can incorporate into your game day.



p 12

Just in time for Halloween, we examined everything there is to know about your bones. Did you know your entire skeleton is replaced every 10 years? You'll be shocked to learn how many roles bones play in keeping your body healthy.



p 20

Now that school is in full-swing, we found protein-packed lunch ideas that kids and adults will love.



p 26

Paying attention to mental health is especially important when the days get shorter. Plus, the holidays bring extra stress and loneliness for some people. So we thought it was important to take a deep dive into the risks, signs and treatment options for depression.



p 22

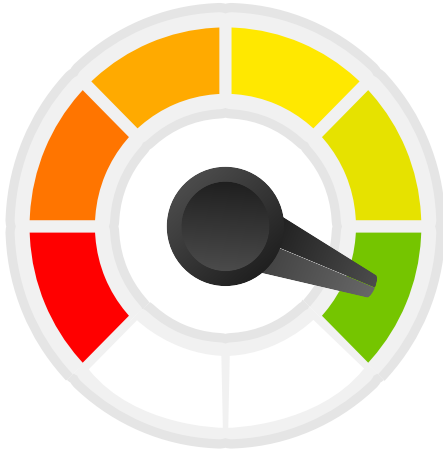
We also took a serious look at the dangers of drinking soda and came up with tasty alternatives that won't undermine your health goals.



p 8

Of course, a magazine devoted to staying well wouldn't be complete without an article about strengthening your immune system. We highlight 10 ways to give yours a boost.

1



easy ways to strengthen your immune system

As the weather starts getting colder, it's important to take steps to boost your immune system. There are many products that claim to protect the body from getting sick, but the most effective methods are simple. Fortunately, there are 10 easy things you can do to strengthen your immune system. But first, let's discuss how your immune system works to protect you.

How your immune system works

The immune system protects the body from bacteria, infection, parasites and toxins. **It consists of two defense systems: innate and acquired.**

Innate immunity is inherited from birth and serves as the body's first line of defense.

Acquired immunity is earned after exposure and protects the body in case of future infection.



When your immune system functions properly, it helps you stay healthy and prevents illness. However, there are several things that can weaken your immune system and make you more likely to get sick.

What compromises your immune system?

There are many factors that compromise your immune system, but **the two most common are lack of sleep and stress.** When you don't get enough rest, you're unable to recover from daily activities, making it more likely for you to get sick. When you're stressed, your body releases hormones that can stop the normal function of your immune cells.

These other factors can compromise your immune system:

- **Chronic diseases:** cancer, type 1 diabetes, rheumatoid arthritis
- **Medications:** corticosteroids and TNF (tumor necrosis factor) inhibitors
- **Organ or bone marrow transplant**
- **Vitamin deficiency**
- **Smoking**
- **Alcohol**
- **Age**

Although you can't protect yourself from all threats to your health, there are steps you can take to strengthen your immune system.

1 Minimize stress

If you're constantly stressed, your body remains in a state of alertness, which weakens your immune system. You can use relaxation techniques, such as mindfulness meditation and deep breathing to reduce stress levels.

3 Exercise

One relaxation technique that decreases stress is exercise. **Exercise reduces inflammation and stimulates cellular immunity.** Don't know where to start? You can take a walk, go for a bicycle ride or stream online workouts at home.



2 Get plenty of sleep

When we sleep, our bodies have a chance to rest and repair damage from the day. Sleep also helps regulate the production of cytokines, which protect the body from illness. You should aim for seven to eight hours of sleep each night.

4 Consume immune-boosting foods

A healthy diet helps support the immune system by providing the nutrients needed to function properly. Vitamins, minerals and antioxidants help prevent free radicals from damaging cells. Protein, fat and carbs help protect immune cells. **While there is no single food that can boost your immunity, it's good to eat a variety of fruits, vegetables, grains, nuts and seeds.**





5 Drink more water

Staying hydrated helps the body recover faster from sickness. It also helps lessen long-term effects illnesses have on the body.

7 Use essential oils

Essential oils are often used for healing properties, but they can also be used to strengthen the immune system. They contain natural compounds that help fight off infections and boost overall health. Common essential oils include:

- **Eucalyptus** – anti-inflammatory and helps with respiratory issues
- **Clove** – anti-inflammatory and helps ease pain
- **Lavender** – anti-inflammatory/anti-microbial and helps reduce stress
- **Tea Tree** – anti-inflammatory/anti-microbial and helps with both respiratory and skin issues

