

Winter ~ 2022

Healthy You

Slow down for self-care



**MIND
GAMES**

Boost your brainpower

Is the air
in your
home safe?



4 ELEMENTS OF
A PERFECT
EXERCISE PLAN



CARE

A UMR Solution

About this magazine

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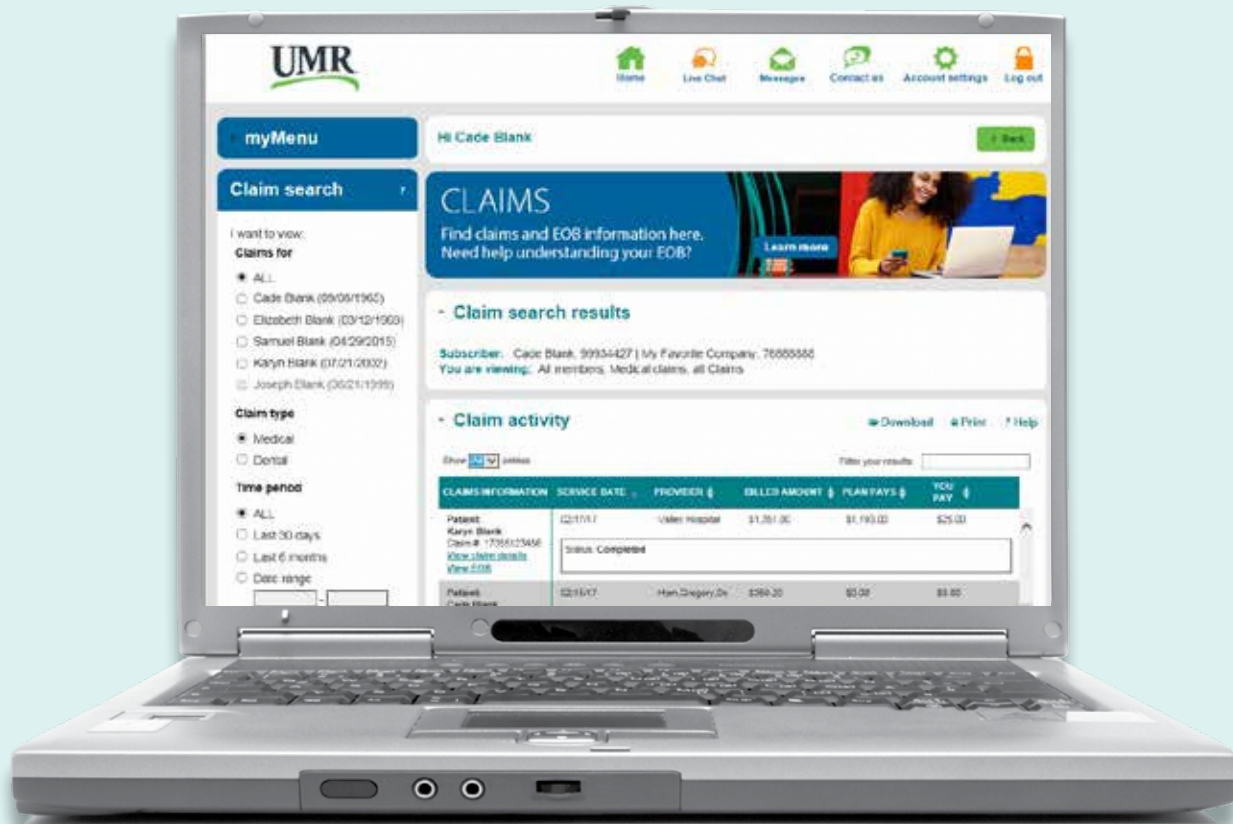
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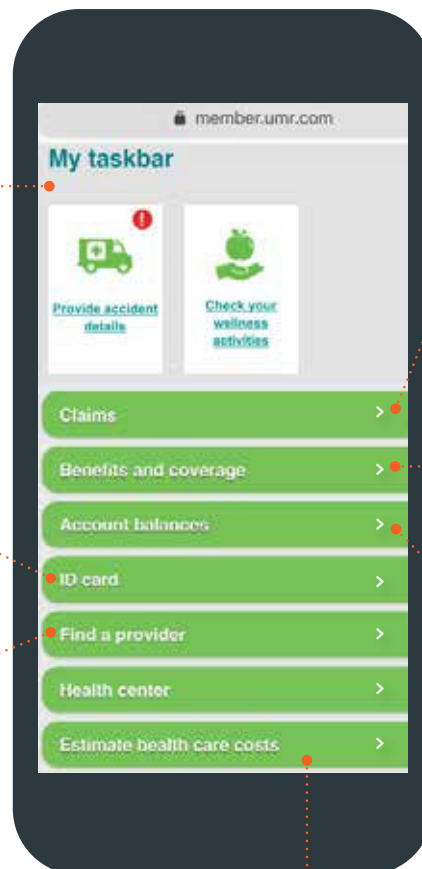
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FROM THE EDITOR



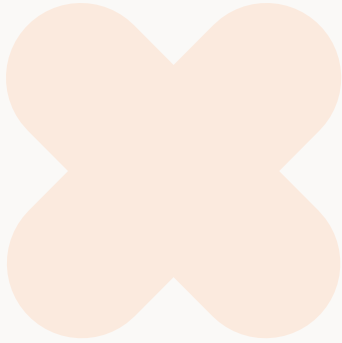
Slow down for self-care

While it's common for Americans to hit the ground running at full speed in January with resolutions like new workout routines, diet plans and other self-improvement initiatives, it's even more common to burn out before Valentine's Day. It seems like slow and steady might be a better way to win the proverbial race.

