



Summer ~ 2022

# Healthy You

## Hello summer

Why we need to  
**sweat**

**Vitamin D**  
demystified



**EXERCISE**  
**REIMAGINED**



**CARE**  
A UMR Solution

## About this magazine

“Healthy You” magazine is published as an educational resource for UMR members and provides information about tools and resources available from UMR as a part of our member online services.

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.

Copyright ©2022 United HealthCare Services, Inc. Reproduction in whole or part is not permitted without permission in writing from UMR. All information and links were accurate and functional at the time of publication. However, because this electronic publication contains links to third-party sites, information can change and become unavailable.



While using this electronic publication, you may click on a link to other websites. We provide links to other websites that may contain information that may be useful or interesting to you. We do not endorse, and are not responsible for, the content and accuracy of linked websites operated by third parties or for any of your dealings with such third parties. You are solely responsible for your dealings with such third parties and we encourage you to read the terms of use and privacy policies on such third-party websites.



# CONTENTS

## 6 From the editor

Check out these do's and don'ts for a safe summer.

## 8 We all sweat

Everything you need to know about this vital bodily function.

## 11 Exercise reimagined

Six out-of-the-box ideas to reinvigorate your exercise routine.

## 12 Summer mocktails

Try these three refreshing alcohol-free drinks at your next get-together.

## 15 A healthy lawn the healthy way

We dig deep on the side effects of lawn chemicals.



## 19 Curb your food waste

Learn practical tips to get more mileage out of your groceries.

## 22 Vitamin D and the effects on your overall health

Find out why you need vitamin D, how much you need and how to get it.



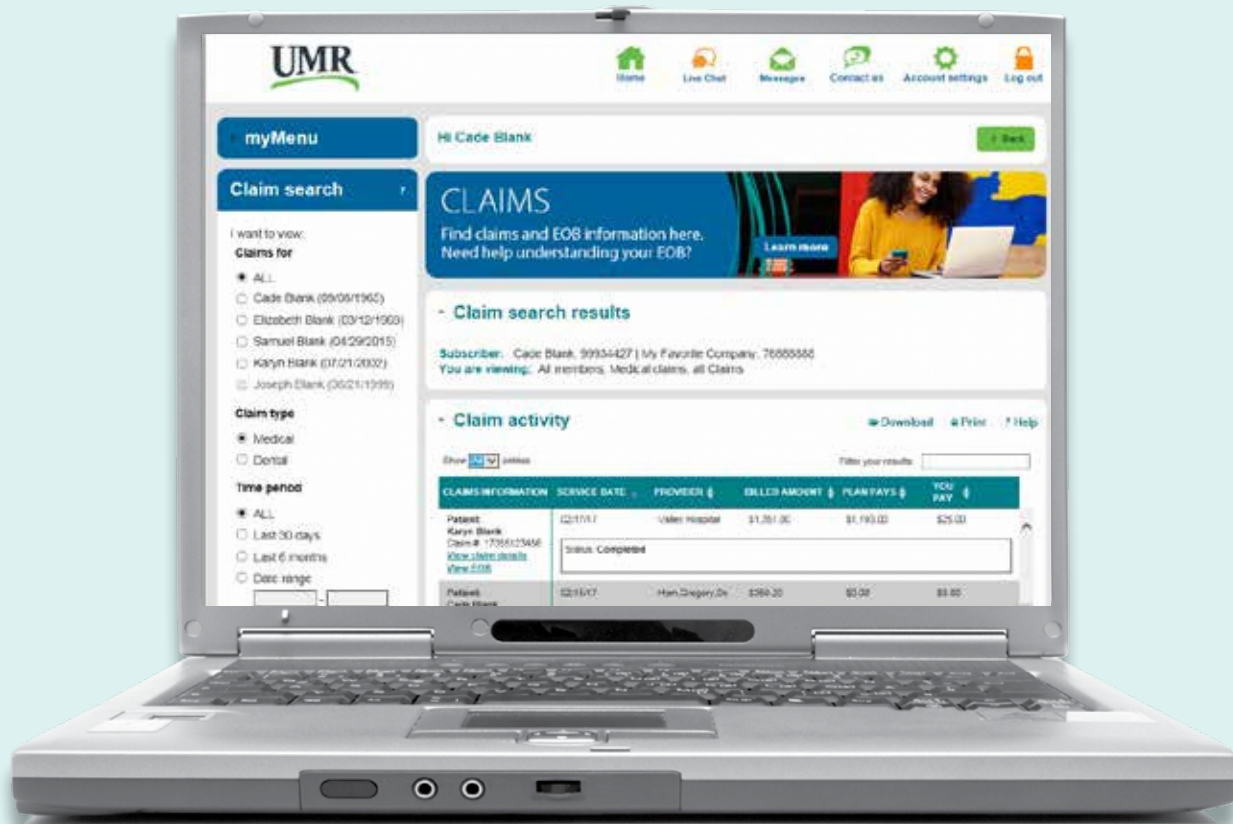
TRACK YOUR CLAIMS	4
UMR ON THE GO	5
STAY INFORMED: COVID-19	18
FIND A PROVIDER	25
WHERE TO GET CARE	26

REACH OUT FOR HELP/ MONTHLY OBSERVANCES	28
MY TASKBAR ON UMR.COM	29
SIMPLY SUMMER RECIPE	30
EN ESPAÑOL	31

Register on [umar.com](https://www.umar.com) to take advantage of all our online resources for members.