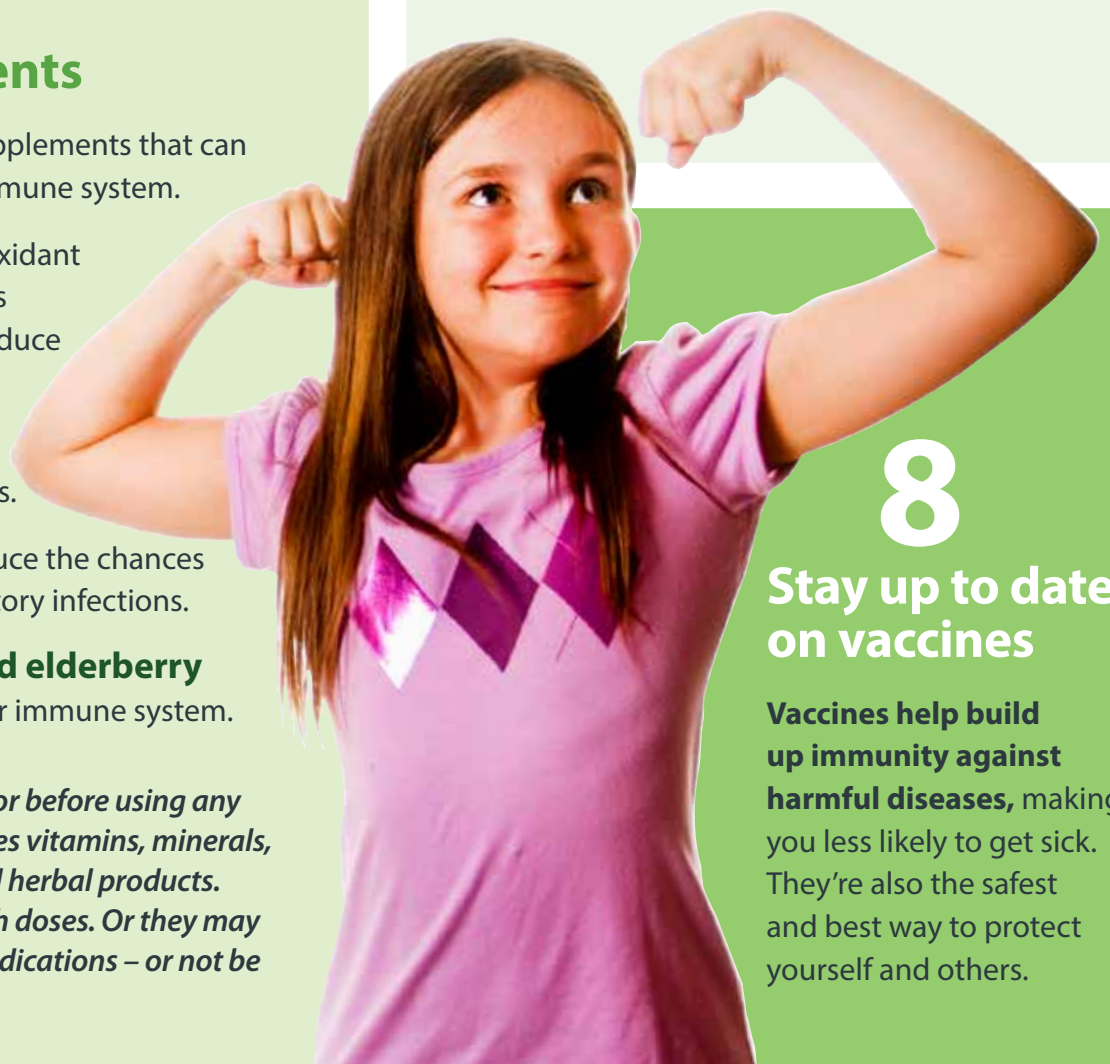
6 Take supplements

There are a variety of supplements that can help strengthen your immune system.

- **Vitamin C** is an antioxidant that helps protect cells from damage and produce white blood cells.
- **Zinc** helps to speed up the healing process.
- **Probiotics** may reduce the chances of developing respiratory infections.

Vitamin A, garlic and elderberry may also help boost your immune system.

! *Talk with your doctor before using any supplement. That includes vitamins, minerals, dietary supplements and herbal products. Some can be toxic at high doses. Or they may interfere with certain medications – or not be advised for you.*



8

Stay up to date on vaccines

Vaccines help build up immunity against harmful diseases, making you less likely to get sick. They're also the safest and best way to protect yourself and others.

9

Wash your hands

Handwashing is one of the simplest and most effective ways to prevent the spread of infection. It removes dirt, bacteria and other harmful germs from hands. Additionally, it helps break the chain of infection by removing the germs that cause illness.

10 Get some sun

Your body gets vitamin D when exposed to the rays of the sun. Vitamin D helps the body produce anti-microbial proteins that kill viruses and germs. If you don't have consistent access to sunlight, you can also take supplements.



Making small changes in your lifestyle can help keep your immune system strong and improve your chances of staying healthy all season long.

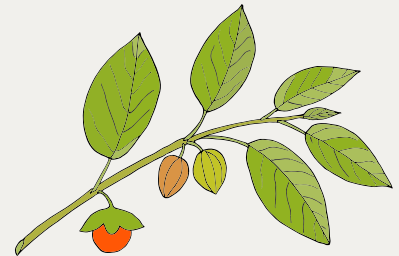


A D A P T O G E N S

Adaptogens are herbs, roots, maca root and mushrooms that help strengthen the immune system by reducing the negative impact of stress on the body. They can naturally adapt to fit the specific needs of the body, hence the name.

Popular adaptogens include:

- Ashwagandha
- Turmeric
- Elderberry
- Saw Palmetto
- Aloe Vera



How effective and safe are they?

Adaptogens help to regulate the production of cortisol, keeping it at healthy levels. This reduces the negative effects of stress on the body and improves energy levels. They are also non-toxic and safe when taken in normal doses.

Benefits of adaptogens

Adaptogens may offer positive improvements in the following areas:

- Immunity
- Stress
- Fertility
- Relaxation
- Adrenal fatigue
- Hormones



Did you know there are typically around

300 Bones

in human infants, which fuse together to become the ...



206 - 213

Bones

in human adults?

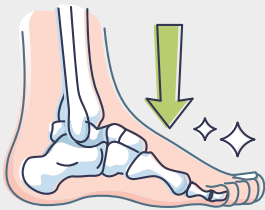


The reason for the variability in the number of adult bones is because some humans may have a varying number of ribs, vertebrae and digits.