Even though setting goals and sticking to them is a great way to form healthy habits, constantly pushing through stress and fatigue to keep up with to-do lists and obligations can eventually backfire and become counterintuitive to achieving your objectives. But when you allow yourself downtime, it refreshes your body and mind, which ultimately gives you more energy. Studies show that slowing down can actually lead to better health and greater productivity.

This issue is packed with helpful information and ideas for making space for downtime while still focusing on your physical and mental health. Our goal is to help you avoid burnouts and slip-ups by using this time for self-care, education and establishing healthy, sustainable habits. Ultimately, it all comes down to finding the balance that works for you.

Start by giving yourself permission to try the following:



Boost your brainpower
while having some fun
with games and puzzles.
(page 8)



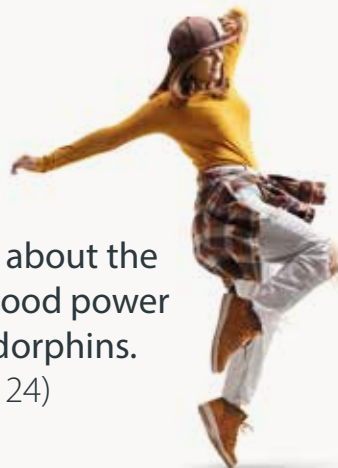
Relax with a
healthier cup
of hot cocoa.
(page 14)

Learn the right way
to exercise for
whole-body health.
(page 28)

Embrace the benefits
of sleeping and napping.
(page 26)



Make sure the
air you're breathing
is healthy and safe.
(page 21)



Learn about the
feel-good power
of endorphins.
(page 24)

Carve out time to
cook a new recipe, like
our warm and hearty
salmon chowder.
(page 34)

MIND GAMES

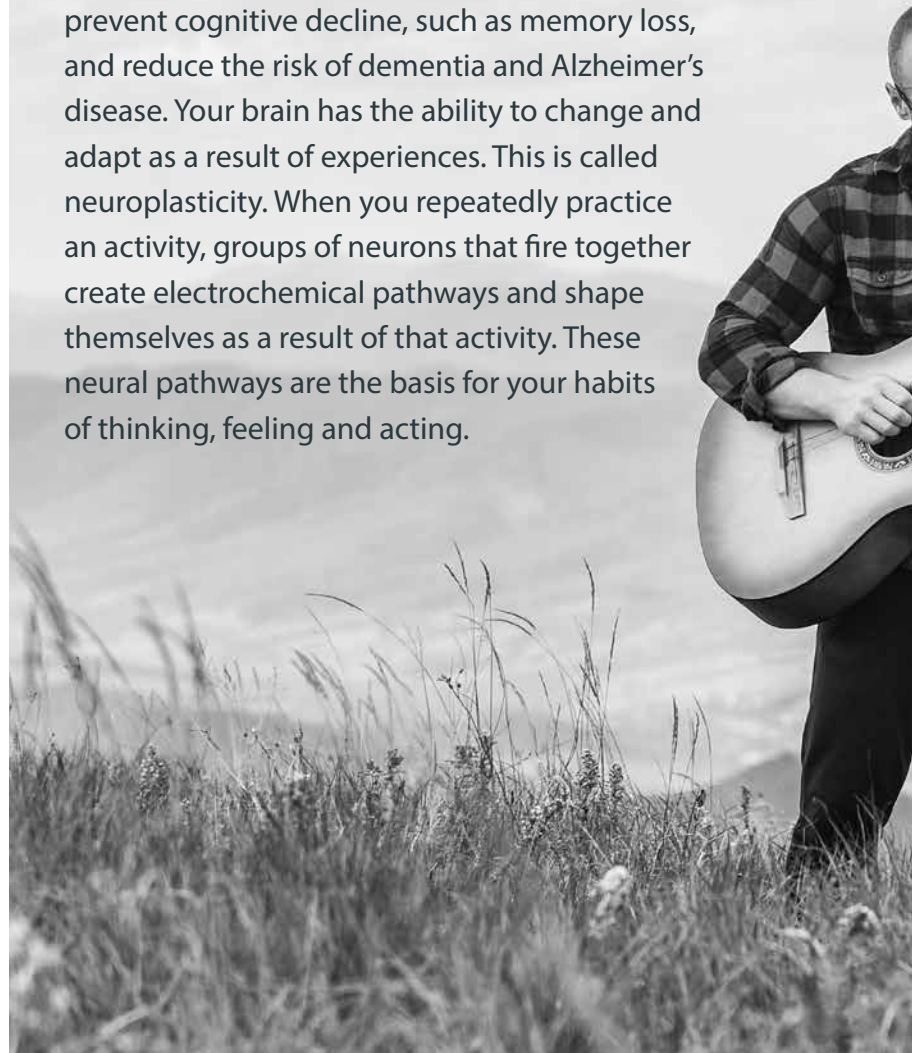
We all know physical exercise is important for our bodies, but have you given any thought to your mental fitness?

Your brain may be the most important organ in your body because it controls so many of your vital functions. And having a healthy brain helps you pay attention, communicate, problem-solve and remember things more easily. So what can you do to keep your brain in tip-top shape?



1. Have an open mind

Engaging in fresh and varied activities may help prevent cognitive decline, such as memory loss, and reduce the risk of dementia and Alzheimer's disease. Your brain has the ability to change and adapt as a result of experiences. This is called neuroplasticity. When you repeatedly practice an activity, groups of neurons that fire together create electrochemical pathways and shape themselves as a result of that activity. These neural pathways are the basis for your habits of thinking, feeling and acting.