# Buried in paperwork?

A single click lets you track all your claims



## Hassle-free access when you need it

Check in at your convenience to see if a claim has been processed and what you might owe. To get more details on a specific claim, click View claim details or View EOB. And, take advantage of the Action needed prompt to know when you need to follow up on a specific claim.

Make sure you check out this FREE resource.  
Log into your member account on [umar.com](https://www.umar.com)



# Stay up-to-date and well connected with **umr.com on the go**

As a UMR member you can access your benefits and claims information anytime, anywhere using your mobile device. There's no app to download. Simply log in to [umr.com](https://umr.com)

## My taskbar

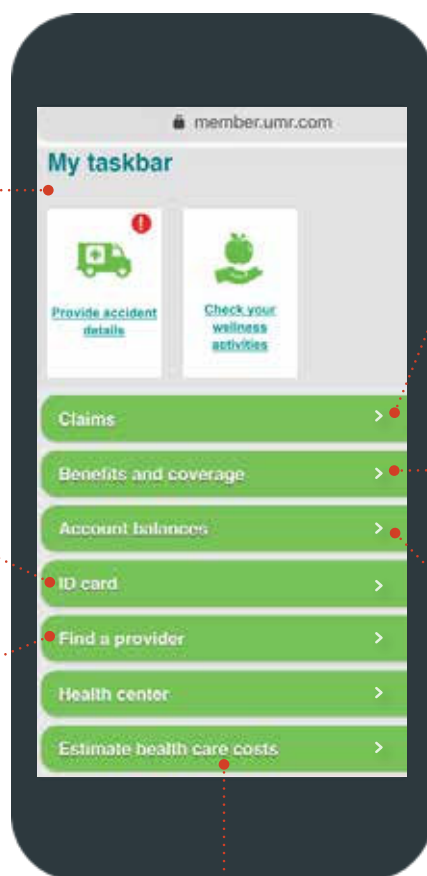
View upcoming tasks right from the homepage.

## Share your ID card with your provider

Now there's no need to carry it with you, it's at your fingertips.

## Find a provider

Find an in-network provider while you are on the go.



## Look up claims

Review a claim for yourself or an authorized dependent.

## Check your benefits

View medical/dental benefits and see who's covered under your plan.

## Access account balances

Look up balances for your special accounts, including HRAs and FSAs.

## Estimate health care costs

See what you can expect to pay before receiving care with the Health Cost Estimator tool.

## Want to bookmark umr.com on your mobile device?

**iPhone:** Touch and hold the open book icon to add **umr.com**

**Android:** Tap on the menu. Then select "Add Bookmark."

**Note:** The images above reflect available features within our mobile site. These features may or may not be available to all users depending on your individual and company benefits. If you are having trouble accessing or logging into our mobile site, contact the 800 number on the back of your ID card for fastest service. You can click the "Contact us" link on the home screen.



**From the editor**

# FUN AND GAMES

July, August and September bring summer fun like pool time, barbecues, festivals and family gatherings. But there are also seasonal responsibilities like lawn care, weeding and gardening to attend to. To stay safe, put these healthy habits into practice when the days get longer and warmer.

# DO'S and DON'TS for a safe summer

The percentages of ticks tested that are infected with pathogens are as follows:

- 44% - carry 1 pathogen
- 32% - carry 2 or more
- 9% - carry 3 or more
- 3% - carry 4 or more

Just like your skin, your eyes can be damaged by UV rays.

Outdoor hoses can contain harmful substances like bacteria, phthalates, bromine, BPA and lead.

The bacteria that cause tetanus are widespread in soil, dust and manure. If you spend time outside, it's especially important to keep your vaccine up to date.

**DO**  
Check your body, clothes and pets for ticks

**DO**  
Wear sunglasses while outside

**DON'T**  
Drink from the garden hose

**DO**  
Update your tetanus shot (if necessary)

**DO**  
Wear sunscreen daily

**DON'T**  
Skip the bedtime shower

**DO**  
Drink about 64 ounces of water daily

**DON'T**  
Mow your lawn in the heat of the day

Apply sunscreen about 30 minutes before going outside. Re-apply every two hours, especially if you're sweating or swimming.

If you have allergies, washing your body and hair will remove pollen so you're not breathing allergens while you sleep. It also helps to change your clothes and put dirty ones in another room.

You may need to drink more in the summer when spending time in the heat or when exercising. You can find hydration calculators online to determine your ideal water intake.

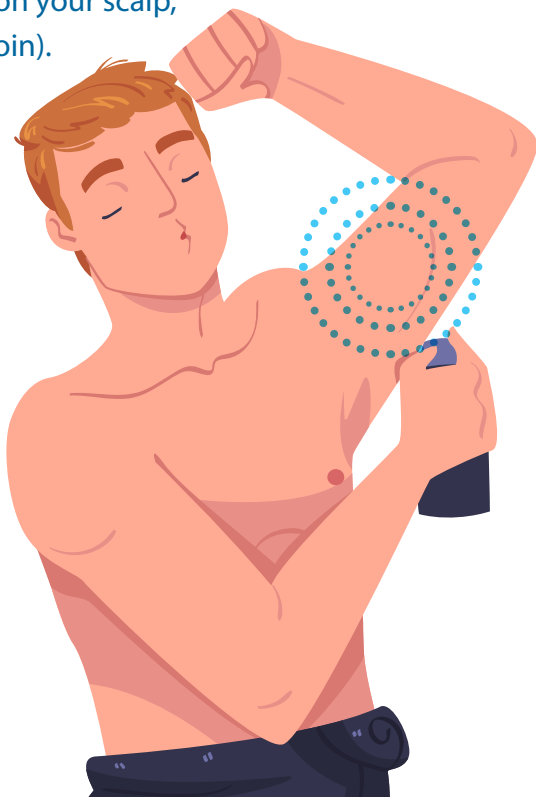
Waiting to mow until mid-morning gives dew time to evaporate and results in a better cut. Also, the sun is not too strong and the heat index is still low, so mowing won't be unbearable.

