

# Healthy You

Summer ~ 2023

Your guide to living well



Doctor's  
office  
anxiety

**WATER  
SAFETY**   
for the whole family



**Work out  
with the  
right fuel**



# About this magazine

*Healthy You* is an award-winning magazine featuring health and wellness articles and promoting practical tools that support and encourage healthier choices. This educational resource for UMR members is published four times a year as part of our member online services and can be viewed, downloaded and shared digitally.

*Healthy You* is packed with helpful resources and practical recommendations to address the most common health topics, including:

- Building healthy habits
- Preventive care recommendations
- Chronic health conditions
- Exercise tips
- Nutrition and recipes
- Stress and mental health management
- First aid and getting care
- Health literacy
- Spanish-language resources

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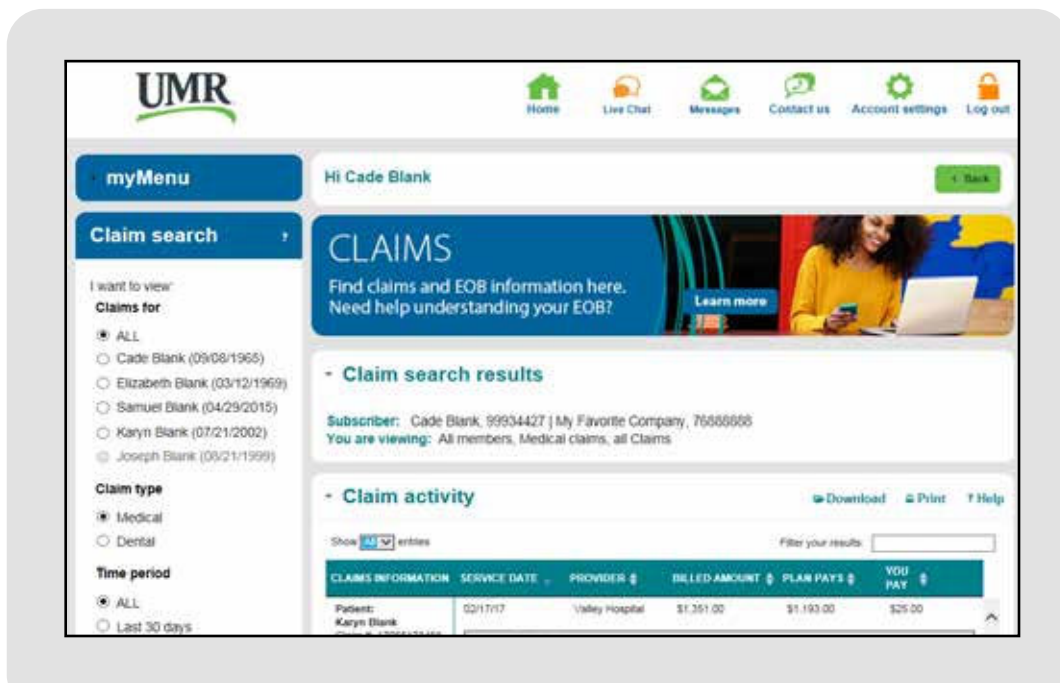
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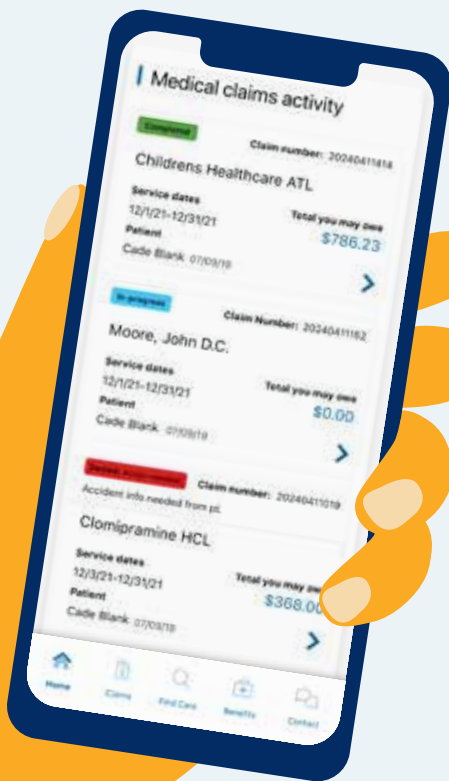
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# SUMMER WATER SAFETY

for the whole family

70% of drowning



*Year-round swim lessons promote water safety and lifelong swim skills.*

**For a lot of us, summer means water.** Whether it's lakes, rivers, pools, beaches, ponds or creeks, many enjoy swimming, tubing, skiing, snorkeling, wading, boating, floating or just chilling by the water. And along with these warm-weather activities, something to always keep in mind is water safety.

Aside from the obvious water hazard of drowning, there are many other dangers we should take seriously to keep everyone safe, healthy and happy while enjoying a sunny summer day by the water.

## PRACTICE COMMON SENSE

### Never leave children unattended

We should never leave kids and teens alone when they are around water, even if they know how to swim. All it takes is seconds for a child to go unnoticed in water, which could lead to disastrous outcomes.

