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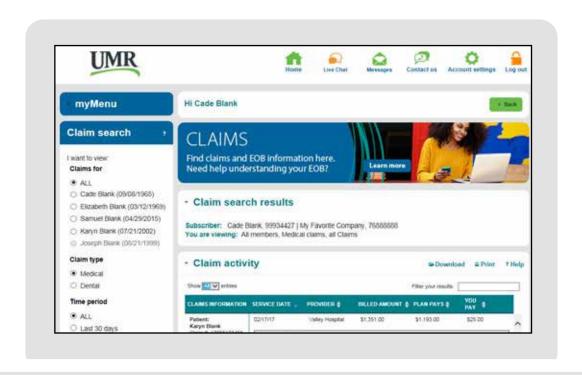
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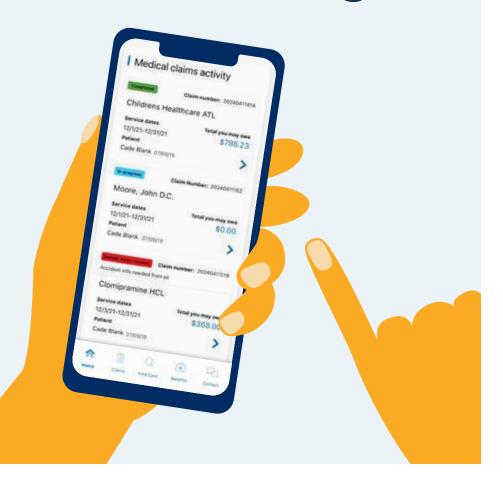
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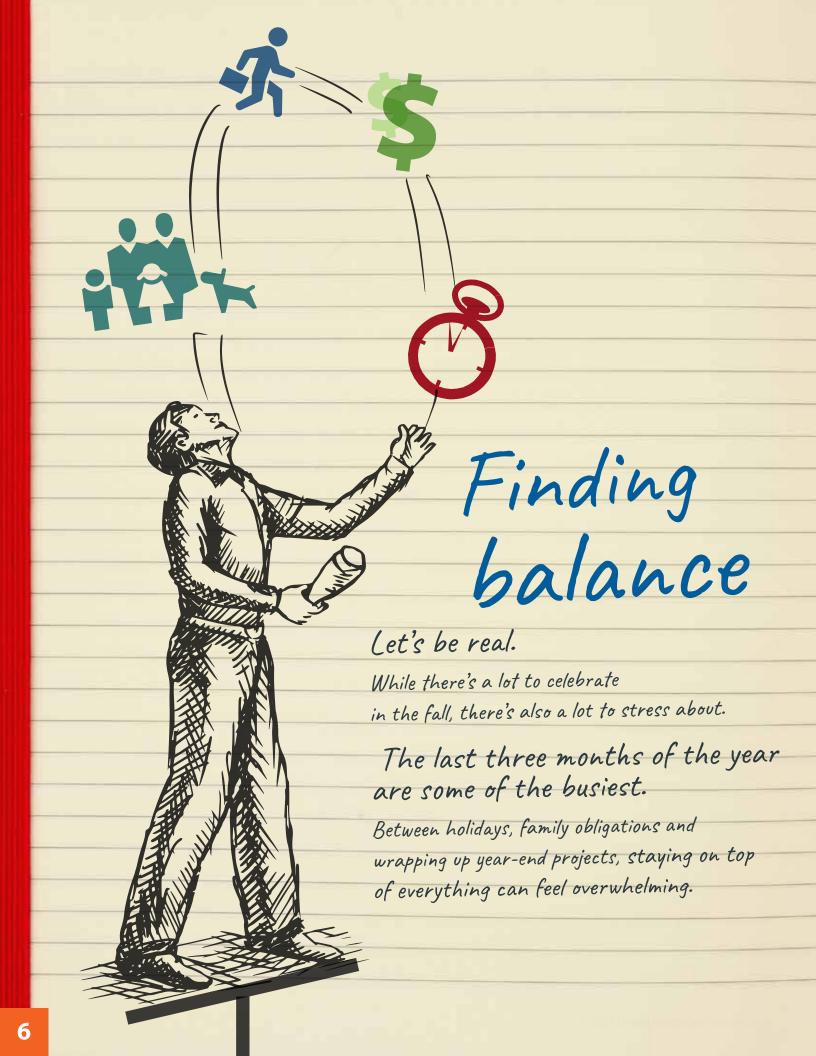
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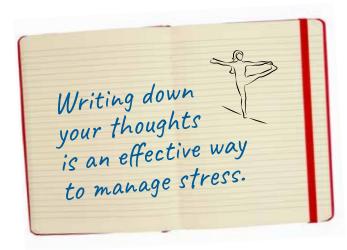
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Amid this season of giving, don't forget to give back to yourself.