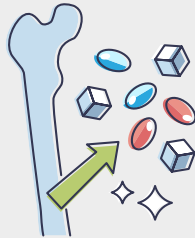


There's nothing spooky about bones.

You may think of bones as simply the framework for your body, but they play many important roles in keeping you healthy:



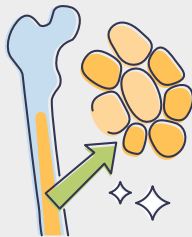
Support the body



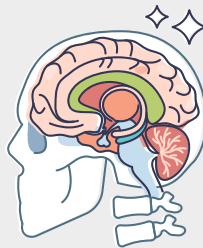
Store and release minerals



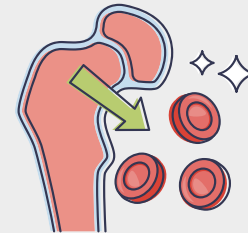
Facilitate movement



Store and release fat



Protect internal organs



Produce blood cells

How bones are made

Your body needs the minerals calcium and phosphate to make and keep healthy bones. During your life, your body continues to both reabsorb old bone and create new bone. **Your entire skeleton is replaced about every 10 years, though this process slows as you get older.** As long as your body has a good balance of new and old bone, your bones stay healthy and strong.

Broken bones

If more pressure is put on a bone than it can stand, it will split or break. A break of any size is called a fracture. If the broken bone punctures the skin, it is called an open fracture (compound fracture). A stress fracture is a break in the bone that develops because of repeated or prolonged forces against the bone. The repeated stress weakens the bone until it finally breaks.

Cats have about

230 Bones

A cat's skeleton is similar to the human skeleton. The cat has more bones, but many are identical to those in humans.

Now that's spooky!





Bones
make up about
15%
of an adult's
body weight



Bone loss

Bone loss occurs when more old bone is reabsorbed than new bone is created. Sometimes bone loss occurs without any known cause. Other times, bone loss and thin bones run in families and the disease is inherited. Some bone loss with aging is normal for everyone.

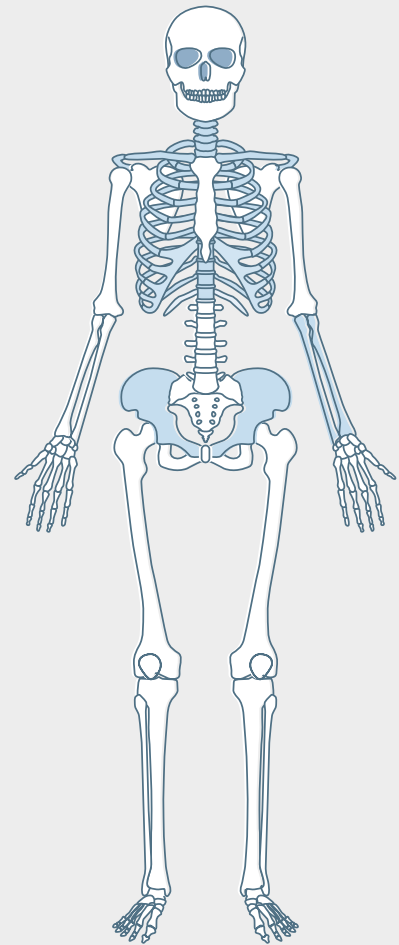
In general, white, older women are the most likely to have bone loss. This increases their risk of breaking a bone.

Osteoporosis (weak bones)

Osteoporosis is a disease that causes bones to become brittle and more likely to break. With osteoporosis, the bones lose density. Bone density is the amount of calcified bone tissue that's in your bones. A diagnosis of osteoporosis means you are at risk for bone fractures, even with everyday activities or minor accidents or falls.

Women over age 50 and men over age 70 have a higher risk for osteoporosis than younger women and men.

For women, a drop in estrogen at the time of menopause is a major cause of bone loss. For men, a drop in testosterone as they age can cause bone loss.



In the U.S., osteoporosis is present in about **1 in 3 women ages 65 or older**, as compared to **1 in 17 men** of the same age.

Keys to good

Bone health

There are certain common health habits everyone should adopt that also help maintain healthy bones:



✦ Make healthy food choices.

Your bones need a variety of nutrients, including calcium and vitamin D.

Along with calcium, vitamin D helps to decrease the loss of bone and lower the risk for fractures. Protein, magnesium, phosphorous and potassium also play a role in bone health.

✦ Drink plenty of water.

Your bones are about 30% water.

Water helps lubricate joints, rids your bones of toxins, and helps bring calcium and other nutrients to your bones.

✦ Get regular exercise.

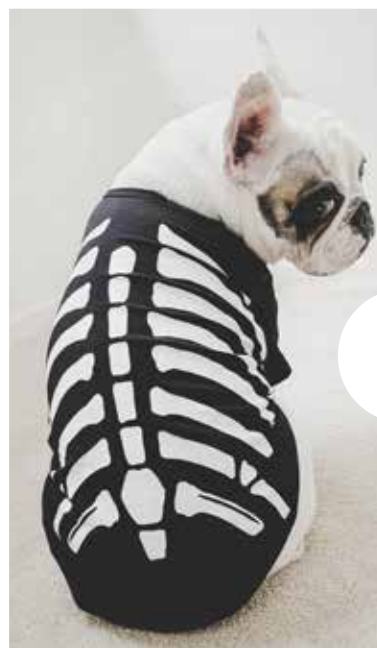
A routine of weight-bearing activity, such as walking, running, climbing stairs or even dancing, helps to build and maintain strong bones. Combine your weight-bearing activity with strength training for the muscles in your upper body and spine. In addition, consider adding balance exercises to help reduce your risk of falling. This is especially important for older adults.