**Supervise the kids, teach them to swim, and if you own a pool, ensure that it is properly fenced.**

### Avoid alcohol

**In 30-70% of drownings during water recreation, alcohol was found in the victim's blood.**



Alcohol can also impede an adult's ability to properly supervise children because it impairs judgment, slows reflexes and dulls senses.

events happen in residential areas.



Arm floaties and pool rings are toys, not lifesaving devices.



## Follow the pool rules

Pools have rules for a reason ... personal and public SAFETY.

Pay attention to “no running” and “no diving” areas. And if there’s no lifeguard on duty, make sure capable adults can supervise.

## Hang 10 with a friend

Always have a buddy – during any water-related activity.

Whether you’re kayaking, snorkeling, surfing or even floating on a blow-up float in a pool, it’s always a good idea to have someone around, just in case you find yourself in distress or need.



## Know when to wear a lifejacket

Certainly when boating, you’re going to need a life jacket. Most state and local laws dictate that one life jacket per boater must be onboard.

**Children under a certain age are required to wear one at all times on a watercraft.**

If you’re an adult swimming laps or floating in your backyard pool, that’s not necessarily the time for a life jacket, but again – use your common sense.

## Apply sunscreen

In the U.S., more than 9,500 people are diagnosed with skin cancer every day.

**Sunscreen on all exposed skin should be applied liberally and frequently.**

There are also many options when it comes to sun-protective swimwear and clothing on the market. Look for labels that mark the clothing as UPF, which stands for Ultraviolet Protection Factor.

*Not all dogs can swim.*

*Bring fresh water for your pet. Letting them drink lake, river, pool or ocean water can make them sick, since it can contain bacteria.*



## Wear the right gear

### HATS:

Wearing a sun-safe hat can protect some of your most sensitive skin from the sun's rays. That includes your scalp, ears, temple, lips, cheeks, neck and nose. A broad-brimmed hat and/or one made with SPF material is best.

### SUNGLASSES:

Whenever your eyes are subject to ultraviolet exposure, you should wear sunglasses. We associate bright sunlight with summer, but any time you're in the sun – regardless of the season – you should be protecting your eyes.

**UV light can have harmful effects on the retina, eyelid, lens and cornea.**



### FOOTWEAR:

If you're spending your day at the lake, river, beach, or other places where your feet are transitioning from water to land, a water shoe is a good idea. Most are made with mesh or a neoprene upper and a rubber sole that will give you traction on land while protecting your feet from cuts and abrasions when in the water.

## Know your surroundings

### Think before you jump.

You wouldn't do a swan dive into a baby pool. And you should never jump or dive into a body of water without knowing its depth. Doing so could result in serious injury or even loss of life.



### Think of others

Water safety includes keeping glass, plastic and other foreign materials out of our water supply to avoid harm to both animals and people.





*Always tell someone where you will be boating and when you expect to be back.*



**Natural bodies of water, like beaches, lakes and rivers, are different from pools**

There are hidden dangers, such as drop-offs, submerged material, marine life and currents that can quickly carry you away.

Be aware of current water conditions before entering the water, and be prepared to react appropriately in case of emergency.

**Know the local laws concerning recreational water safety**

Pay attention to “no wake” zones when boating, and know the rules when it comes to properly operating a watercraft.

**Pay attention and yield to swimmers and skiers. They have the right of way on the water.**

## **WATCH FOR SIGNS OF DROWNING**

According to the Centers for Disease Control and Prevention, every year in the U.S. **an estimated 4,000 people die from unintentional drowning – an average of 11 drowning deaths per day.**

**The best preparation for a drowning situation is to be trained in CPR.**



According to the American Red Cross, here are the steps to take if someone shows signs they are drowning.

## **IMMEDIATELY ALERT A LIFEGUARD IF ON DUTY AND CALL 911.**

**While waiting for help:**

1. Remove the person from the water and onto dry land (without putting yourself in danger).
2. Begin rescue breathing (mouth-to-mouth) coupled with CPR as follows: Give five initial rescue breaths and continue with cycles of 30 chest compressions and two rescue breaths.
3. Use an automated external defibrillator (AED) if available.
4. Continue until help arrives.

# STAY UP TO DATE WITH YOUR VACCINES

## MONTHLY HEALTH OBSERVANCES FOR SUMMER

### JULY

Sun Safety

Healthy Vision



### AUGUST

National Immunization Awareness

Breastfeeding

### SEPTEMBER

Fruits and Veggies

Sepsis Awareness

Alzheimer's Disease

Chronic Pain

**Vaccines/immunizations are used to boost your immune system and prevent the risk of infection and the severity of infections.**

Vaccines “teach” your body how to defend itself when germs, such as viruses or bacteria, invade it. Vaccines help protect against many diseases that used to be much more common. Examples include tetanus, diphtheria, mumps, measles, pertussis (whooping cough), meningitis and polio. Many of these infections can cause serious or life-threatening illnesses and may lead to lifelong health problems. Several of these illnesses are now rare because of vaccines.