Good-for-you games

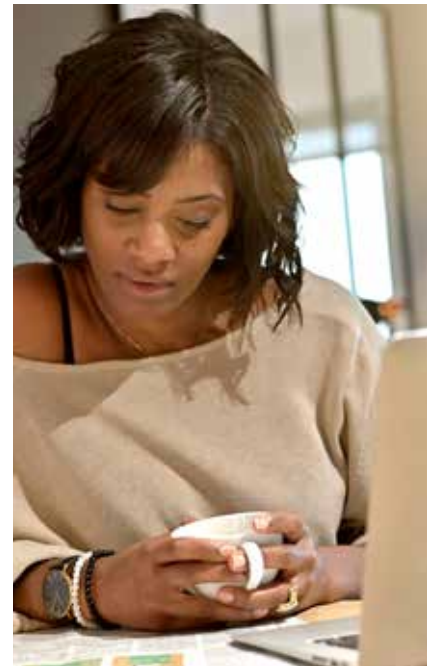
Games (even video games!) boost your brainpower by improving your cognition, visual-spatial reasoning, concentration, short-term memory, processing speed, hand-eye coordination and problem-solving. Try:

- Jigsaw puzzles
- Word searches
- Crossword puzzles
- Sudoku puzzles
- Strategy games, such as chess and checkers
- Card games
- Video games



2. Adopt a growth mindset

According to psychologist Carol S. Dweck, another important component of brain health is having a **“growth mindset” versus a “fixed mindset.”** She sums it up like this: “Individuals who believe their talents can be developed (through hard work, good strategies and input from others) have a growth mindset. They tend to achieve more than those with a more fixed mindset (those who believe their talents are innate gifts).” Having a growth mindset can make your brain stronger and smarter.



Stimulating skill-building

Learning how to do something new provides the ultimate brain workout because it improves concentration, attention to detail, memory recall and problem-solving. Try:

- Playing a new instrument
- Learning a language
- Cooking
- Gardening
- Watching documentaries
- Playing a new sport
- Taking a class



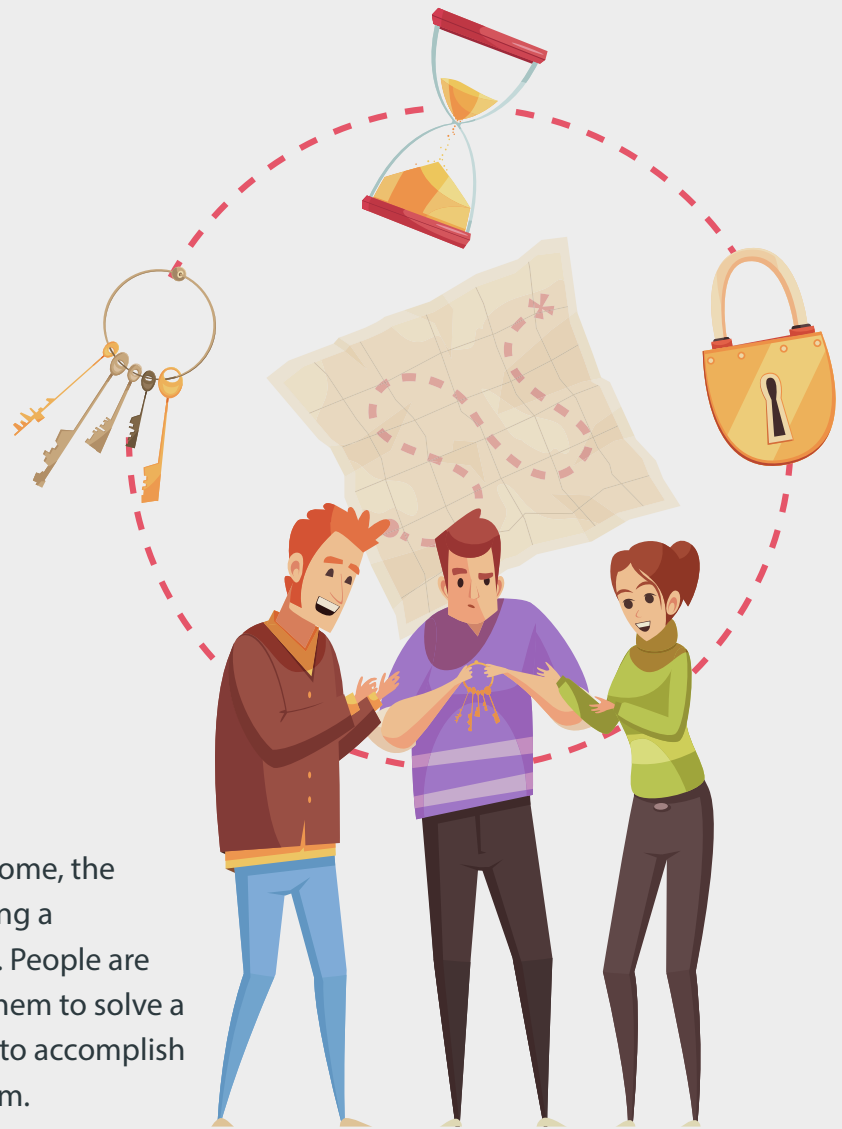
3. Get social

Socializing helps sharpen memory and cognitive skills, and increases your sense of happiness and well-being. And according to the Alzheimer's Association, a number of studies indicate that maintaining strong social connections and keeping mentally active as we age might lower the risk of cognitive decline and Alzheimer's.