# I sweat, you sweat, we all sweat

**Sweating is a normal, natural body function that's very necessary. It allows your body to regulate its temperature.**

Sweating is a result of your body over-heating – either physically or emotionally. It's controlled by part of your brain when signaled by inputs from temperature receptors in the skin.

Your body is equipped with an average of 3 million sweat glands located all over your skin surface. Most of them are very small (such as those on your arms, legs, back and stomach). Some are larger (such as those on your scalp, armpits and groin).



## Some people barely sweat

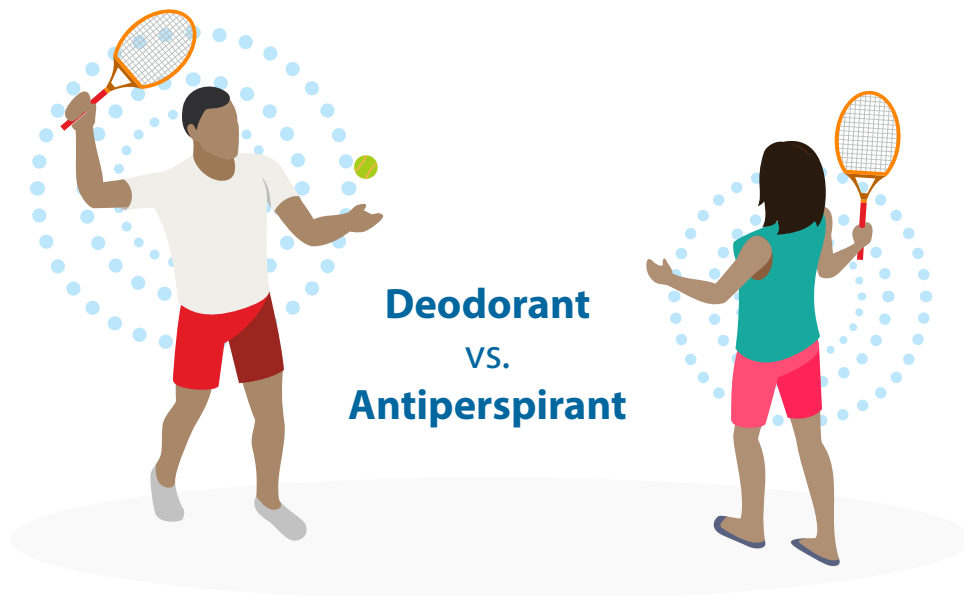
In some folks, the sweat glands don't work properly to cool the body down. The result is very little sweat.

This condition is known as **ANHIDROSIS** and could be the result of many factors. Some include:

- **Skin damage** from burns, radiation therapy or diseases, such as psoriasis
- **Nerve damage** from diabetes, alcoholism or Guillain-Barre syndrome
- **Inherited disorder** of the metabolic system
- **Nerve conditions**, such as diabetic neuropathy
- **Central nervous system diseases and conditions**, such as Parkinson's disease, stroke and spinal cord disease
- **Excessive dehydration**

*If you notice that you hardly sweat at all – especially when you're doing something that should make you sweat – you might want to talk to your doctor.*





## Deodorant VS. Antiperspirant

**Point.**  
Deodorant masks  
body odor.

.....  
**Set.**  
Antiperspirant reduces  
how much you sweat.

.....  
**Match.**  
Using both products.

## Some people seem to **sweat more than others**

You might notice that when you're working out (no matter the intensity), you may be barely working up a sweat, while the person next to you looks like they just stepped out of the shower – drenched in sweat. There are a few factors that lead to the differences:

- **Body weight**

Overweight people tend to sweat more than people with a lower BMI because their bodies require more to cool down.

- **Gender**

Men typically sweat sooner and produce more sweat than women.

- **Medications**

Medications for certain conditions may also cause uncontrolled sweating. Some of those conditions include heart disease, cancer, adrenal gland disorder, stroke and menopause, just to name a few.