Some people worry that vaccines are not safe and may be harmful, especially for children. They may ask their health care provider to wait or even choose not to have a vaccine. But the American Academy of Pediatrics, the Centers for Disease Control and Prevention (CDC), and the National Academy of Medicine have all concluded that the benefits of vaccines outweigh their risks.

Talk to your provider about specific immunizations for you or your family. Current vaccination recommendations are available at the CDC website: [www.cdc.gov/vaccines/schedules](http://www.cdc.gov/vaccines/schedules).



## August is National Immunization Awareness Month.

It's the right time to schedule your seasonal flu vaccine and check whether you're up to date on other vaccines that protect against respiratory illnesses, such as COVID-19 or pneumonia, that are more common during fall and winter.

**96 million**  
people aged 18  
years or older  
have prediabetes  
(38% of the adult  
U.S. population).\*



**26.4 million**  
people aged 65 years  
or older (48.8%)  
have prediabetes.\*

Uncovering the signs of one of the most common health problems in the U.S.

# Insulin Resistance and Prediabetes

## Insulin resistance

Insulin resistance occurs when your cells stop responding to insulin, the hormone responsible for regulating blood sugar levels.

## Prediabetes

Prediabetes occurs when your blood glucose levels are higher than normal but not yet at diabetic levels.

This can lead to a range of health problems, including type 2 diabetes, heart disease, pancreatic issues and more.

Surprisingly, most people are unaware that they have insulin resistance. Therefore, it's important to educate yourself about insulin resistance, prediabetes and their symptoms, along with learning tips on how to prevent and manage them.

## Anyone can become insulin resistant/prediabetic.

There are some factors and conditions that can cause insulin resistance and the development of prediabetes. **There are two main culprits: excess body fat and physical inactivity.**

# Excess body fat and physical inactivity

Some scientists believe that excess belly fat can cause both insulin resistance and prediabetes. Belly fat produces hormones and other substances that contribute to inflammation in the body. Having overall excess body fat can often be linked to not exercising regularly. Physical activity can reduce insulin resistance by making the body more sensitive to insulin and building muscles that can absorb excess blood glucose.

## While excess body fat and physical activity can be controlled to an extent, here are a few uncontrollable causes:

- Hormonal disorders (Cushing's syndrome, hypothyroidism, etc.)
- Family history of diabetes, heart disease or stroke
- Being of African American, Hispanic/Latin American, American Indian, and Alaska Native or Pacific Islander ethnicity
- Health conditions, such as high blood pressure and abnormal cholesterol levels

## Symptoms

Insulin resistance and prediabetes affect men, women and children. Symptoms can differ between them.

### Women:

- Irregular periods
- Excess facial hair
- Hair loss in a male pattern
- Infertility

### Men:

- Weight gain in the abdominal area
- Low libido
- Increased blood pressure

### Children:

- Tiredness
- Irritability
- Difficulty concentrating

## More common symptoms that can affect anyone are:

- Darkened skin in your armpits, inner thighs or sides of your neck, called acanthosis nigricans
- Skin tags
- Vision changes

## Testing for a diagnosis

If you're experiencing a few of these symptoms, you should tell your health care provider. There are three blood tests to confirm whether you have insulin resistance or prediabetes:

- Fasting plasma glucose (FPG)
- A1C test
- Oral glucose test (OGTT)

The A1C blood test shows your average blood glucose over three months and measures both the glucose in your blood as well as your tolerance to it. FPG and OGTT show your blood level at the time of the test, but only the OGTT shows how your body handles glucose after a meal.

*Test levels that may indicate insulin resistance/prediabetes are:*

- A1C – 5.7 to 6.4%
- FPG – 100 to 125 mg/dl (milligrams per deciliter)
- OGTT – 140 to 199 mg/dl



# Prevention and reversal

If you're concerned about insulin resistance or prediabetes, there are some simple lifestyle changes you can make to help prevent and/or possibly reverse these conditions:



## Balance your diet

Try incorporating lean proteins, low-fat dairy, vegetables and whole grains into your diet. Don't forget to watch your portion sizes and try to avoid sweets and fried foods. Stay hydrated by drinking plenty of water.

## Take your medication

Your health care provider may recommend metformin, which has been shown to reduce the chances of prediabetes progressing to type 2 diabetes. Plus, if you have other risk factors for heart disease, your provider might also suggest medications to lower cholesterol levels or blood pressure.

## Increase physical activity

Try to get at least 30-60 minutes of exercise at least five days a week. You can go for a brisk walk, try a dance class or even do some yoga. **Even small amounts of activity can add up to make a big impact.**



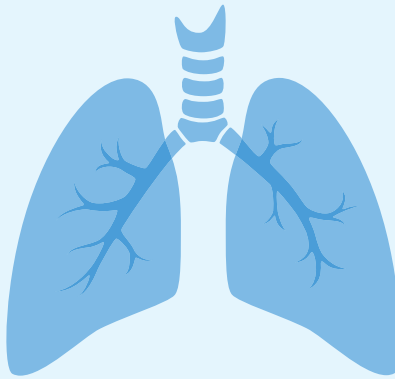
[Learn about living with diabetes in the Fall 2019 issue of Healthy You.](#)

According to the American Cancer Society:

# THE MINUTE YOU QUIT SMOKING YOUR BODY STARTS TO HEAL ITSELF

**CO<sub>2</sub>** ▼

In just a few days, your blood's carbon monoxide level drops to normal.