Two activities, in particular, involve both socializing and problem-solving:

1. Escape rooms

While you can devise your own escape room at home, the most popular escape room activity involves visiting a business specialized in setting up themed rooms. People are locked in these rooms to play a game requiring them to solve a series of puzzles within a certain amount of time to accomplish a goal, typically finding the key to unlock the room.



2. Trivia nights

Restaurants, bars and coffee shops across the country host regular trivia nights where groups of customers form teams and work together to answer questions, typically about a specific pop-culture topic. The top teams usually win a small prize and bragging rights.

4. Keep your brain on its toes

There has been a recent explosion of “brain training” apps and programs designed to help you focus better at work and school, improve memory, and increase problem-solving skills and processing speeds. In fact, brain training is now a multibillion-dollar industry. But there’s no consistent evidence that formal “brain training” works better than exercises and hobbies you can engage in on your own.

Below are some DIY suggestions for keeping your cerebrum sharp.

Bonus: These activities also offer other health perks, such as relaxation, increased self-esteem, joy – and some screen-free personal time.



Smart art

Creating art, no matter how skilled or creative you are (or aren’t), can improve your visual-spatial reasoning, focus, hand-eye coordination, problem-solving and emotional processing. Try:

- Adult coloring books
- Color or paint by number
- Painting or drawing tutorials
- Writing or journaling
- Knitting or crocheting
- Woodworking
- Calligraphy



Expansive experiences

While routine is important to our health, being open to new experiences also reinforces the “growth mindset,” which leads to other brain benefits. Exposure to “novel” stimuli triggers a release of dopamine, which makes us feel happy. Try:

- Traveling
- Attending concerts, musicals or plays
- Watching sporting events
- Visiting a new museum or exhibit
- Cultivating new friendships
- Trying new foods
- Shopping at a thrift store or craft fair



What you need to know about **beta blockers.**

Beta blockers are a type of drug that reduce the effects of stress hormones and adrenaline.



We've all heard of and experienced an **"adrenaline rush"** – that sudden flush of excitement over something we consider thrilling.



It may be snowboarding, experiencing a breathtaking view or simply living a moment that we've been anticipating with great eagerness.

Adrenaline rushes are usually met with excitement and pleasure – but an adrenaline rush isn't always a good thing for a lot of people.

FIGHT OR FLIGHT?

Adrenaline and noradrenaline are hormones that prepare our muscles for exertion. This is a crucial part of responding to danger.

Learn more about [Fight or Flight](#).



When the body releases high levels of adrenaline, we may experience a rapid heartbeat, high blood pressure, excessive sweating, anxiety and heart palpitations.

Such a “rush” can be dangerous for people living with any of these conditions:

- Cardiovascular symptoms
- Migraines
- Glaucoma
- Anxiety
- Overactive thyroid
- Essential tremor
(especially hand tremor)

Doctors sometimes prescribe beta blockers to help control the release of adrenaline in people with these conditions.

Some beta blockers mainly affect the heart, while others affect both the heart and blood vessels.

If your provider determines you are a candidate for a beta blocker, they will choose which one is right for you based on your health conditions.

Beta blockers are also not recommended as the first treatment in people who have only high blood pressure. And they usually are not prescribed for high blood pressure unless other medications, such as diuretics, haven't worked well.

How beta blockers work

Beta blockers, or beta-adrenergic blocking agents, are medications that:



Reduce blood pressure.

Causes the heart to beat more slowly and with less force



Block adrenaline.

(The hormone epinephrine)



Improve blood flow.

Helps widen veins and arteries

Beta blockers are NOT for everyone

It's important to note that providers take many factors into consideration before prescribing beta blockers. **For people with asthma and diabetes, beta blockers may trigger complications.** And since these medications are prescribed with providers considering many health factors, if you do take them, don't stop abruptly. Doing so could increase your risk of a heart attack or other heart problems.



Mmmmm hot chocolate!

Picture this ...

A warm, steaming cup of chocolately goodness on a cold, blustery evening. This sweet concoction sure is delicious, but have you considered what's in the classic cup of hot cocoa?

Generally, the biggest cause for concern is the high amount of added sugar, which translates to carbohydrates.

In fact, the leading brand of hot cocoa contains a whopping **25% daily value for added sugar**, in just one cup. That's more than the recommended daily sugar intake for a 7-10-year-old child (24 g)!



STORE-BOUGHT COCOA INGREDIENTS:

- Sugar
- Corn syrup
- Cocoa powder
- Whey powder
- Salt
- Additives such as mono/diglycerides and dipotassium phosphate that act as emulsifiers to help the drink blend with liquid

Hot chocolate does contain a small amount of calcium (2% dv) and potassium (6% dv), but the trade-off for this minuscule benefit includes (per serving):


- 150 calories
- 2 g saturated fat (10% daily value)
- 150 mg sodium (7% daily value)
- 30 g carbohydrates (11% daily value)
- 25 g sugar/21 added (25% daily value)

* Daily values are based on a 2,000 calorie diet in adults.



If you want to indulge in a cup of cocoa without the added sugars and calories, you can easily pull together a home-made mix that can be stored in a jar and used throughout the winter, much like your can of store-bought cocoa.

The added bonus is you can customize your mix!



Use 1:1 sugar ratio alternatives

Swap out the sugar for a sweetener of your choice – monkfruit, Swerve, stevia, or half sugar, half substitute. You can also add or reduce sweeteners to taste.

To help thicken and blend.

For a dairy-free version, substitute coconut milk powder.



2 cups sweetener of choice

2 tsp arrowroot, tapioca or rice flour

2 cups dry organic milk powder

1 cup unsweetened cocoa powder of choice

1/4 tsp Himalayan (or other) salt



INSTRUCTIONS:

Mix all ingredients together and store in an airtight container (quart sized) for up to a year.