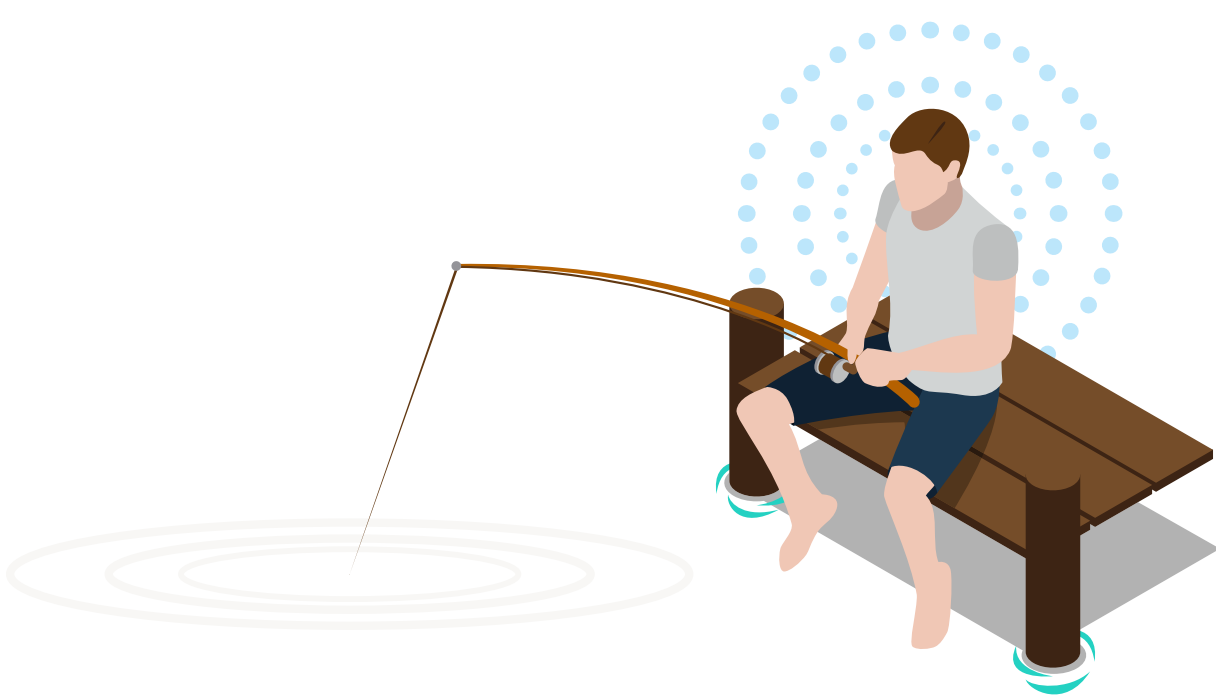
- **Fitness level**

Although fit people tend to sweat less, they sweat sooner because their bodies are used to the routine of regulating body temperature.

- **DNA**

Your genes may also affect how much you sweat. A condition called **HYPERHIDROSIS** causes sweating not related to heat or movement. People who have this condition usually have a family history of it. Good examples are people whose armpits may sweat at all times or who have unusually sweaty palms.





## Manage how much you sweat

### Dress appropriately.

When you're in very warm conditions, wearing loose-fitting, breathable clothing can help your body regulate its temperature. Light colors also help.

### Stay hydrated.

Your body requires water to work at its peak, and sweating depletes your body of water. Keep that hydration coming so you don't run yourself dry!

### Take action to cool down.

If you feel like you're sweating so much you feel overheated, you might be. Find a way to cool off – seek shade, go indoors or find the closest body of water to take a quick dip.



## Sunscreen and sweat

If you're a sun lover, you're probably very familiar with sunscreen and how your body reacts to it. For most of us, after applying sunscreen, it seems like your body wants to start sweating right away. That's because the sunscreen is coating your skin, and your pores are reacting as if something is clogging them. This might result in a thin coating of sweat. If it's not excessive sweat (as in pouring down your body), the sunscreen will still do its job.

### Sunscreens containing chemicals may cause sweating more than organic ones.

A lot of this depends on how your pores react to the ingredients.

**The bottom line is, keep using sunscreen and re-apply it throughout those days when you're spending lots of time in the sun.** Be careful not to smother your skin in it, though. A thin layer across all exposed skin will do the trick.

# EXERCISE REIMAGINED



## Who says exercise has to be monotonous?

Here are some outside-the-box ideas to re-invigorate your summer exercise routine! Remember to talk with your doctor before significantly increasing your activity level. Ask about the amounts and types of activities that may be best for you.



## TAKE ADVANTAGE OF OBSTACLES IN YOUR PATH AND INCREASE YOUR EFFICIENCY BY PRACTICING **PARKOUR**

Take running with your dog to a whole new level with

### **CANI CROSS**



Find a new trail to blaze ...



### **DOWNLOAD A HIKING OR MOUNTAIN BIKING APP**

## **TRAIN FOR A 5K WITH A FRIEND**

Discover the benefits of the Japanese practice of **FOREST BATHING** by working out in the woods



Hit the water and try **STAND-UP PADDLEBOARD YOGA** (or just go for a swim)





# Summer Mocktails

The alcohol-free lifestyle is experiencing a boom in 2022 and is expected to be one of the biggest health trends of the year.



As we move into a deeper era of wellness, with focuses on healthier eating, mental health and bringing movement into our lives, we are also considering the substances we put into our bodies. That includes becoming increasingly aware of the negative effects alcohol can have on both our physical and mental state.



If you've decided to give up or cut back on alcohol, you can still enjoy socializing with a drink in hand this summer. In fact, that drink can actually be tasty and packed with health benefits, thanks to the super fruits of summer. It's easy to incorporate healthy antioxidants into your summer "mocktails."