**20 minutes**  
after stopping,

your blood pressure and heart rate drop.

**1/2**  
**5-10 years after**  
becoming tobacco free,  
your risk of mouth and  
throat cancers is cut in half.  
**risk**

If you quit before developing a cancer, damaged lung tissue will gradually repair itself.

**In 3 months**  
or less

your circulation and lung function improve.

**1 to 2 years**  
**RISK OF HEART ATTACK IS DRASTICALLY REDUCED**  
1 TO 2 YEARS AFTER QUITTING.

↓  
**In 1 to 12 months,**

side effects like constant coughing and shortness of breath decrease, also lessening your chances of infection.

**15**  
15 years later, your risk of coronary heart disease drops to the levels of a **nonsmoker.**

▼ **Risk of cancer**

**10 years after quitting,** your risk of lung cancer compared to someone who is still smoking is approximately 50% lower.

# Better lung health is only a few steps away

Improving your lung function can not only enhance your overall quality of life, but also help reduce the chances of developing respiratory illnesses or chronic conditions.

Whether you've recently quit smoking, are recovering from a condition, are looking to ease symptoms or you're interested in becoming more physically fit, there are several ways to attain better lung health.

I'll be able to work in my garden again.



I plan to run a mini-marathon for my favorite charity in the fall.



I started smoking in high school, and I want to reverse the damage as soon as possible.



# You've got this ...

Start by adding new habits and techniques to your life:

## Get moving

While it's obvious that increased cardiovascular activity contributes to weight loss, **did you know that exercise can also strengthen your lungs?**

Regular exercise makes your lungs and heart more effective at putting oxygen in your bloodstream and transporting it to your muscles. The more you make your heart and lungs work, the better they get at doing their job.

## Eat anti-inflammatory foods

Even your diet can influence your lung health. Irritated lungs can become inflamed or swollen, making it harder for air to flow easily. Certain foods can combat this.

**Add more omega-3 fatty acids to your diet through tuna, salmon or nuts. Foods rich in vitamin C, such as citrus fruits or bell peppers, are also powerful inflammation fighters.**



## Don't resist a (healthy) cough

Keeping your airways clear is one of the easiest ways to improve your lung performance.

While it may feel uncomfortable at times, coughing is your body's natural way of removing irritants. **The occasional cough is important – it helps clear your throat of mucus, dust, germs or allergens.**

## Try sauna therapy

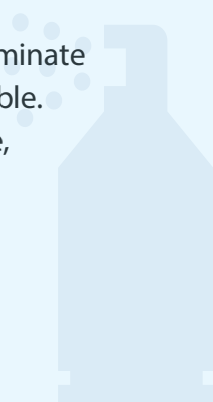
You may have heard of the link between saunas and several health benefits, like detoxification, increased metabolism and pain relief. But did you know sauna therapy can also relieve symptoms of chronic obstructive pulmonary disease (COPD)?

**Regular sauna therapy (with radiant heat or infrared heat) is a safe and effective way to ease inflammation and improve overall cardiovascular health.**

## Avoid pollutants and irritants

Protecting your lungs starts with the air you breathe. Reduce or eliminate your exposure to irritants, if possible. This includes second-hand smoke, chemicals, mold or radon.

**These harmful substances can cause or worsen lung disease.**



## Add supplements to your diet

While no supplement is proven to repair damage to lungs or help cure conditions like lung cancer, certain immune-boosting vitamins like vitamins A, D and E, can help your lungs defend themselves against future infections.

**Overall, keeping a balanced and healthy diet can make your body feel and function its best.** It's important to talk to your doctor before making any changes to your diet or starting a new exercise routine.



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# Doctor's office anxiety

Have you ever felt anxious about an appointment or delayed a visit because you have a fear of going to the doctor? If so, you're not alone. Many people experience anxiety over visiting a doctor. The official medical terminology for this feeling is called **iatrophobia, the fear of doctors.**



## ABOUT **3%** OF THE POPULATION IS AFFECTED BY THIS

Iatrophobia can affect people of any age, gender or background. Only a medical doctor, licensed psychiatrist, or clinical counselor can diagnose whether your symptoms align with iatrophobia.

**But many people who don't have this condition still get nervous about going to the doctor.**

### Common fears include:

- An abnormal lab result or unwelcome diagnosis
- Procedures that involve needles or pain
- Difficulty communicating with a doctor due to a language barrier
- The doctor brushing off your concerns
- Criticism of your weight or other habits
- A repeat bad experience

# WHY PREVENTIVE CARE MATTERS

Preventive care is important because it allows your doctor to catch problems early, when they're often easier to treat.

And it's crucial to see a specialist right away if you're experiencing a problem your primary care provider cannot address. Other benefits to seeing your doctor regularly for routine care – or promptly if you have a new issue or ongoing condition – may include lower health care costs, better access to the health care system and even decreased anxiety.