✦ If you smoke, quit.

Smoking affects the body's ability to absorb calcium, and nicotine slows the production of bone-forming cells.

✦ Limit how much alcohol you drink.

Too much alcohol can damage your bones and raise your risk of falling and breaking a bone.



Dogs have about

320 Bones

depending on the length of the tail. The number varies due to extra teeth and vertebrae.

Don't just watch the game – get in on the action.

Football is one of the most physical sports played, and those who play it are usually in great shape. Football workouts are intense and repetitive, focusing on strength, power and speed. Training also benefits the players' agility, hand-eye coordination and overall cardiovascular endurance.

We took tips from football training and came up with some ideas you can incorporate into your game day, or any day.

So make your team's accomplishments a reason to get moving. Instead of celebrating your team's advance down the field with another chicken wing or piece of pizza, challenge yourself and others with these celebrations. Enjoy the game!



FIRST DOWN = 10 vertical jumps

Start with feet shoulder-width apart. Reach hands up and rise up on your toes. Quickly drop to a squat and push your hands down and behind you. Then lightning fast, jump up as high as you can while reaching your hands up toward the ceiling. Land softly into a squat and cushion your weight with the landing.

HALFTIME = Practice passing

This one doesn't require a lot of explanation. Once halftime hits, grab a partner or two, grab a football and hit your own turf. No tackling needed – simply playing a game of catch is a great way to get moving.



As always, listen to your body, know your health risks and check with your provider before starting any exercise regimen.





FIELD GOAL = Squats and lunges

Start with feet shoulder-width apart and toes pointed out at 45-degree angles, hands to your side. Squat while bringing your hands straight out in front of you, shoulder height. Then resume to standing. Repeat 15 times. Then lunge to the right 15 times. Repeat the 15 squats. Then lunge to the left 15 times.



TURNOVER = High knee running

Start with your feet shoulder-width apart. Run in place for 30 seconds, but bring your knees as high up as possible. Make sure you're pumping your arms as well (left foot, right arm – right foot, left arm).

SACK = 5 pushups

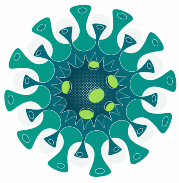
Start on your hands and toes in a plank position. Your hands should be right under your shoulders with your fingertips pointing forward. Keeping your body straight, slowly bend your elbows so your chest moves toward the floor. Do not let your back sag. Press into your arms to push yourself back up.



TOUCHDOWN = Jumping Jacks

Stand upright with your legs together and your arms at your sides. Bend your knees slightly, and jump while spreading your legs about shoulder-width apart. At the same time, stretch your arms out and over your head, forming a V. Jump back to your starting position and repeat.





(COVID-19)



Stay informed about coronavirus

UMR is working to ensure we are available to support you during this time. Here is general information about how you can best cope with COVID-19. For more specific information about your plan, log into your member portal or call the phone number on your member ID card.

The CDC is your best resource for COVID-19

Go to the [CDC for the latest information](#) on COVID-19, including how to protect yourself and what to do if you are sick.

If you think you might have been exposed to COVID-19, call your health care provider right away. UMR members can find a network health care provider by selecting Find a provider on [umr.com](#) or by calling us using the phone number on your member ID card.



Resources for our members

- **Access your health plan account:** Sign in to [umr.com](#) to find network health care providers, benefits coverage and more.
- **Call with COVID-19 benefits questions:** If you have health benefits questions or need help finding a health care provider, call the phone number on your UMR member ID card.



Finding a doctor
or hospital on
umr.com

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Find the toll-free phone number for UMR member
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Protein-packed lunch ideas

Stuck in the classic sandwich/apple/chips bagged-lunch rut? Try these fresh ideas for adding protein to your mid-day meal.

If you're making lunches for school, work or home, **20-35% of your meal should be protein.**

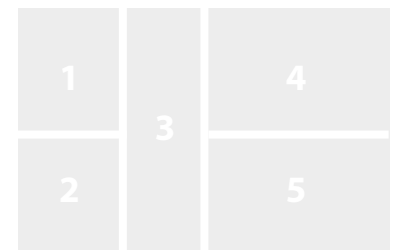
Which means ...



You should eat 7 grams of protein per 20 pounds of your body weight every day.

Protein helps you feel full, increases muscle mass and strength, helps regulate blood sugar and improves concentration, among other benefits. Yet many pre-packaged grab-and-go foods are carb-heavy and protein-light.

Luckily, your daily lunch protein can come in many forms – not just from the tried-and-true cold cut sandwich. You only need to be willing to reconsider what a packed lunch should look like.



USE A BENTO BOX

To help ensure your lunch is balanced, try using a bento box – a food container divided into several small sections that hold single servings.

Include one item from each of the five food groups – fruits, vegetables, grains, protein and dairy – each day.



High-protein lunch options*

Try incorporating these sources into your lunch rotation over the next few weeks. Once you know which items you like, make a list and stick it on your fridge or add them to your regular grocery list so you'll always have them top of mind and on hand.