**Here are some recipes to get you started...**



## Honey Lavender Lemonade

### INGREDIENTS:

- 6 cups water
- 3/4 cup honey
- 4 tbsp dried lavender
- 1 1/2 cups fresh lemon juice

### INSTRUCTIONS:

- Bring water to a light boil on the stove
- Stir in the honey and lavender, and let the mixture steep for 1 hour
- Strain
- Combine lavender honey mixture and lemon juice in a pitcher
- Serve over ice and garnish with a lemon wedge

Yield: 1 pitcher

### Honey:

- Nature's sweetener

### Lavender:

- Supports relaxation
- May reduce mild anxiety
- May lower blood pressure
- Anti-inflammatory and antimicrobial



## Blackberry Cucumber Mule

### INGREDIENTS:

- 1 cucumber
- 5 blackberries
- 4 mint leaves
- 1 tbsp lime juice
- 1 cup ginger beer (can sub club soda or sparkling water of choice)



### INSTRUCTIONS:

- In glass, muddle cucumber, berries, mint and lime juice
- Add ice
- Fill glass with ginger beer and garnish with lime wedge, blackberries or additional mint leaves

### Cucumber:

- Hydrates due to high water content
- Anti-inflammatory
- Contains vitamin K for wound healing
- Helps regulate blood sugar

### Blackberries:

- One serving contains 35% of the recommended daily allowance of vitamin C
- Contain both soluble and insoluble fiber, which help with regulating digestion
- High in antioxidants important for fighting free radicals that damage cells
- High in vitamin A for immune function and eye health
- Contains vitamin K for wound healing





## Summer Mocktails fun for the whole family

Don't leave the kiddos out of the equation. They like to have special drinks, too.



## Watermelon Kombucha Spritzer

### INGREDIENTS:

- 1 cup diced watermelon
- 1 1/2 tbsp lime juice
- Handful of mint leaves (8-10)
- 1/2 cup kombucha (or club soda)



### INSTRUCTIONS:

- Muddle watermelon, lime and mint until juice is released, or add watermelon, lime and mint to a blender until incorporated
- Strain mixture
- Pour over ice and top with kombucha or club soda and garnish with a mint leaf or lime wedge

### Watermelon:

- Hydrates due to high water content
- Packed with beneficial vitamins and minerals, such as beta carotene, lycopene, vitamin A, vitamin C, vitamin B6 and potassium
- Promotes skin and eye health, protein metabolism and immune health

### Mint:

- Can aid in gastrointestinal discomfort, such as stomach pain and indigestion
- Has antioxidant and anti-inflammatory properties
- Decongestant, which may ease allergy and cold symptoms

### Kombucha:

- Contains probiotics, which aid in digestion
- Contains polyphenols, which are antioxidants and reduce inflammation
- Contains antimicrobial compounds

# A healthy lawn the healthy way

Everybody loves a perfectly manicured lawn. Many of us seed our lawn and turn to chemical fertilizers, insecticides and pesticides to maintain that beauty. And while that practice might create the “golf course” you want, it can also be harmful to the environment, not to mention our bodies and our pets.

According to the Audubon Society,

**Americans use approximately 70 million pounds of pesticides and insecticides to maintain their lawns annually.**



When you treat your lawn with pesticides, insecticides and some fertilizers, you're putting down chemicals that are designed to control pests and develop a stronger lawn.

**But these chemicals can easily end up where we don't want them.**

**So, we took a look at some of the ecological and biological side effects of lawn chemicals.**

# Ecological and biological

## SIDE EFFECTS of lawn chemicals



### WATERSHED

Chemicals can eventually seep below the surface and reach the water-bearing aquifers, thereby contaminating groundwater. At certain levels, **contaminated water can be dangerous for our water supply, marine life and future agriculture.**

### OUR BODIES

**Exposure to pesticides can happen through contact with the skin, ingestion or inhalation.** Generally, you should keep yourself, your kids and your pets away from treated lawns for at least 24 hours.

This type of contamination is especially dangerous for children. Children's organs are still developing and maturing, and in relation to their body weight, children eat and drink more than adults do – which means increased chances of chemical ingestion.

### HOUSEHOLD

Hazardous lawn chemicals can make their way into our homes where they can contaminate indoor air and surfaces. The chemicals float into the air but also enter from pets, bare feet and shoes.

**Such a home invasion can expose young children to levels 10 times higher than organically treated lawns, due to the fact that they typically play on the floor and put things in their mouths.**

### HONEY BEES

Overuse of weed and bug chemicals has put some **pollinating insects in danger of extinction, which puts our food production in danger.**





## PETS

Dogs and some cats like to roll in the grass, chase balls and lie in a shady spot. If your pet rolls on the lawn, the chemicals may transfer to the animal's fur. Those chemicals can also be transferred to your hands while petting or ingested by your pet if they lick their fur or paws.

**For pets:** Mild exposure could lead to stomach upset or allergy-like respiratory symptoms, but more dangerous chemicals could lead to diarrhea, seizures and even death.

**For humans:** Wash your hands thoroughly after handling your pets. You could suffer some serious symptoms, too.



## EDIBLE "WEEDS"

Some of the "weeds" in your lawn are edible; dandelion leaves are great for salads and wine. **But if you forage, make sure the area is chemical-free.**

## WILDLIFE

**Birds are especially susceptible to pesticides.** Also think about other wildlife that may enjoy your lawn – rabbits, squirrels, ground-hogs, chipmunks, etc. Once contaminated, they will likely take the chemicals back to their habitats.

# Tips for a healthy, chemical-free lawn

## Test your soil

Most grass grows well in soil PH between 6-7. You can test your soil with an at-home test kit, or you can contact city or county environmental agencies to see if testing is available. Your PH level doesn't necessarily require chemicals to raise or lower it. Proper aerating, careful fertilizing, composting and leaving grass/leaf clippings can do the job with minimal or no chemicals.

## Know your grass

Check with a local nursery or garden center to find out which type of grass is recommended for your area. Some things to consider are shady lawns vs. sunny and how much water and nutrients your lawn needs.