The infographic is divided into three sections: Generalized Anxiety Disorder (GAD), Panic Disorder, and Phobias. It includes text descriptions, lists of symptoms, and illustrations of people experiencing these conditions. The GAD section notes that it is the most common type of anxiety disorder and lists symptoms like excessive worry, restlessness, and fatigue. The Panic Disorder section describes sudden attacks of intense fear and lists symptoms like rapid heartbeat and sweating. The Phobias section defines them as excessive fears and lists common phobias like heights and spiders.

**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 6 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

GAD develops slowly, often starting during the teen years or early adulthood. Anxiety may run in families and may be related to how 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 accompanied 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 heartbeat 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 things or things, 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 **antianxiety or antidepressant medications** to help you better manage your symptoms and control your mood.

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

[Read more about anxiety disorders in the Winter 2022 issue of Healthy You.](#)



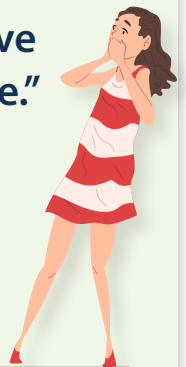
Overcoming fears can be challenging for even the most willing person. So experts encourage people not to ignore their feelings and emotions.

You should:

- Acknowledge how you feel
- Recognize that this affects others in the same way
- Reassure yourself that it's OK to feel this way
- Ask for help

Many people also have "white coat syndrome."

A common example of this is a when a person's typically healthy blood pressure sky-rockets at the doctor's office.



Health professionals estimate that about **15-30%**

of people whose lab reports list high blood pressure are affected by this syndrome.

# HOW TO OVERCOME YOUR FEARS

It's completely normal to think about an upcoming doctor's appointment. But if you find yourself obsessing about it or considering canceling, try these strategies to make the experience a little easier:

## Schedule your visit on "your" time.

Think about your schedule and what time of day you're least rushed or stressed. If you tend to be overwhelmed in the afternoon, schedule a morning appointment instead.

## Be prepared.

Ask the scheduler what will happen during the appointment and what you should bring. Being able to visualize the visit may help ease your worries. And writing down your questions or medications you're taking will make you less anxious that you'll forget to share something important.

## Try to relax.

Do something that calms you prior to your appointment. Listen to your favorite music or practice calming breathing techniques on your way to your visit or in the waiting room.

## Bring a buddy.

Having a trusted friend or family member to talk to before and after you see the doctor could be a welcome distraction. Plus, they can act as a second pair of ears if you're worried about missing or forgetting anything the doctor tells you.

## Think of the doctor as a team member.

You should view your doctor as a partner in your health journey: They rely on you to identify and share problems before things get out of control, and you rely on them to share both information and guidance. If you don't feel like you're getting the information or treatment you deserve, ask follow-up questions or even find a new provider.

## Be honest.

Sometimes it's a relief to say how you're feeling out loud. Simply telling the nurse or doctor you're feeling anxious might help you calm down and could help them understand how to interact with you. They may also ask you to share your specific worries so they can address them.

## Make it a habit.

The more you see your doctor on a regular basis, the less anxiety you may have with each visit. Health experts recommend you visit your primary care doctor at least once a year.

## Finally, treat yourself!

Who doesn't like a little reward for doing something a bit outside your comfort zone? Plan something that brings you happiness for after your visit.



# Get outside for a new twist on meditation

For most of us, there's something inspiring about being outdoors, especially on a beautiful day. It's no wonder – meditation plus nature can be a powerful combination when it comes to wellness.



Spending time outdoors has a way of improving your mood and reducing levels of stress and anxiety.

Studies have shown that nature can help lower blood pressure and calm inflammation in the body.



As little as five minutes of meditation a day can help restore your calm and inner peace and provide physical health benefits.



# Why you should give outdoor meditation a try

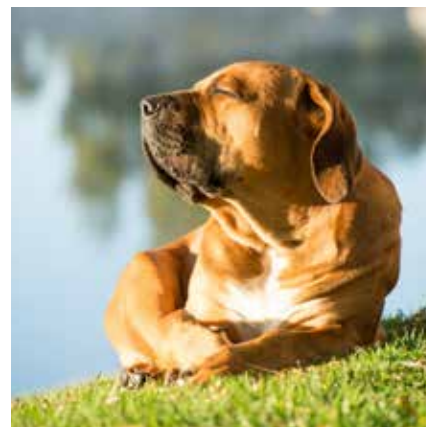
Meditation involves focusing your attention to help you feel more relaxed. It's been practiced for thousands of years, and there are many types.