TO ENJOY:

Add 1/4 cup of mix to 8-10 oz of boiling hot water or milk of choice and stir until fully incorporated.



To change up the flavor without cranking up the sugar content, try adding:

- Mint leaves
- Spices like apple pie or pumpkin spice, cardamom, ginger, cayenne or nutmeg
- Vanilla, peppermint or almond extract
- Coffee or chai tea
- Sugar-free seasonal flavored creamers

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Anxiety disorders

Anxiety disorders are a common concern for many of us. In fact, some type of anxiety will affect nearly 30% of U.S. adults at some point in our lives. The good news is proper diagnosis and treatment of these conditions help most people overcome their anxiety and live productive lives.



Many of us feel anxious from time to time.

We may be nervous, or even fearful, about a project at work or when making an important personal decision. We may experience a rapid heart rate when speaking in public or feel uneasy in crowds or by ourselves in an unfamiliar place. These are all common sensations, and like our stress responses, anxiety can give us a boost of energy and make us more alert and better able to react to dangerous situations.

But for those with anxiety disorders, the feelings of dread or restlessness don't go away and may get worse over time.

The symptoms of anxiety disorders may be grouped into three categories:

GENERALIZED ANXIETY DISORDER (GAD)

This is the most common type of anxiety disorder. People with GAD worry excessively about relatively ordinary issues such as health, money, work or family. This fear or anxiety is present most days for at least six months and negatively affects their work, school or personal relationships.

The symptoms of GAD may include:

- Feeling restless, wound up or on edge
- Being easily fatigued
- Having difficulty concentrating
- Being irritable
- Having muscle tension
- Difficulty controlling feelings of worry
- Having sleep problems, such as trouble falling or staying asleep, restlessness or unsatisfying sleep

GAD develops slowly, often starting during our teen years or early adulthood. Anxiety may run in families and may be related to our genes, exposure to stressful or negative life events in childhood or early adulthood, or our environment.



PANIC DISORDER

People with this condition experience panic attacks, or repeated periods of intense fear when no danger is present. These attacks occur suddenly and may be unexpected or triggered by a feared situation or object.

Symptoms generally last several minutes or more and may include:

- Feelings of impending doom or being out of control
- A rapid heart rate or heart palpitations
- Sweating
- Trembling or shaking
- Shortness of breath

PHOBIAS

A phobia is an excessive fear or aversion to certain objects or situations. People with phobias experience intense anxiety that is out of proportion to any actual danger related to the situation.

They may have a fear of flying or heights, specific animals, such as spiders, dogs or snakes, or being in crowds or certain social situations.

TREATMENT

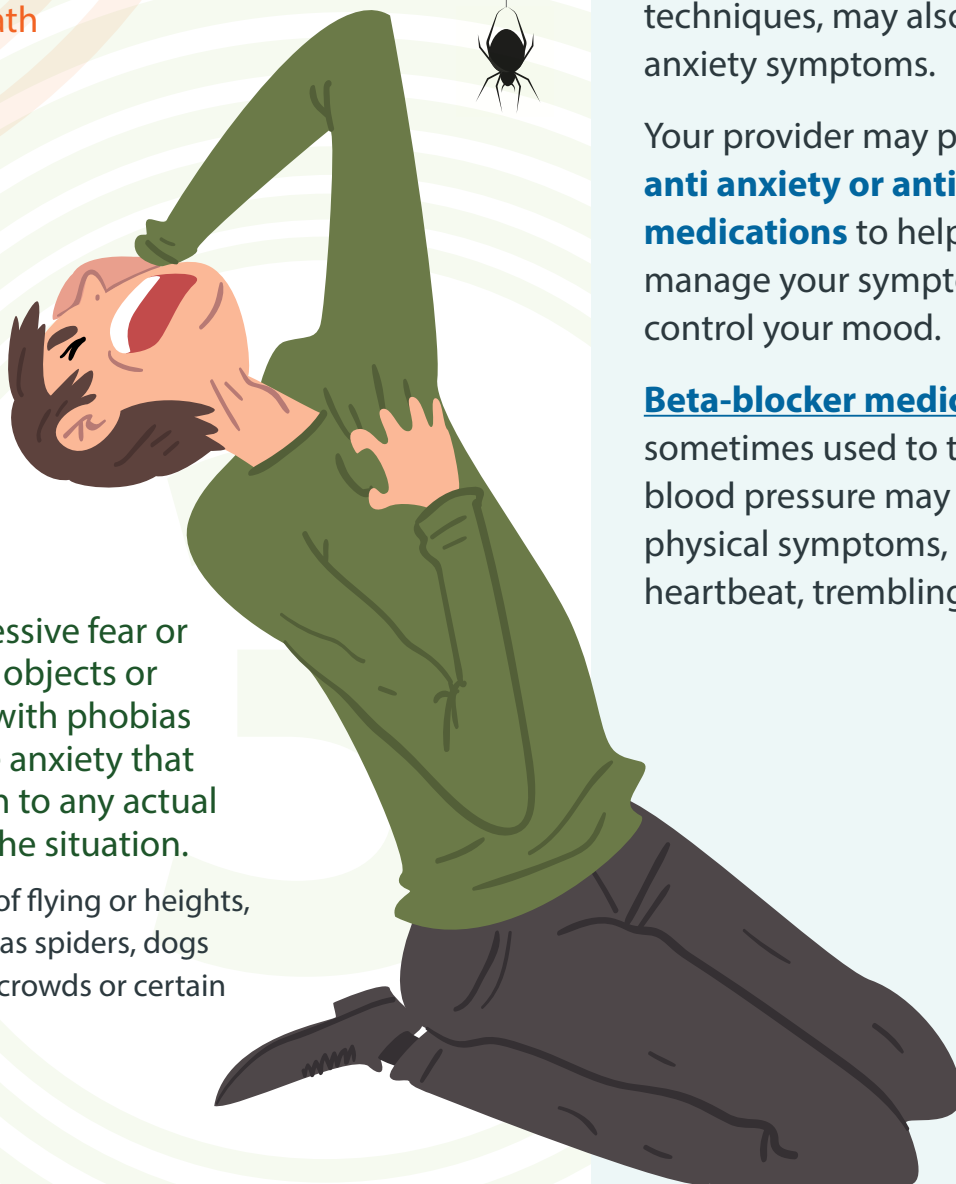
If you think you might have an anxiety disorder, speak with your health care provider.