## Water properly

Lawns need about one inch of water per week. Obviously, depending on your weather, you may or may not need to manually water. If you do manually water, do so deeply and in the morning. Also, make sure the yard dries between watering.

## Control weeds naturally

You know when you see a weed, you want to yank it up. Go ahead – it's good for the lawn. **But if you're up to your ears in weeds, one of the best products you can use is corn gluten.** It is a natural product that kills weeds before they pop up. Also, if you don't have too many weeds, you can spot spray with a mixture of vinegar, salt and dish soap.

## Aerate

Aerating will help control thatch. Too much thatch chokes out the grass from getting the water and nutrients it needs.

## Embrace yard waste

Let your mower mulch grass and leaves and let the clippings stay on the lawn. They are a natural fertilizer.





(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.





## Curb your food waste

**Rising grocery prices** and ever-increasing **food shortages** have us asking ourselves, what can we do to stretch our dollars, make our food last longer and make the most of our kitchen waste. Even outside of shortages and increasing costs, **environmental pressures** to help the planet are causing us to rethink the way we shop and eat.

■ ■ ■ ■ ■ There is good news! ■ ■ ■ ■ ■

There are several ways to get the most mileage out of your groceries, whether you purchase most of your food from the supermarket, shop the farmers market, grow your own produce or do a combination of the three. We've compiled some tips and tricks to get you moving in the right direction.

## Tip 1

### Freeze scrap for stocks

Designate a one- or two-gallon “scrap” bag to your freezer. Add washed produce scraps (onion skins, cabbage ends, carrot peelings). When the bag is full, add the scraps to a stock pot and cover with water. Simmer for 1-3 hours (the longer you simmer, the more flavors emerge), adding water as needed. Remove from the stove and let cool to room temperature before filling freezer-safe containers or jars (leave 1-2 inches of space at the top for freezer expansion). Thaw the stock to use in soups and recipes requiring broth.



## Tip 2

### Freeze for later

Much of your fresh food can be frozen for later use. A quick web search will tell you whether it can be frozen raw in a freezer-safe container or needs to be blanched first. Frozen veggies can be used in stir-fry, soups and casseroles. And frozen fruits can be used in desserts, jellies and jams, smoothies and juices.

**Try our recipe:**  
“Kitchen Sink”  
Summer Salad  
with chili lime  
vinaigrette, p. 30

## Tip 3

### Shop smart

The most effective way to eliminate food waste starts when you’re shopping. Plan meals to determine exactly what you need, and be realistic about the amount of produce you’ll use in between grocery trips. Also, realize that food waste begins long before it enters your cart. Purchasing food locally and in-season reduces greenhouse gas emissions from vehicles on the road and helps keep the local economy flourishing (plus your food is fresher)! Look for produce that uses minimal packaging, and bring your own produce bags.



## Tip 4

### Compost

For produce that can't be used for stock or pickled, composting is an option, regardless of your space or garden size. You can buy under-the-sink composting kits that seal odors and break down food at a rapid rate. If you have the space, you can use a small kitchen bin that you take outside every few days to a larger rotating bin or a pile that's turned regularly. This breaks down food scraps into soil that can be used for starting seeds, potting plants or adding to your garden to enrich the soil.



## Tip 5

### RECIPE: "Fridge" pickling



1. Pack produce in mason jar(s), leaving 1 inch of space at top.
  2. Add optional ingredients to jar depending on preference: garlic, onion slices, peppercorns, fresh or dried dill, coriander, mustard seeds.
  3. Place equal parts water and vinegar of choice (white wine, apple cider) in a stock pot and add salt to taste (approximately 1 tsp per 2 cups of liquid); bring to a boil.
  4. Pour hot liquid over produce in jars. Cool to room temperature and place in fridge for 48-72 hours before enjoying.
- \*Note: For a sweeter pickled recipe, add 1 tbsp sugar to brine before boiling.

### Pickle extra produce

If you find you have vegetables (and even some fruits) you can't use fast enough, follow a quick "fridge pickle" recipe. Not all produce works for this, but great choices include cucumbers, carrots, asparagus, mushrooms, peppers, onions, beets, strawberries, Brussels sprouts, cabbage, radishes, cauliflower, green beans and broccoli. Thanks to vinegar, pickled produce will keep for up to 3 months in the fridge and can be used for snacking or in salads for some extra zest.