## Focused attention meditation

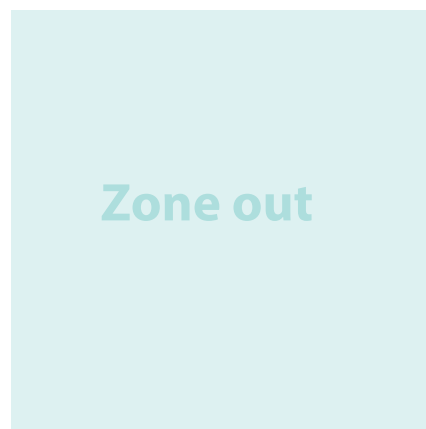
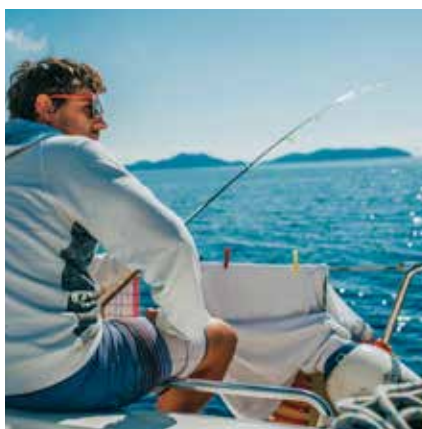
calls on you to direct your attention internally or externally to something specific, such as your breathing or an object. When you pair meditation with being outdoors and turn the focus of your meditation to nature, the result can be quite exhilarating.

When you meditate outside, your focus might be on clouds, birds, or the flow of a creek, river or stream. This is a wonderful way to unplug from all the distractions of everyday life – phones, computers, work and other obligations.



## Outdoor meditation

is also a great way to get moving. Take a walk through a park, in the woods or around the block and focus on pleasant thoughts, your environment and your body's reaction to the experience. Using this time can create a shift in your mindset. Not only are you getting your body moving and blood flowing, but you're also connecting with things in our beautiful world that can help calm you and re-energize your mood.



Inhale ...  
Exhale ...  
Repeat



## Take breaks

Stop occasionally and focus on something specific. It may be a neighborhood pet, the look and sound of water, interesting rocks or flowers and bushes in bloom. Watch for birds – observe how they interact with each other and with nature.



## Here are some tips:

### Take your time

Don't rush. Instead of paying attention to things like your fitness tracker or completing a certain number of steps, slow down and enjoy your surroundings. Remember, your aim is to calm yourself, relieve stress and clear your mind – not complete a fitness goal.

### Tune out

Listen to soothing music or choose to enjoy all the quiet you can. Living in an urban environment may make that hard to do, but try to notice the noises of nature. Listen to the birds sing or pay attention to the wind as it moves through the leaves.

### Be aware of your senses

Take the time to smell flowers or a freshly cut lawn. Think about how the sun feels on your skin or the ground feels under your feet. Take note of the colors around you, like the blue sky, green grass and colorful blooms you may see.

### Stay hydrated

Make sure to drink plenty of water, especially on hot summer days. If you prefer, give your water a little kick with some fresh cucumber slices, mint or citrus fruit wedges.

### Prepare to be awed

If you get the chance to experience a moment of awe, it can have an empowering positive impact on your mood. Research has shown that awe is associated with lower stress and inflammation levels, and a higher sense of meaning and connection. You might stop and examine an amazing view from a hillside or mountain. Or take note of the sunrise and sunset to see their amazing colors.

Don't sweat it

# Stay **hydrated** this summer

Water is vital to your health. Almost everything your body needs to function is fueled by this essential liquid.

**While the percentage varies based on age and gender, everyone's body is about 55-60% water.**

## How water keeps us going:

- Regulates body temperature
- Lubricates joints
- Protects the spinal cord and brain
- Helps deliver oxygen throughout the body
- Flushes out wastes through urination, perspiration and bowel movements
- Aids the body in digestion



Drink 24 to 32 ounces of water for every hour in the sun.

## Factors like the climate, your diet and exercise habits can impact your hydration levels.

During the warmer summer months, you're more likely to enjoy outdoor activities, and exposure to the sun can make it easier to become dehydrated.

## Dehydration:

Happens when your body loses more fluid than it's taking in. When the water levels in your body lower, the balance of minerals (salt and sugar) in your body can become unstable, which affects your overall bodily functions.

## Symptoms of dehydration:

- Feeling thirsty
- Becoming lightheaded
- Having dry skin or lips
- Passing dark urine
- Becoming drowsy

## Prolonged dehydration can lead to more severe conditions:

- Constipation
- Kidney stones
- Urinary tract infections

Staying hydrated provides your body with what it needs to function at its best and helps prevent future health issues.





## Stay chill and drink your fill

Many have heard the advice to drink at least eight glasses of water a day. Although this is a helpful rough guideline, the amount of water each person needs depends on several factors, such as age, gender, health conditions and activity levels.

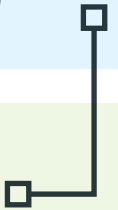
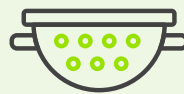
**The general recommendation for daily fluid intake is approximately:**

**ADULT MEN: 3.7 liters**  
(125 ounces) or 16 cups

**ADULT WOMEN: 2.7 liters**  
(91 ounces) or 11 cups



Remember to drink water even while you are swimming.



This amount accounts for all fluid intake, which includes water that's consumed through both food and beverages.



Have water within reach for even the youngest in the family.

# There are several ways to make staying hydrated more manageable and even a little fun.

## Challenge yourself

Setting goals can provide an extra boost of motivation and create healthy habits. Challenge yourself to drink a full eight-ounce glass of water before your morning coffee or before every meal.