★ Edamame 17 grams per cup	★ Nut butters 7-8 grams per 2 tablespoons
★ Boiled eggs 6 grams per 1 large egg	★ Nuts 4-7 grams per quarter cup
★ Tuna salad 30 grams per cup	★ Pumpkin seeds 12 grams per cup
★ Jerky and meat sticks 7 grams per 1 large piece	★ Hummus 4 grams per quarter cup
★ Greek yogurt or Greek yogurt-based veggie dip 10 grams per 1/2 cup	★ String cheese 7 grams per stick
★ Turkey/cream cheese/spinach pinwheels 5 grams per 3 pinwheels	* Protein content is approximate



Imagine pouring yourself a 12-ounce glass of water and adding 7 to 10 teaspoons of sugar. Sounds a little excessive, doesn't it?

I just drank how much sugar?

A typical can of regular soda/pop is 12 ounces.

The amount of added sugar in that 12-ounce can equals anywhere from 7 to 10 teaspoons of sugar.

There are 4.2 grams of sugar in one teaspoon.

7 teaspoons x 4.2 grams of sugar = **29.4 grams per can** (approximately).

I drink 2-3 cans a day!



The American Heart Association's suggested TOTAL DAILY sugar intake, which includes food and drink:

WOMEN: < 100 calories a day, or **6 teaspoons** (24 grams of sugar = less than 1 can of soda)

MEN: < 150 calories a day, or **9 teaspoons** (36 grams of sugar = less than 1 1/2 cans of soda)

It's time to **cut sugary drinks from your diet.**

According to the Centers for Disease Control and Prevention (CDC), **sugar-sweetened beverages (or SSBs)** are the leading source of added sugars in the American diet.

Convenient and available at every turn, frequently drinking SSBs is associated with >

Sugar-sweetened beverages are any liquid drinks sweetened with various forms of added sugars.

These drinks include:

- Regular soda (not sugar-free)
- Fruit drinks
- Energy drinks
- Sweetened waters
- Coffee and tea drinks with added sugars

Various forms of added sugars are:

- Raw sugar
- Corn sweetener
- Corn syrup
- Dextrose
- High-fructose corn syrup
- Brown sugar

These drinks seem to quench your thirst and satisfy your sugar cravings, but they have no other benefit whatsoever.

According to career website Zippia.com, of SSBs consumed in America, carbonated soft drinks are the top pick.



In 2019, soft drink sales accounted for **\$2.9 billion** of the U.S. beverage market. (Bottled water is the second most profitable, with \$1.2 billion in sales in the same year.)

type 2 diabetes

non-alcoholic liver disease

cavities

tooth decay

heart disease

weight gain

gout, which is a type of arthritis

kidney diseases

obesity

Metabolizing **sugar**

Your body metabolizes sugar better when you eat it.

That's because sugar in beverages is often highly concentrated and easy to consume in large amounts without feeling full. For example, one glass of orange juice can contain sugar from five or six whole oranges. Although it's easy to drink that much sugar, you wouldn't be likely to eat that many oranges all at once.

Excessive amounts of these sweeteners in your body may contribute to non-alcoholic fatty liver disease.

- **Fructose** is the most common form of added sugar. Fructose is taken up into the blood from the gut, and the liver converts the fructose to glucose or fat. This fat is stored in the liver. When you drink fructose, it doesn't lower the hunger hormone to stimulate the feeling of fullness.
- **Glucose** is the sugar that your body makes as you digest sugar and starch from food. Glucose in the blood stimulates the pancreas to release insulin. Insulin turns off fat burning and promotes glucose burning as fuel. Excess glucose is stored as glycogen in the muscles and as lipid in fat tissue.
- **Sucrose and high-fructose corn syrup** are about 50% fructose, which can only be metabolized by your liver.

It's estimated that people who drink sugary soda **in addition to their regular diet** consume an additional **17% MORE calories just from the drinks alone.**



V

That's just one of the reasons sugar-sweetened beverages are related to weight gain and obesity.

Choosing **alternative drinks**

Many who regularly consume SSBs, especially caffeine-heavy sodas, see it as a way of life – almost an addiction.

Cutting back, or going cold turkey and quitting altogether, could be tough. But we have some suggestions for those who want to move toward kicking the habit.



- **Brew some tea** and sweeten with lemon, cucumber or mint.
- **Try sparkling water** or mineral water. If it's too bland, add a splash of juice, sliced citrus fruit or even fresh herbs.
- **Have a glass of green tea** on the rocks. Green tea has quite a few health benefits.
- **Squeeze some lemon** into a glass of ice water for instant homemade lemonade. You can also add a sugar substitute, such as stevia.
- **Pour a glass of seltzer water and add grape juice or pomegranate juice.** Go easy on the juice because it contains sugar naturally.
- **Infuse water with flavors** like watermelon, cucumber or mint. You can find many recipes online.
- Some store-bought, **soda-like drinks contain no caffeine or sugar (such as La Croix)** and can offer the same satisfaction as sugary sodas, but without all the harmful sugar. Read the labels carefully.

About diet or zero drinks

Artificial sweeteners such as Aspartame and Sucralose are often in drinks labeled as “diet” or “no sugar.” These low-calorie sweeteners have few to no calories but still deliver the level of sweetness you might desire.

The American Heart Association and the American Diabetes Association have found the health effects of these sweeteners are inconclusive.

But they do say that for consumers of sugary drinks who are trying to kick the habit, the lo-cal sweeteners may be a useful replacement strategy to reduce the intake of sugary drinks.



Defining depression

Most of us feel sad at one time or another for short periods. But when feelings of sadness, loss, anger or frustration interfere with everyday life for weeks or more, it may be clinical depression.