Treatment generally involves **psychotherapy, medication, or both**. This often includes “talk therapy” or support group sessions.

Stress management strategies, such as meditation or breathing techniques, may also help relieve anxiety symptoms.

Your provider may prescribe **anti anxiety or antidepressant medications** to help you better manage your symptoms and control your mood.

Beta-blocker medications sometimes used to treat high blood pressure may help relieve physical symptoms, such as rapid heartbeat, trembling or blushing.





(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.





Love may be in the air this time of year,
but have you considered what else may be swirling around you?
As we move inside for the cooler months, we often fail to consider
the quality of the air we're breathing in our homes.



10%
of the U.S. population
suffers from
indoor allergens.

Is your safe haven safe?

Even the most efficient and thorough housekeeping leaves us with dust in hard-to-reach places, such as air ducts, vents and behind heavy furniture, not to mention those areas that are just “out of sight, out of mind.”



If you don't have a specific allergy, indoor allergens still can exacerbate conditions such as **asthma, COPD, other lung and breathing conditions, and even common cold and virus symptoms.**

Most of us are familiar with outdoor allergens, or are aware that more people get sick with viruses during the winter months because of closer indoor contact.

But what if you could improve your indoor air quality and help alleviate some of these problems?



TIP: Bring the outside in

Common air purifying houseplants include peace lily, snake plant, Dracaena and spider plant. (Bonus: These are easy to grow!)

COCKROACHES

TIP: Just like dust mites, cockroaches are a common allergy trigger. If you have a cockroach issue, call an exterminator.



Common indoor air quality culprits and tips to help you be proactive:



MOLD

Mold thrives in humid environments such as bathrooms, basements and other moist areas that are not climate controlled.

TIP: Check your indoor humidity (aim for 30-50%) and use a dehumidifier, if necessary.

TIP: Clean damp areas with at least a 5% bleach solution to remove invisible or visible mold spores.

DUST AND DUST MITES (most common)

Dust in houses is made up of a combination of pollen, hair, textile fibers, paper fibers, soil minerals, cosmic dust particles and various other materials found in the local environment. When people say they are allergic to dust, they are typically allergic to the **dust mites** that live in dust.

TIP: Use a damp cloth to wipe hard surfaces and walls. Dust lurks even where it can't be seen.

TIP: Replace your furnace filter every three months.



HOUSEHOLD CLEANERS

Many cleaning products contain harmful chemicals.

TIP: The U.S. Environmental Protection Agency (EPA) has a list of products that meet its **Safer Choice** requirements.

TIP: Designed for the Environment (DfE) products can also be found on the epa.gov site.



SCENT PLUG-INS

Scent plug-ins contain Phthalates which, even in trace amounts, can trigger allergic and asthmatic symptoms.

TIP: Swap your scent plug-ins for an essential oil diffuser using pure essential oils.





PET DANDER

For those who suffer from pet allergies but can't bear the thought of giving up their furry friends, there are a few things you can do.

TIP: Groom pets often, and try to keep them off beds and furniture.

TIP: Get your air ducts cleaned by a professional.

TIP: Vacuum often. Use a HEPA filter to effectively pick up and contain dust mites. Ordinary filters will just spread the dust mites around.

Remember, there really is no such thing as a hypoallergenic pet.

HOME GOODS:

PAINT AND WALLPAPER GLUE

Many indoor products contain harmful chemicals called VOCs (volatile organic compounds).

TIP: When repainting, look for zero-VOC paint.



RUGS OR CARPET

New rugs and carpets let off harmful gasses from the backings or chemicals involved in their production. If you replace either, be aware that allergic reactions can occur.

TIP: If you're replacing flooring, stay away from carpet and opt for hard floors with rugs that can be vacuumed, washed or moved for cleaning.



THE BEDROOM IS #1 in priority for cleanliness

We spend approximately 6-11 hours in the bedroom every night, much of that time spent with our heads on a pillow.

TIP: Wash your bedding once a week on high heat and high temperature dry settings to kill dust mites. (Don't forget the pillows!)

TIP: Invest in hypoallergenic mattress protectors and pillow protectors.

TIP: Buy a portable air purifier for the places you sleep (check the square footage requirements). Or, if finances allow, have a home purification system installed.

Did you know?

Dust mites multiply easily in bedding and mattresses. These can trigger year-round allergies.

TIP: Mix one cup of baking soda with a few drops of essential oil of your choice. Sprinkle the baking soda mixture on the mattress and let sit for 15 minutes. Then vacuum it all off using the hose attachment to suck up all the baking soda fully. This will suck up the dust mites, too.

NOTE: Do not use on latex or memory foam. This works on FABRIC mattresses only!



RADON

According to the EPA, 1 out of every 15 homes in the United States has elevated radon levels.