## Mix it up

Add fresh fruit or herbs to your water for a flavorful kick. Include some strawberry slices in a cup of cold water, or add lemon juice and honey to a cup of hot water for a slightly sweet treat.

## Snack on water-dense foods

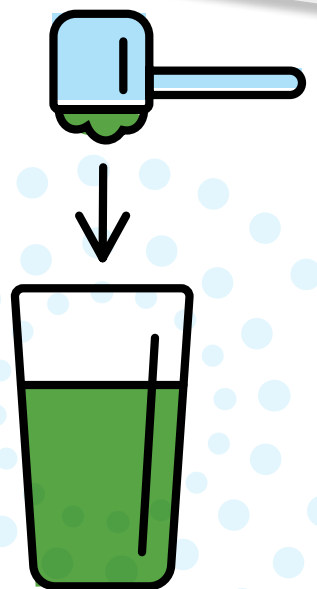
While 80% of your overall fluid intake comes from drinks, 20% comes from what you eat. Eating more fruits and veggies that are naturally higher in water content, such as cucumbers, bell peppers and melons, can increase your overall hydration levels.

## Track your progress

Add structure and fun to your daily water intake with a water bottle marked with a progress bar or specific times at which you should be hydrating. Seeing a physical representation of how far you've come each day can make reaching your goals feel more satisfying.

## Get more from your drink

While you can get all the electrolytes you need through a healthy diet, adding a supplement with additional vitamins and minerals can speed up your body's recovery from dehydration, while adding extra flavor to your drink.



## Make your sip sparkle:

# Sparkling water 101

Sparkling water is a popular alternative to sugary sodas or alcoholic beverages. It's also a great option for those who want to increase their water intake but either dislike still water or prefer to sip on something with a little more flavor. There are a few different types of sparkling drinks you can enjoy, but not all are going to be the best option for replacing normal water in your diet.

### Seltzer water

Seltzer is probably the most known and consumed form of sparkling water. Seltzer is artificially carbonated water and is often flavored through fruit, or in some cases, added sugar.

### Club soda

Like seltzer, club soda is artificially carbonated. This fizzy beverage typically includes added minerals like sodium bicarbonate and potassium sulfate.

### Mineral water

Unlike seltzer water, mineral water is naturally carbonated. This type of water comes from a well or spring and includes minerals, such as calcium and magnesium.

### Tonic water

Tonic shares many similarities with other sparkling drinks: It's also carbonated artificially and contains added minerals. Tonic usually includes minerals like quinine, which creates a bitter taste. The biggest difference with tonic water is it typically contains sugar or high-fructose syrup.



There are benefits and side effects of drinking carbonated water.

Carbonated water is just as hydrating as still water. As a rule of thumb, the simpler the ingredients, the better. If your bubbly drink of choice contains only water, carbonation and natural flavor, you're making a healthy choice – especially if you're reaching for a seltzer instead of a soda. To maintain a balanced diet, limit any drink with added sugar.

**There are a few negative side effects that could arise from regular consumption of sparkling water.**

#### - Sensitivity to carbonation

Those bubbles could result in bloating or a stomachache.

#### - Changes in tooth enamel

Anything with added citric acids, phosphorus or sugar may cause enamel erosion over time.

# 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 [umr.com](https://www.umr.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

# Power up your workout

When it comes to fueling your body for your workout of choice, grabbing any old snack just won't cut it. For example, while a protein bar might do wonders for your lifting routine, it might not be the best choice for a cardio-heavy workout.

**It's important to know what to eat, and when to eat it, to maximize both your workout and your results.**

## 1 Choose the right type of fuel

**Did you know that the more intense your workout, the more carbs you need?**

Carbohydrates (carbs) help restore energy in your muscles, which helps you power through high-intensity workouts like weightlifting, endurance training or any exercise over 60 minutes.

**For workouts consisting of strength training, body building or playing sports, more protein is needed.**

Protein not only helps repair body tissues, but it's also essential for muscle growth.



protein/stren

# with the right fuel



## 2 Know when to fuel your body

Figuring out which fuel is best for your workout is half the battle – knowing when to refuel is just as important. Some workouts require immediate fueling, while others can wait a bit longer.

### Fuel up before: High intensity exercises, endurance training or any lengthy workout.

You need to consume carbs beforehand. Carbs give you energy during exercise and help increase your stamina and performance.

### Fuel up after: Strength training or body-building exercises.

It's best to eat protein immediately after your workout because that's when your muscles absorb it more quickly. If you eat protein hours after working out, it can hinder muscle growth during recovery. Keep in mind that your muscles are more receptive to protein 30-60 minutes post-workout.

When you don't fuel your body as needed, you're more likely to:

- Deprive your body of amino acids, which help your muscles to rebuild and recover
- Lack glucose in your muscles, which can lead to muscle breakdown
- Overeat

### It's important to remember that not all fuel is created equal.

Try avoiding saturated fats, like dairy, red meat and baked goods, because they digest slower in your stomach and take away oxygen and energy from your muscles.

carbs/endurance  
gth training

### 3 Find the perfect balance

It's not just about knowing when to eat protein or carbs, but also making sure you're getting the right kind and amount.