Symptoms of depression

The following can be signs of depression:

- Low mood or irritable mood most of the time
- Trouble sleeping or sleeping too much
- A big change in appetite, often with weight gain or loss
- Tiredness and lack of energy
- Feelings of worthlessness, self-hate and guilt
- Difficulty concentrating
- Slow or fast movements
- Lack of activity and avoiding usual activities
- Feeling hopeless or helpless
- Repeated thoughts of death or suicide
- Lack of pleasure in activities you usually enjoy, including sex



Types of depression

Major depression.

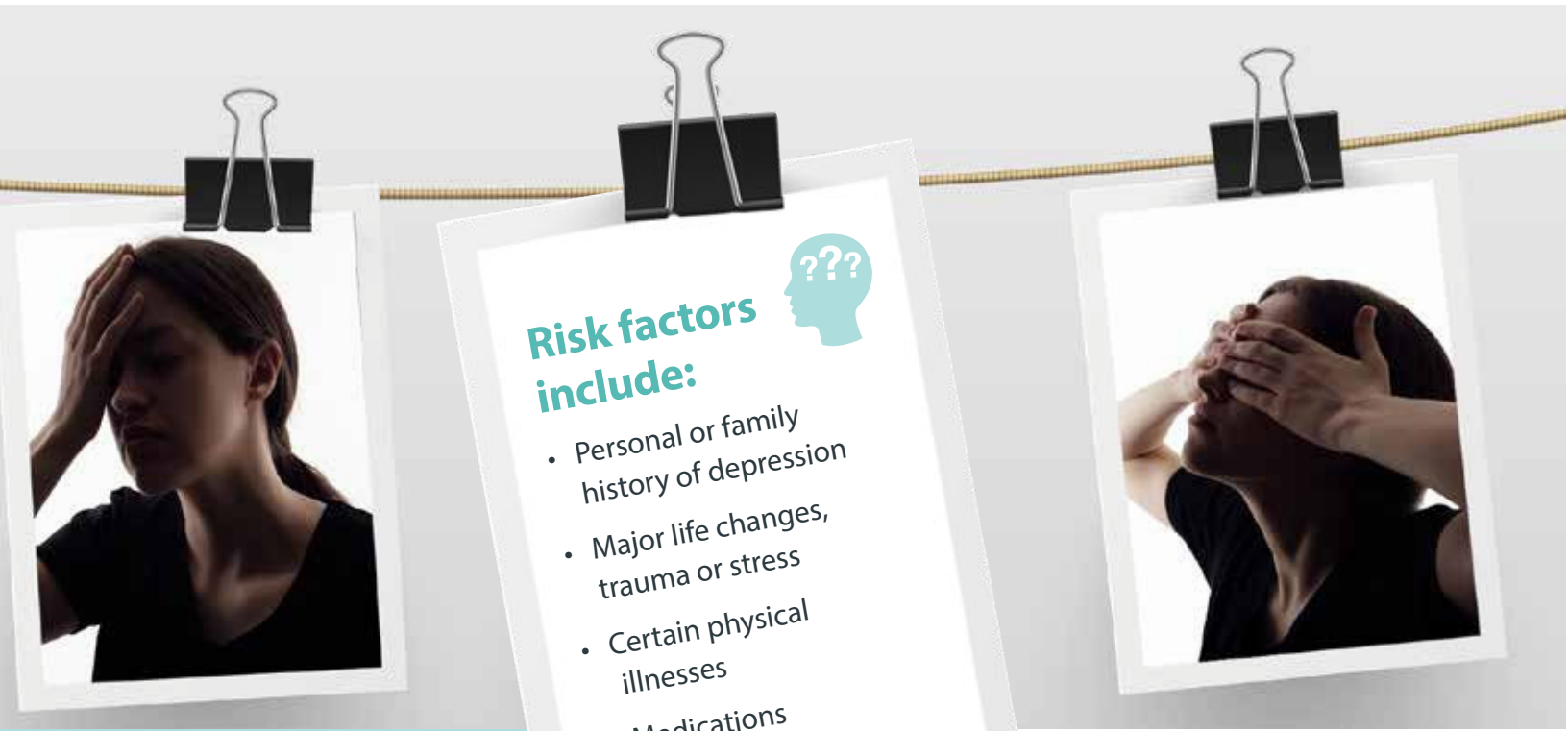
When feelings of sadness, loss, anger or frustration interfere with daily life for weeks or longer periods of time.

Persistent depressive disorder.

A depressed mood that lasts two years. Over that length of time, you may have periods of major depression, with times when your symptoms are milder.

Postpartum depression.

Many women feel somewhat down after having a baby. However, true postpartum depression is more severe and includes the symptoms of major depression.



Risk factors include:



- Personal or family history of depression
- Major life changes, trauma or stress
- Certain physical illnesses
- Medications

Premenstrual dysphoric disorder (PMDD).

Symptoms of depression occur one week before your period and disappear after you menstruate.

Seasonal affective disorder (SAD).

Occurs most often during fall and winter, and disappears during spring and summer. It's most likely due to a lack of sunlight.

Major depression with psychotic features.

When a person has depression and loss of touch with reality (psychosis).

Bipolar disorder.

When depression alternates with mania (formerly called manic depression). Bipolar disorder has depression as one of its symptoms, but it's a different type of mental illness.

Causes of depression

Depression often runs in families. This may be due to your genes, behaviors you learn at home or your environment. Depression may be triggered by stressful or unhappy life events. Often, it's a combination of these things.