Radon is a harmful, radioactive gas that can cause lung cancer with long-term exposure. It's a naturally occurring element that dissipates easily outdoors but also can seep through cracks in the foundation and become trapped within the home.

You can purchase a radon kit online, or contact your local health department for a radon test kit. Testing kits are inexpensive, but you can also contact a professional to come out and test for you, with prices ranging \$125-400. Mitigation systems average about \$1,200, if testing reveals elevated levels.

You've probably heard of the "feel good" chemicals our bodies produce in response to exercise and other stimuli. These chemicals, **known as endorphins**, stimulate our mood and happiness by producing morphine-like effects on the body that react with opioid receptors in the brain.

Endorphins!

These naturally occurring chemicals vary in amount and production from person to person and are part of your body's natural reward circuit.

Endorphin triggers may include:

- Physical exertion
- Eating or drinking
- Maternal behavior
- Personal accomplishments
- Anticipation of an event
- Happy surprises
- Simple everyday things



I found money in my pants pocket

My baby walked for the first time

6 ways to stimulate your brain:

TRY OUT AROMATHERAPY

While not an exact science, certain fragrances – mainly vanilla and lavender – lend themselves to an endorphin-triggering response.

Essential oil rollers, diffusers or candles can help you reap the benefits.

GET REGULAR EXERCISE

Exercise causes physical stress on the system. In response to aches from fatigued muscles, the body releases endorphins to counteract and soothe the pain.

Any physical activity that gets the heart pumping counts, including running, cardio, dancing and sex (*bonus for the additional release of the happiness hormone oxytocin*).

INDULGE IN DARK CHOCOLATE

Chocolate contains compounds that encourage neurotransmitter activity and promote relaxation.

Limit yourself to one serving, and look for chocolate that's at least 70% cacao.

My body makes morphine? Mind blown!

Morphine is medicine derived from opium that acts on the central nervous system to relieve moderate to severe pain.

Endogenous morphine is your internally produced morphine, aka "**endorphins**."



I finished the charity run

I checked one more thing off my to-do list

I got acknowledged for a job well done at work

I reached my goals today

My bowling team won the league

LAUGH MORE

You've heard the age-old term "laughter is the best medicine," and there's truth to it; laughter triggers the release of endorphins.

Try a comedy television show, stand-up comedy act, funny movie or comedic novel. Or, get together with a friend – social laughter is even more powerful.

GET OUT THE CORKSCREW

Endorphins are released in response to alcohol, but keep in mind there's always too much of a good thing!

Stick with the recommended intake, knowing you're getting a touch of endorphin boost along with it.

If you do not drink, it is not recommended that you start drinking alcohol. If you choose to drink, do so only in moderation. Drinking too much can harm your health.

VOLUNTEER OR GIVE

It's a proven fact that the act of giving increases activation of endorphins in the brain.

Small, kind gestures, such as buying your friend lunch, giving a hand-made gift, or shoveling the snow for a neighbor, boost all of those good feelings.

Good Morning!



Give yourself a chance to **rest and recharge**

If you often find yourself feeling physically worn down, irritated or mentally exhausted, you may need to build a new relationship with your sleep.

A healthy night's sleep can help us relieve stress, improve our ability to concentrate and give us the energy we need to get through the day. So it's worth your time and attention.

Instead of stumbling into bed at whatever o'clock, make your sleep time a regular routine, where you put all other distractions aside.

- ✓ **Keep your bedroom quiet, dark and cool.**
- ✓ **Make it your sanctuary – a dedicated sleep space, free from TV, cell phone or laptop screens.**
- ✓ **Do a pre-slumber wind down with meditation, a hot bath or a warm, caffeine-free beverage.**
- ✓ **Consider 15-30-minute naps earlier in the day to make up for lost sleep.**

The amount of sleep a person needs can vary, but adults should generally **aim for 7-8 hours a night**. Make sure to get what you deserve.

Monthly observances

January:

[Cervical Health Awareness](#)
[Birth Defects Prevention](#)
[Glaucoma Awareness](#)

February:

[American Heart Month](#)
[Children's Dental Health](#)

March:

[Colorectal Cancer Awareness](#)
[National Nutrition Month](#)
[National Kidney Month](#)

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- Review new claims
- Provide accident details
- Go paperless
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- Take your clinical health risk assessment (CHRA)
- Review wellness activities

THE POWER OF 4

There are four types of exercises you can focus on that don't necessarily target a specific area of fitness, but instead benefit your body's overall health. They are:

ENDURANCE
STRENGTH
FLEXIBILITY
BALANCE

If you're working on building muscles, you're probably lifting weights. If you're trying to lose weight, you're most likely focusing on aerobic activity. But keep in mind, by mixing up your routine and doing alternative types of exercise, you'll be improving your ability to do the others.

Aerobic exercises that increase your breathing and heart rate improve your endurance. These exercises improve the health of your heart, lungs and circulatory system.

Examples of endurance exercises include:

- Brisk walking or jogging
- Dancing
- Swimming
- Biking
- Climbing stairs or hills
- Playing sports such as tennis and basketball
- Outdoor chores like yard work

Being active throughout your day can have a positive impact on your endurance.

Building up to 150 minutes per week of activity that makes you breathe hard should be your goal.

Also avoid sitting for long periods of time! Take breaks throughout your workday to move.

Talk with your doctor before significantly increasing your activity level. Ask about the amounts and types of activities that may be best for you.



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Building strength not only tones muscles, but also helps with balance and agility.

Stronger muscles are something you'll appreciate as you age since they make daily activities for older adults much easier.

The most obvious method of strengthening your muscles is by using weights, but resistance bands work just as well.