Investing in your mental health doesn't have to mean redoing your entire daily routine. Instead, focus on small changes, which can add up to big results.



Try journaling

The process of writing can help you identify mental blocks or better understand your feelings. Carve out some time before bed or first thing in the morning to reflect, using either a pen and paper or a digital tool like the Notes app or Google Docs.

If journaling every day seems too daunting, just commit to a few times a week until you form a habit.

Try a "one sentence a day" journal.

Journaling can be anything you want. From bulleted lists to brainstorming or something more artistic, keeping yourself open to what your mind needs in the moment will make recording your thoughts feel less like a chore.

Set realistic expectations

It's tempting to get wrapped up in visions of families gathering in beautifully decorated homes, enjoying elaborate meals together or exchanging grand gifts.

Often, reality doesn't live up to the glossy renditions of holiday festivities we see in movies or magazines.

If you can accept imperfection, you can minimize the pressure and stress you put on yourself and others.

It's easy to overwork yourself when you're trying to meet unrealistic expectations – either set by yourself or others. Establish boundaries for the amount of effort, time or money you spend on others so you don't overexert yourself.



Keep in mind: The holidays are about friends and family, sharing what you have and just being together. The decorations and the food are an added bonus!

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Gift yourself a few minutes of meditation

You've likely heard of the many mental and physical benefits of meditation. Meditation is the practice of focusing or clearing your mind. Meditating regularly has been proven to reduce symptoms of stress and anxiety. Set a reminder on your phone or dedicate a five-minute slot on your calendar to practice this mindfulness technique.

For some extra help, try a guided meditation or learn more about how to stop and connect with yourself.

Keep moderation in mind

One of the best parts about the holidays are the sweet treats, baked goods and delicious seasonal dishes. While these foods should be enjoyed, it's important to strike a healthy balance. Regularly eating too much sugar has been linked to cognitive and emotional disorders.

In short, diets high in sugar aren't good for our bodies or our brains. So, don't skip the tasty snacks, but instead, savor them in moderation.

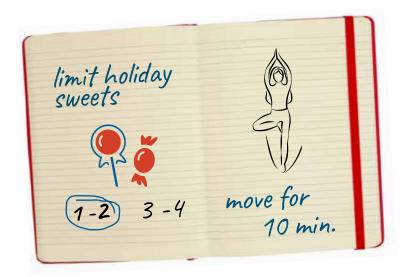
Sneak in some movement

It's no secret that exercise can improve our mood and decrease stress. But it can be hard to find time for a workout routine when schedules are packed with travel and social obligations.

Did you know that short workouts spread throughout the day are just as effective as one long workout? Instead of trying to fit a 30-minute workout into your day, you can do 10-minute bouts of physical activity at three different times.

<u>Try setting aside 10 minutes in the morning,</u> afternoon or evening to get in quick movement.

This could include going for a brisk walk after breakfast, doing a few push-ups and lunges after work, or using 10 minutes of your lunch break for some yoga-inspired stretching.



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Welcoming in

'Old Man Winter'

Fall is the perfect season for fun – pulling on cozy sweaters, raking up leaves, exploring harvest festivals and maybe enjoying a pumpkin-spiced latte. But fall is also the ideal time to get some common household chores out of the way in preparation for the winter months ahead.

Following these tips can help prepare you and your family for a safer, healthier and more comfortable winter.



1. Clean the kitchen

Keep your kitchen looking great and your appliances maintained with these steps:

- Clean the oven by hand or use the self-clean feature on a cool day when you can open the windows to air out fumes.
- Degrease the range hood and filter.
- Wash out trash cans.
- Wipe down small appliances.
- Clean backsplash and light fixtures.







2. Check your HVAC system

Schedule an appointment with a heating and cooling professional to get your heating system checked before you really need it. In addition, check and change your furnace's air filter (experts suggest doing this every three months, year-round). Filters trap dust and allergens in the air. Clogged filters make it harder for your system to work, which will eventually lead to increased utility bills and could shorten the system's life span. New filters can be found at home improvement stores or online.

6. Keep cold air out

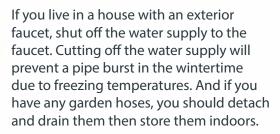
An air leak from a window or door can raise your utility bills during colder months. Hold a candle near the frame of a suspected air leak to see if the flame quivers or even goes out. If it does, you might want to consider a window or door replacement. You can also seal off smaller gaps with caulk or plastic. And don't forget to take air conditioning units out of the windows or properly cover the outside of each unit to prevent rusting.



3. Bring in seasonal items

Scrub down your patio and deck furniture.
Once clean and dry, cover and store in a dry, protected area to prevent weathering. You should also bring in any sensitive outdoor plants.