Many factors can bring on depression, including:

- Alcohol or drug use
- Medical conditions, such as cancer or long-term (chronic) pain
- Stressful life events, such as job loss, divorce, or death of a spouse or other family member
- Social isolation (a common cause of depression in older adults)

Treatment options

Medication:

There are different types of antidepressants that affect different chemicals in the brain. Your provider can work with you to find the medicine that works best for you.

Therapy:

Your provider may suggest talk therapy or other specific types of therapy.

Lifestyle changes:

People with depression are often encouraged to focus on healthy eating, exercising, getting quality sleep, maintaining social connections and avoiding/limiting alcohol use.

When to contact a medical professional

If you have thoughts of hurting yourself or others:

- Call 911 or the local emergency number
- Call the national suicide hotline (988) or local suicide hotline
- Go to a nearby emergency room

Call your provider if:

- You hear voices that are not there
- You cry often without cause
- Your depression has affected your work, school or family life for longer than two weeks
- You have three or more symptoms of depression
- You think one of your current medicines may be making you feel depressed (do not change or stop taking any medication without talking to your provider)
- You or someone close to you thinks you should cut back on alcohol



988 has been designated as the new three-digit dialing code that will route callers to the National Suicide Prevention Lifeline.

This dialing code is available to everyone across the United States.

The Lifeline provides 24/7, free and confidential support for people in distress. It also offers prevention and crisis resources for you or your loved ones, and best practices for professionals in the United States.

This new, shorter phone number will make it easier for people to remember and access mental health crisis services. The previous 1-800-273-TALK (8255) number will continue to function indefinitely.

“Health literacy” is the degree to which YOU have the ability **to find, understand, and use information and services** to inform health-related decisions and actions for yourself and others.

It's all about you.

October isn't just about Halloween – it's also Health Literacy Month!

And while it may be the spookiest month of the year, navigating the health care system should never leave you feeling scared.

In other words, having good health literacy means you have the ability to *use* health information rather than just understand it. It's especially important that you feel empowered to speak up and stand up for yourself when you don't understand, agree with or feel comfortable with a provider.

On the next page:

We've outlined five common health care scenarios with tips on how to better advocate for your needs in each situation.



Scenario:



My diagnosis doesn't feel right, but I should just accept it. The doctor knows best.

What you can do:

Follow up. While doctors are experts, it's always OK to ask follow-up questions or seek a second opinion if your health plan covers them. You should never feel like you're being disrespectful for speaking up. This is especially important if you think your provider isn't addressing all your concerns or fully understanding your problems.

I should keep taking my medication even if it makes me feel bad because my provider said to take it and I don't want to bother anyone.

Talk to your provider or pharmacist if you experience concerning side effects or don't feel like your usual self when starting new medication. While you shouldn't stop taking medication without consulting your provider, you shouldn't be afraid to let them know about unsettling, severe or rare side effects right away.

I don't understand why this test was ordered, but I should schedule it anyway.

Ask your provider what they're looking for and how the test might help them better understand what's going on. **Don't be afraid to question orders for tests** that seem unnecessary or to ask about other tests you think you might need.

I'm not clicking with this specialist my provider recommended, but it would be rude to stop seeing them.

Ask your primary care provider for a referral to see a different specialist or check to see who else is covered by your health plan. Double check your health plan to make sure second-opinion services are included before seeing a new provider for the same problem. You deserve to feel comfortable with all your health care providers.

I don't really understand what my provider wants me to do to treat my medical condition, but I'll just pretend I understand so I don't offend anyone or look stupid.



Politely request that they explain what's going on again or in a different way. Ask follow-up questions or request additional resources, such as a brochure, video or website you can access for more information. Repeat back the next steps for handling your medical problem to confirm that you understand the plan. Consider bringing a trusted family member or friend to your next appointment to be another set of eyes and ears for you.

Know where to go when someone is sick or in a crisis situation.



Where you go for medical services can make a big difference in how much you pay and how long you wait to see a health care provider. **Explore the following information to help you decide the appropriate setting for your care.**

What you need to do:

1 Find your member ID card

2 Find a provider

On your member ID card, you'll find:

- Your PPO network
- Contact number
- Pharmacy contact, if applicable

You can also visit our website at [umar.com](https://www.umar.com).

3 Determine the severity of the symptoms and choose the provider that works for you

If you are severely ill and/or it's an emergency, call 911.



COVID-19

Go to the [CDC](https://www.cdc.gov) for the latest information on COVID-19, including vaccines, cases and data, how to protect yourself and what to do if you are sick.

COLD, FLU OR ALLERGIES

RETAIL CLINIC

Retail clinics, sometimes called convenient care clinics, are located in retail stores, supermarkets and pharmacies. You can find over-the-counter medications, and you can talk to your pharmacist for help.

TIMES TO GO:

- Vaccinations or screenings
- Sinus infections
- Minor sprains, burns or rashes
- Headaches or sore throats



Expect to wait 15 minutes or less



Average cost \$50-\$100
(per service for non-employer sponsored facilities)

NOT FEELING WELL

DOCTOR'S OFFICE (NOT URGENT)

Seeing your doctor is important. Your doctor knows your medical history and any ongoing health conditions.

TIMES TO GO:

- Preventive services and vaccinations
- Medical problems or symptoms that are not an immediate, serious threat to your health or life



Expect to wait 1 day to 1 week or more for an appointment



Average cost \$100-\$150

MILD ASTHMA ATTACK

URGENT CARE

Urgent care centers, sometimes called walk-in clinics, are often open in the evenings and on weekends.