**Skimping on nutrition can not only lower muscle mass and bone density, but it can also leave you feeling wiped out and fatigued.**

**Opt for healthy carbs** like sweet potatoes, whole-grain bread and pasta, brown rice, quinoa, and plenty of fruits and veggies. For light workouts, it's best to eat about 200-340 grams of carbs a day. For longer workouts, 408-680 grams of carbs are recommended.

**Good sources of protein include** poultry, fish, legumes, eggs and yogurt. If you're less active, you should eat 82-136 grams of protein each day. If you work out more often, aim for .8 grams per kilogram of your body weight a day.

**Fats are important, as well.** Healthy fats like avocado, olive oil and canola oil provide energy and help the body absorb essential vitamins. If you consume 2,500 calories a day, you should eat no more than 83 grams of fat per day.

**Knowing which workout fuel works best for your body's needs will improve your performance and allow you to reach your health goals more easily.**



### 4 Hydrate

We've pointed out the importance of protein and carbs, but water is truly the MVP when it comes to nutrients. You can lose several liters of sweat when you work out, and drinking water is the best way to replace lost fluids. But if you're exercising longer than an hour, sports drinks can help maintain your electrolyte balance and give you a boost of energy.

**Make sure to hydrate your body 2-3 hours before working out.**

By starting your exercise routine with water already in your system, your muscles will function properly, and you can lessen the chances of cramping, fatigue and dizziness. You should be drinking ½ to 1 cup of water every 15-20 minutes when working out and 2-3 cups after for every pound of body weight lost during your workout.

# Get ready, get set and get energized for peak performance!



## “Things to do” on umr.com

# Your health care manager at your fingertips

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.



Visit [umr.com](http://umr.com) today to take advantage of this time-saving feature!



Needs to be updated



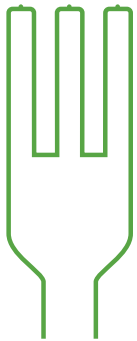
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### “Things to do” may prompt you to:

- 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

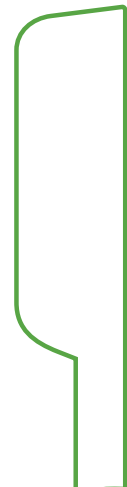
# Grilled fish tacos with peach salsa

Forget the oven and fire up the grill to make these healthy fish tacos with peach salsa. Serve with a summer corn salad and a mango banana shake for a taco night with summertime flair!



**Makes:  
4 Servings**

Preparation time:  
30 minutes



## Grilled fish tacos

### INGREDIENTS

- 4 tilapia fillets (about 1 pound)
- 1 tablespoon chili powder
- 1/4 teaspoon low-sodium adobo seasoning
- 1 package low-sodium Sazon Goya seasoning
- 8 6-inch flour tortillas (warmed)

### DIRECTIONS

1. Heat grill or grill pan over medium-high heat.
2. Using paper towels, pat fish dry, transfer to plate.
3. In a small bowl, stir together chili powder, adobo seasoning and Sazon Goya packet.
4. Rub fish with spice mixture to coat completely.
5. Place fish on hot greased grill grates.
6. Cook, flipping once, until fish is opaque, flakes easily with a fork and reaches 145 degrees F, about 8 minutes.
7. Thinly slice fish.
8. To serve, fill each tortilla with 1/2 fish fillet and about 1/3 cup of salsa.

## Peach salsa

### INGREDIENTS

- 1 15.25 ounce can of peach halves (drained, rinsed and chopped, about 1 cup)
- 1/2 red bell pepper (finely chopped, about 1/2 cup)
- 1/4 red onion (finely chopped, about 1/4 cup)
- 1 whole jalapeno pepper (rinsed, seeded and finely chopped)
- 1 tablespoon fresh cilantro (finely chopped)
- 2 teaspoons lemon juice

### DIRECTIONS

1. In a medium bowl, stir together chopped peaches, bell pepper, onions, jalapenos, cilantro and lemon juice.
2. Cover and refrigerate until ready to use.

*Recipe courtesy of U.S. Department of Agriculture.*

**For more healthy recipes,  
visit [MyPlate Kitchen](#).**

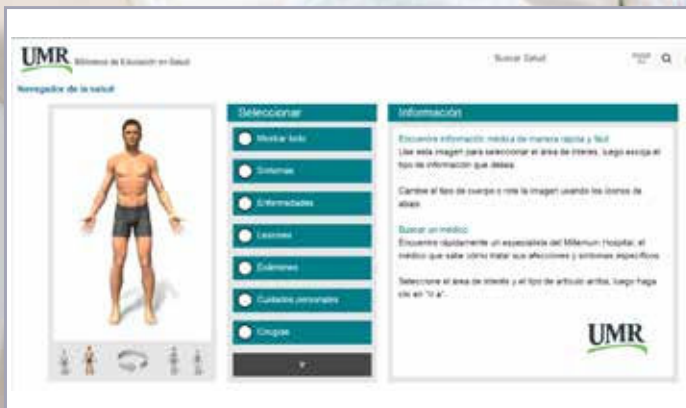
# EN ESPAÑOL

## 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/>



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

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