4. Don't freeze the pipes





5. Conduct a safety check

Replace the batteries in all of your smoke and carbon monoxide detectors. After replacing the batteries, test each device by pressing the test button. Experts suggest installing a smoke detector on every floor of your home, including the basement.



7. Be prepared for winter storms



If you live in an area where it snows, stock up on salt/ice melt and have a good shovel readily available to stay ahead of whatever mother nature might throw your way.

Also, make sure your car is winter-ready by keeping blankets, ice scrapers/brushes and sand in the trunk in case you get stuck. You may also want to stock your car with water and snacks.

8. Clean gutters and downspouts



After most of the leaves around your home have fallen, clean your gutters. Clogged gutters can allow storm water to pool, which can eventually cause damage to your roof or lead to water in your basement. If you aren't comfortable cleaning your gutters yourself, consider hiring a professional.

9. Change the direction of your ceiling fan







10. Take a look from down under

Make sure your fireplace is safe for cold weather. Take a flashlight and see if your damper opens and closes properly – when open, you should see daylight at the top of the chimney. If you find any issues, call a professional for an inspection.

Managing the ups and downs of

menopause

Here are some common facts, symptoms and treatments to help guide you through the natural process of menopause.

The stages of menopause:

Perimenopause

Perimenopause is the transitional period before menopause, **most often starting when women are between ages 40-45.**

Estrogen decreases, throwing off progesterone balance. You may experience shorter menstrual cycles and changes in menstrual flow.

Many people recognize and cope with the changes happening with their bodies without a formal diagnosis. However, you should reach out to your health care provider if you notice spotting between periods, blood clots during your period, or vaginal bleeding after sex.

Menopause

Menopause starts when estrogen and progesterone production decline and the ovaries stop producing eggs. This typically happens during the ages of 45-55, but for some women this process can start even earlier.

If there are concerns about your hormone levels or if you're under the age of 40, blood tests may be recommended:

- Follicle-stimulation hormone
 (FSH) test. The FSH is often
 elevated in menopausal women.
 FSH helps the ovaries produce
 estrogen.
- Thyroid-stimulation hormone
 (TSH) test. TSH is produced by
 the pituitary gland and can reveal
 potential thyroid issues that share
 similar symptoms of menopause.

Postmenopause

Menopause is complete when you have not had a period for one year.

Some women still experience menopausal symptoms, but they may be milder.

At this stage, women are at an increased risk for osteoporosis, cardiovascular disease, vaginal atrophy and mental health issues.



Each woman's journey is unique, so you do you!

It's a lot to carry around 24/7

Patience and understanding from family and friends is a good place to start. Share what you are going through so they can help you get through the day.

Did you know?

Perimenopause and menopause can occur in women as young as their 20s and 30s.

Early and premature menopause

Early and premature menopause can happen for a number of reasons:

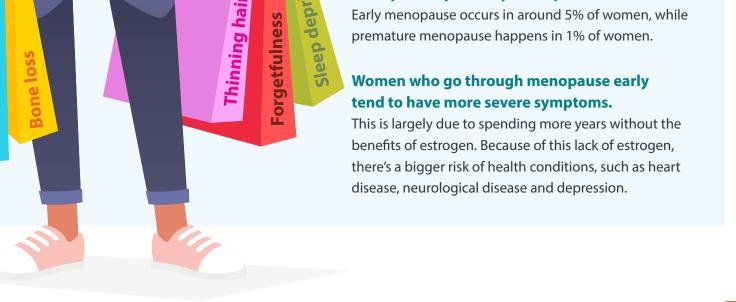
Removal of uterus, ovaries or both

Women who have a hysterectomy but keep one or both ovaries may or may not experience menopause sooner or immediately.

Medical conditions

Thyroid disorders, premature ovarian failure, HIV/AIDS or cancer can all cause premature menopause.

Family history of early menopause



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While perimenopause and menopause happen at different times, they share similar symptoms. You may or may not experience these symptoms:

Forgetfulness

Sleep deprivation

Night sweats

Decreased fertility

- · Ovaries produce fewer eggs
- Quality of those eggs start to deteriorate
- Difficulty becoming pregnant
- Difficulty carrying a pregnancy to term

Irregular or missed periods

- · Periods that are heavier or lighter than usual
- · If you experience a consistent change of seven days or more of your menstrual cycle, you may be in early perimenopause.
- If you experience 60 days or more between periods, you may be in early menopause.

Bladder problems

- Frequent urination
- Incontinence: loss of tissue tone can cause urine leaks



Declining estrogen can cause bone loss. When bones lose density and become weaker, it makes them more susceptible to fractures, breaks and

of intense warmth that spreads throughout your body. Intensity, length and frequency may vary.



Health care providers generally focus on **alleviating the symptoms and challenges** that come with this transition. You may want to try the following:

Hot flashes

Avoid synthetic fabrics since they hold more heat. Opt for cotton or thinner fabrics. Try using a fan or a cooling mattress pad and sheets at night.