TIMES TO GO:

- Sprains and strains
- Sore throats
- Minor broken bones or cuts
- Minor sprains or burns
- Minor infections or rashes
- Earaches



Expect to wait 20-30 minutes



Average cost \$150-\$200
(for non-employer sponsored facilities)

SUDDEN HEALTH CHANGES

EMERGENCY ROOM

Visit the ER only if you are badly hurt. If you are not seriously ill or hurt, you could wait hours, and your health plan may not cover non-emergency ER visits.

TIMES TO GO:

- Sudden weakness, trouble talking or blurred vision
- Large open wounds
- Difficulty breathing
- Severe head injury
- Heavy bleeding
- Spinal injuries
- Chest pain
- Major burns
- Major broken bones



Expect to wait 3-12 hours
(for non-critical cases)



Average cost \$1,200-\$1,500

"Things to do" on umr.com

Your health care manager at your fingertips

Log on to umr.com to see a personalized to-do list that highlights the steps YOU need to take to keep your benefits up to date. Personalization is based on your company's health benefits plan and the programs you're eligible for.



Visit umr.com today to take advantage of this time-saving feature!



Needs to be updated



Marked complete. No more action needed

"Things to do" may prompt you to:

- Provide/verify your email address
- Provide other insurance information
- Update security questions
- Review new claims
- Provide accident details
- Go paperless
- Get to know UMR
- Take your clinical health risk assessment (CHRA)
- Review wellness activities

Benefits of breast self-exams and mammograms

- Breast cancer will affect 1 in 8 women in the United States.
- Nearly 43,250 women die of breast cancer each year.



The best way to beat breast cancer is to detect it early.

Adult women of all ages are encouraged to perform breast self-exams at least once a month – 40% of diagnosed breast cancers are detected by women who feel a lump.

Women who are 50 to 74 years old and are at average risk for breast cancer should get a mammogram every two years. Women who are 40 to 49 years old should talk to their provider about when to start and how often to get a mammogram.

If you have any of the following breast cancer warning signs, talk to your provider right away:

- New lump in the breast or armpit
- Thickening or swelling of part of the breast
- Irritation or dimpling of breast skin
- Redness or flaky skin in the nipple area or the breast
- Pulling in of the nipple or pain in the nipple area
- Nipple discharge other than breast milk, including blood
- Any change in the size or the shape of the breast
- Pain in any area of the breast

MONTHLY OBSERVANCES FOR FALL:



OCTOBER

[Breast Cancer Awareness](#)

[Domestic Violence Awareness](#)

[Health Literacy](#)

[Sudden Infant Death](#)

[Syndrome \(SIDS\) Awareness](#)



NOVEMBER

[American Diabetes Month](#)

[COPD Awareness](#)

[Great American Smokeout \(11/17\)](#)



DECEMBER

[Influenza Vaccination Week \(12/5-12/11\)](#)

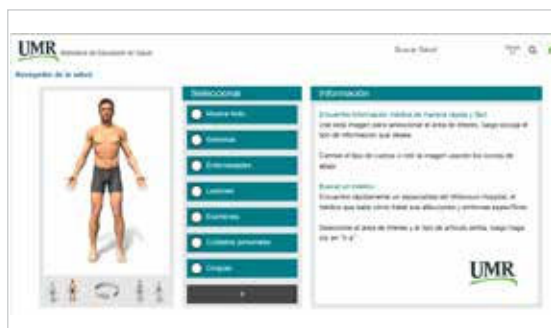
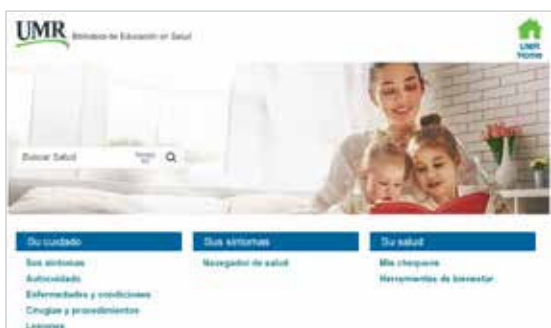
[Handwashing Awareness Week \(12/1-12/7\)](#)

EN ESPAÑOL

Recursos para ayudarle a vivir una vida más saludable

Le ayudamos a mantenerse informado sobre el coronavirus (COVID-19)

Visite **umr.com** y vaya a **en Español** en la sección a la izquierda del menú principal para acceder a los recursos en español. O seleccione Member en el menú principal y vaya a **Health Education Library** (Biblioteca de Educación en Salud) para obtener más información confiable.



Para nuestros miembros de UMR que hablan español, los **Institutos Nacionales de Salud (NIH por sus siglas en inglés)** es un gran recurso para obtener información sobre temas de salud, desde alergias hasta Zika. Cada mes, el boletín electrónico destaca nuevos recursos para aquellos que hablan español, y sus amigos y familiares. Puede visitar el portal y suscribirse al boletín en <https://salud.nih.gov/>



A photograph of three children playing in a large pile of autumn leaves in a park. The children are wearing warm clothing and hoods. The background shows trees with some remaining leaves. An orange circular graphic with multiple overlapping lines is overlaid on the bottom left of the image, containing text.

About us

UMR is a third-party administrator (TPA), hired by your employer to help ensure your claims are paid correctly, so your health care costs can be kept to a minimum and you can focus on your health and well-being.

UMR is not an insurance company. Your employer pays the portion of your health care costs not paid by you.

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