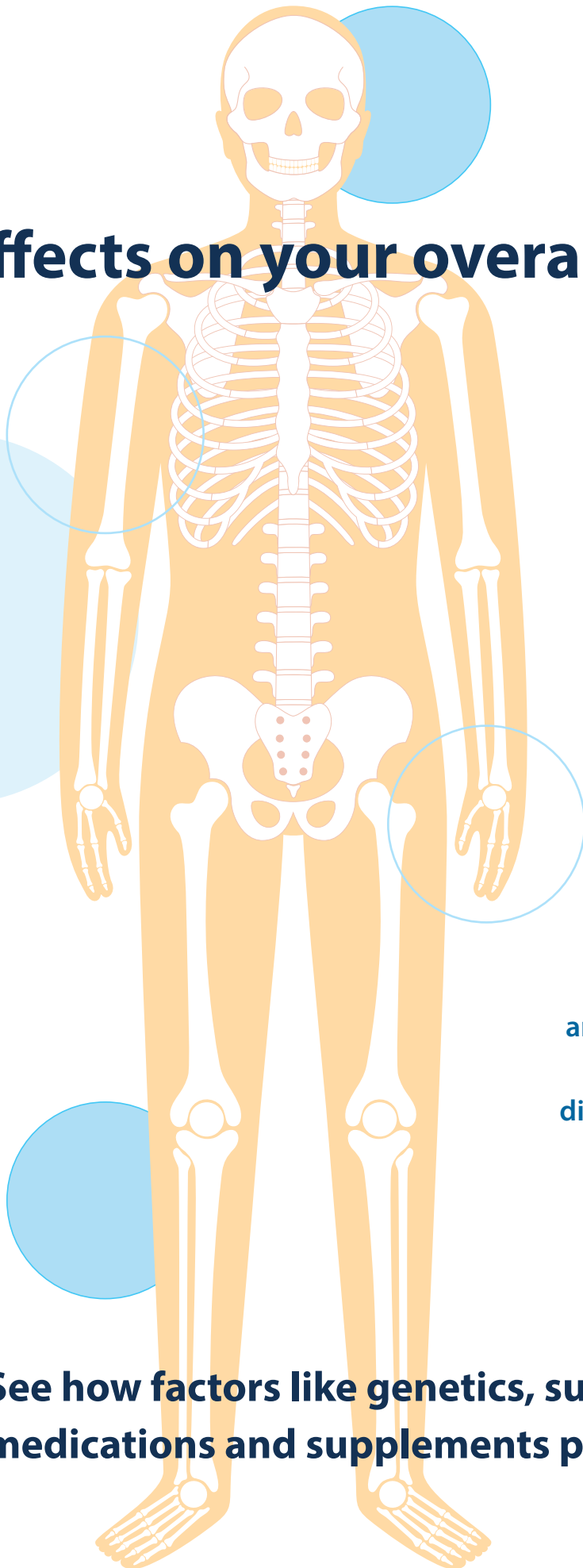
## Tip 6

### Feeling experimental?

Look up small-batch fermentation. Think kimchi and sauerkraut, but the possibilities are endless when it comes to fermenting produce. And fermented foods add beneficial probiotics into your diet!

# D vitamin

**and the affects on your overall health.**



Vitamin D is a fat-soluble nutrient your skin produces using sunlight.



It helps your body absorb calcium, a main building block for strong bones and teeth.



Together, vitamin D and calcium protect you from osteoporosis, a disease that weakens the bones, making them more likely to break.

**See how factors like genetics, sunlight, food, medications and supplements play a role.**

# It's more than having strong bones.

**Your body needs vitamin D for other functions too:**



**Your nerves need it to carry messages between your brain and your body.**

**Your muscles need it to move.**

**Vitamin D also plays a role in sleep regulation.**

More studies need to be done to determine whether vitamin D supplements can prevent or treat sleep disturbances.

**Your immune system needs it to fight off bacteria and viruses and some cancers.**

## Supplements

If you live in a northern climate, have darker skin, use sunscreen or don't spend much time outdoors, you may need to take a vitamin D supplement to get the recommended daily intake. But don't overdo it. Too much vitamin D has been linked to health problems.

## How much vitamin D do we need daily?

According to the National Institutes of Health, the average recommended daily amounts of vitamin D by age are:

- **Birth to 12 months:** 10 mcg (400 IU)
- **Children 1–13 years:** 15 mcg (600 IU)
- **Teens 14–18 years:** 15 mcg (600 IU)
- **Adults 19–70 years:** 15 mcg (600 IU)
- **Adults 71 years and older:** 20 mcg (800 IU)
- **Pregnant and breastfeeding teens and adults:** 15 mcg (600 IU)



# Low vitamin D - factors and fixes

## Factors that can affect your ability to produce vitamin D:

- Skin color
- Lack of sun exposure, due to lifestyle, season or latitude
- Breastfeeding
- Age
- Medical conditions that limit fat absorption
- Medical conditions that affect the intestines
- Obesity
- Gastric bypass surgery

## Signs of a lack of vitamin D:

- Fatigue
- Muscle cramps, aches or weakness
- Bone and lower back pain
- Frequent illness
- Slow wound healing
- Hair loss in women
- Mood changes, including depression, anxiety and seasonal affective disorder

Your provider can order a blood test to measure your vitamin D levels.

## Sunlight

**Most people need to spend 15-20 minutes in unfiltered sunlight three days a week for their body to produce vitamin D.**

However, the amount of vitamin D produced by sunlight exposure can vary greatly from person to person. Cloudy days, shade and having dark-colored skin also cut down on the amount of vitamin D the skin makes. Younger, fair-skinned people convert sunshine into vitamin D far better than those who are darker-skinned and over 50.

Exposure to sunlight is a risk for skin cancer. More than a few minutes in the sun without sunscreen is not recommended. Which makes getting adequate sunlight for vitamin D production tricky.

## Food

**Vitamin D isn't found naturally in many foods**, but you can get it from fortified dairy products and juices, fortified cereal, egg yolks, tofu, almonds and fatty fish, such as salmon, tuna, mackerel and sardines.

## Medications

**Vitamin D levels can be lowered by some medications**, so make sure your provider knows about all prescriptions, over-the-counter drugs and supplements you take. Talk with your provider before taking vitamin D supplements.





Finding a doctor  
or hospital on  
**umr.com**

Make the most of your health care dollars  
when you use in-network doctors, hospitals,  
pharmacies, labs and other providers.