If you're just beginning a strengthening exercise using weights or bands, start out gradually with light weights and bands. Once you're at the point that you can comfortably do two sets of 10 to 15 repetitions focusing on a specific muscle, you're ready to increase the weight/resistance little by little.

Try to do strength exercises for all your major muscle groups at least two days per week, but don't exercise the same muscle group two days in a row.

Examples of simple strength-building exercises include:

- Lifting weights
- Using resistance bands
- Tricep extensions
- Arm curls
- Wall push-ups
- Lifting your body weight
- Gripping a tennis ball

DON'T FORGET

Mixing these 4 types of exercises into your workout can reduce boredom and burnout.

FYI: You can find a lot of examples online.



Strength

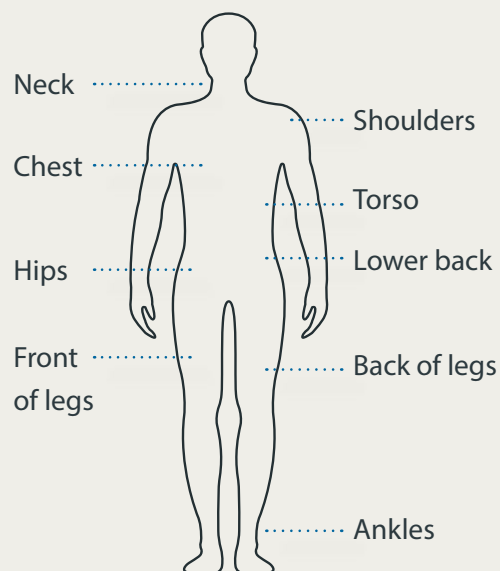
Your body's flexibility begins with stretching muscles. Stretching can be beneficial to your body and mind in a number of ways – if it's done properly.

It's important to understand your body's limits before and during stretching. People who are more physically active and flexible can push their stretching routines farther than those who may not be very active and flexible.

Before beginning a stretching routine, warm your muscles up. Gently walking while pumping your arms is a great way to do this.

Hold each stretch for 10 to 30 seconds while breathing steadily. Also, don't bounce your stretches, and never stretch to the point of pain.

The American College of Sports Medicine (ACSM) says that stretching for 10 minutes just two days a week can help increase flexibility in the muscles and range of motion in the joints. You can find many variations on types of stretches online. ACSM recommends that most people perform stretching exercises for each major muscle-tendon group. This includes:



Stay within your capabilities at first

No matter your age and ability, you can find activities that meet your fitness level and needs.

Check with your doctor if you're unsure about doing a particular exercise.



Lower body-strengthening exercises do wonders for your balance. And if you're like many older adults juggling grocery bags, keys and walking all at the same time, you might be glad your balance is in check.



BALANCE

You don't need fancy exercise equipment or weight sets to improve your balance. You can practice some balance exercises pretty much anywhere at any time, including:

- **Tai Chi** – a **moving meditation** that involves shifting the body slowly, gently and precisely while breathing deeply
- Standing and **balancing on one foot**, then repeating for the other
- Doing a **heel-to-toe walk**
- **Standing from a seated position** without the use of your hands
- The **balance walk** – where you hold your arms out, find a focal point and walk forward lifting your knees high

Be careful and don't overdo it

Make sure your body is ready for the exercise intensity you're giving it. There's a simple way to determine your level of intensity. All you have to do is talk during your workout.

For example:

Looking for high-intensity exercise?

If you can only say a few words before taking a breath, you're exercising at a high intensity.

Prefer a moderate-intensity exercise?

If you're breathing hard but can still easily have a conversation, you're hitting the moderate level.

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** 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

[SIMPLY WINTER RECIPES]

Hearty Salmon Chowder

This creamy soup loaded with wild-caught salmon and whole milk packs a punch with over 80% of the daily recommended value for vitamin D.



Want more recipes?

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

INGREDIENTS:

1/2 lb bacon
4 stalks diced celery
1 diced medium onion
1 minced jalapeno (optional)
4 minced garlic cloves
4 cups seafood, chicken or vegetable stock
3 large russet potatoes, peeled and cut into bite-sized pieces
1 1/2 tsp salt
1/2 tsp pepper
2 tbsp cornstarch
2 cups frozen corn
2 cups whole milk (or heavy cream for thicker consistency)
1.5-2 lb boneless, skinless salmon (preferably wild), cut into 1-inch pieces
Chives or scallions for garnish

INSTRUCTIONS:

In a large stock pot, fry bacon until crispy, remove bacon and set aside (leave drippings in the pan).

Add celery, onions, jalapeños and scallions to the bacon drippings, stirring often, until softened, about 6-8 minutes. (You can substitute 4 tbsp butter, margarine or butter-flavored coconut oil in place of bacon drippings.)

Add the broth, potatoes, salt, pepper and cooked bacon. Bring to a simmer and cook until the potatoes are tender, about 20 minutes.

In a small bowl, whisk cornstarch and two tablespoons of water to form a paste. Stir the cornstarch paste into the broth and bring to a boil. Let the soup boil for about 2 minutes to thicken slightly.

Turn the heat down to a gentle simmer and stir in the corn and milk or cream. Place the salmon pieces on top of the simmering soup and cover the pot with a lid. Simmer for 10 minutes, or until the salmon is cooked through. Top with fresh chives and freshly ground black pepper.

SERVES 8

En Español

Recursos para ayudarle a vivir una vida más saludable

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.



Seleccione Español en el menú desplegable para aprender más sobre las enfermedades comunes, los síntomas y los tratamientos.

[Le ayudamos a mantenerse informado sobre el coronavirus \(COVID-19\)](#)

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/>

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