**1** Log in to  
[umr.com](https://umr.com)

**2** Once logged  
in, click on  
**Find a provider**

**3** Search for a medical  
provider from your  
network listing



**Call us with any questions**

Find the toll-free phone number for UMR member  
services on your health plan ID card.

# 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

The [COVID-19](https://www.cdc.gov) situation continues to quickly evolve. Go to the [CDC](https://www.cdc.gov) for the latest information on COVID-19, including 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

# Reach out for help and find hope in recovery

Addiction and related mental health issues are among the biggest health challenges facing the United States.

More than 19 million Americans had a substance use disorder in the past year, according to the Substance Abuse and Mental Health Services Administration (SAMHSA). That includes people struggling with alcohol use, illicit drug use, or both.

Mental health and substance use disorders affect people from all ages and walks of life. But millions of people have benefitted from treatment, and research continues to give us a better understanding of how drugs, alcohol, nicotine and other chemicals affect our mental and behavioral health.

September is National Recovery Month, designed to build awareness of how treatment and mental health services can help those facing addiction. Its key message:

- Behavioral health is essential to overall health
- Prevention works
- Treatment is effective
- People can and do recover

## MONTHLY OBSERVANCES FOR SUMMER



JULY  
[Sun Safety](#)



AUGUST  
[Immunization Awareness](#)  
[Breastfeeding](#)



SEPTEMBER  
[Childhood Obesity](#)  
[Fruits and Veggies](#)  
[Ovarian Cancer](#)  
**[Recovery Month](#)**  
[Chronic Pain](#)  
[Prostate Cancer](#)



### Where to find help:

Substance Use and  
Mental Health Treatment Locator:

**[findtreatment.samhsa.gov](https://findtreatment.samhsa.gov)**

**800-662-HELP (4357)**

**800-487-4899**

Alcohol Treatment Navigator:

**[alcoholtreatment.niaaa.nih.gov](https://alcoholtreatment.niaaa.nih.gov)**



**For a drug or alcohol use  
emergency, call 911 or go to  
the nearest emergency room!**

# Introducing My taskbar on umr.com

## “Your” health care manager at your fingertips

**My taskbar is fast and easy!** Log on to [umr.com](http://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.



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

## “Kitchen sink” summer salad with chili lime vinaigrette

This recipe can be customized based on what you have in your pantry and fridge – the ultimate way to use up ingredients you have on hand, rather than letting them go to waste. This salad uses brown rice, but any starch (quinoa, rice, pasta) will work. Just cook according to package directions before adding the ingredients and dressing.

Additionally, the dressing can be altered based on what’s in your pantry (e.g., use lemon juice instead of lime), and feel free to add any additional herbs and spices, or as much or little chili flakes as you desire.



Photo courtesy of Lana Gronski



### Want more recipes?

Visit [foodhero.org](https://www.foodhero.org) for other healthy recipe ideas.

### INGREDIENTS:

- 2 cups cooked starch of choice
- 3 cups chopped produce of choice. For this recipe we used cucumber, grapefruit, pickled red onions and capers
- 2 cans of garbanzo beans (or black beans)
- Handful of fresh herbs (cilantro, mint, basil)
- Salt and pepper to taste
- Optional: Nuts or seeds to garnish

### CHILI LIME VINAIGRETTE:

- ½ cup oil (avocado, canola, olive, grape seed)
- ¼ cup lime juice (or sub lemon juice)
- ¼ cup vinegar (white, red wine, apple cider)
- ½ tsp chili flakes (can be adjusted according to spice preference)
- Salt and pepper to taste

### INSTRUCTIONS:

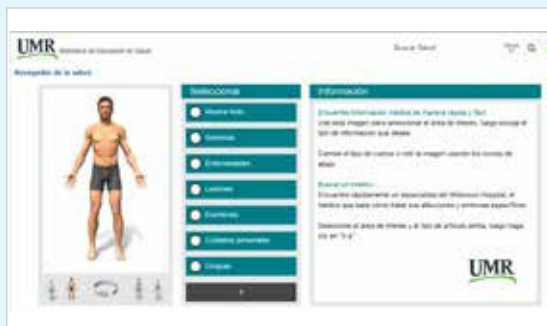
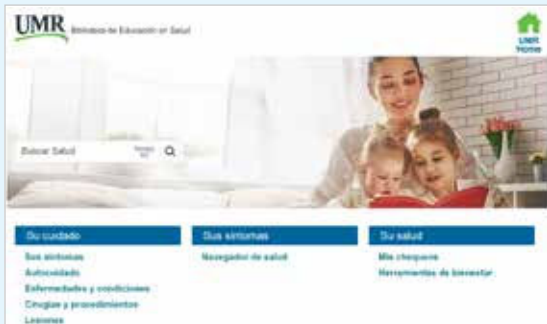
1. Cook starch according to package directions – al dente – and let cool slightly.
2. While starch is cooking, mix the dressing ingredients in a jar and shake vigorously to incorporate.
3. Chop fruits/vegetables to desired size.
4. Mix starch, produce, beans and optional add-ins.
5. Add dressing to salad and toss to coat.
6. Garnish with additional fresh herbs or nut and seed of choice.
7. Chill before serving.

# 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/>



Muy divertido!



## 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. Visit our website at [umr.com](https://www.UMR.com) to learn more.

UMR is a UnitedHealthcare company.  
©2022 United HealthCare Services, Inc.

[umr.com](https://www.UMR.com)