Bladder problems

Try pelvic floor exercises like kegels or yoga to strengthen your pelvic floor muscles. This helps not only with bowel and bladder issues, but also pain during sex.

Mood swings

Try yoga, deep breathing, massages or meditation to help reduce stress and help boost your mood. These therapies can also help with insomnia, night sweats and hot flashes.

Vaginal dryness

Try vaginal lubricants or moisturizers to help with dryness, itchiness or irritation.

Medications that may be prescribed to help with symptoms are:



Antidepressants – for mood swings or depression

Birth control pills – to stabilize hormone levels

Estrogen therapy – to stabilize estrogen levels

Vaginal creams – to decrease pain related to sex and help with vaginal dryness

Gabapentin (Gralize, Neurontin, Horizant) – approved to treat seizures, reduce hot flashes and is useful in women who can't use hormone therapy

Clonidone (Catapres, Kapvay) – treats high blood pressure and reduces hot flashes

Fexolinetant (Veozah) – reduces hot flashes by regulating body temperature

Natural treatment – diet, supplements and/or exercise

There is no one right way to navigate through perimenopause or menopause, **but with patience and knowledge**, you can make the most out of this chapter in your life.

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Back to the basics:

Primal movement

Sometimes, staying healthy in the modern age means going back to our roots.

That's the idea behind primal movement, a fitness trend that focuses on moving our bodies in the way they were built to move. If you've ever watched a baby crawl, you probably noticed they know what to do without being instructed by a guide or trainer.

That's because these are natural movements our bodies instinctively learned when our ancestors relied on them to survive in the past.

The seven core movements include:

bend, squat, lunge, push, pull, twist and gait

These are the building blocks to every move we make.

Whether it's a simple task like carrying groceries or something as complex as figure skating, everything our bodies do stems from these seven core movements.

What do I need to get started?

The beauty of primal movement lies in its simplicity and accessibility. You don't need fancy equipment or a gym membership to reap its benefits.

All you need is open space and a willing mind.

These types of exercises can also be done indoors or outdoors. Whether it's doing a few push-ups in your living room or going for a walk at your local park, primal movement can be easily integrated into your daily life. Primal movement is all about moving in ways that are functional, fluid and fun.

If you're looking to mix up your fitness routine or embrace your body's natural state of being, this fitness approach may be worth a try.



Why practice primal movement?

These fundamental movements are an essential part of our growth. In fact, we start developing them even before birth. Moving our bodies in this way remains important long after childhood. While these motions seem simple, they become more challenging the older we get.

By engaging in primal movements like crawling or squatting, we activate various muscle groups, which promotes:

- Joint mobility
- Increased range of motion
- Agility and adaptability

Since these types of activities focus on form and alignment instead of repetition or intensity, primal movement can also help with practicing mindfulness.

Increasing our mind-body awareness can release tension and serve as an act of self-care.

A few other benefits of primal movement include:

- Better flexibility
- Increased strength
- Improved coordination

Good news!

Reconnecting with your primal instincts doesn't have to be hard. Many of these basic movements are commonly found in popular styles of exercise, including Pilates, isometric (ISO) workouts, yoga and more. If you follow a regular workout program, chances are you're already doing most, if not all, forms of primal movement.

You can build a simple routine by combining exercises that use primal movement.

A few examples:















The idea of returning to our origins to live a healthier lifestyle isn't new. The paleo diet is based on foods that humans ate during the Paleolithic era (about 2.5 million to 10,000 years ago).

This way of eating focuses on unprocessed, single-ingredient foods that closely resemble the "hunter-gatherer" diet. A paleo diet consists of foods like fish, lean meat, nuts, fruits and vegetables.

The full story behind

Dietary fiber

We've all heard that a diet high in fiber is important for a healthy digestive system. But the benefits of fiber go beyond the bathroom.

Fiber is best known for its ability to help with constipation. While that is true, consuming more fiber daily has proven to help with weight loss as well as lowering your risk of diabetes, heart disease and some types of cancer.

That's because fiber prevents your body from taking in some fat and cholesterol, and it helps you feel more full since it takes longer than other nutrients to digest.

Dietary fiber is mainly found in fruits, vegetables, whole grains and legumes. Sometimes known as "roughage" or "bulk," fiber isn't digested by your body. Instead, it remains somewhat intact as it travels through your digestive system and out of your body.

There are two types of dietary fiber: **soluble** and **insoluble**.

Soluble fiber is a fiber that *does* dissolve in your body, but it forms a gel-like substance.

This fiber can help lower your glucose levels and blood cholesterol. It's found in oats, peas, beans, apples, carrots, barley, citrus fruits and psyllium.

Insoluble fiber does not dissolve.

This type of fiber helps with the movement of material through your digestive system. Good sources of this fiber include whole-wheat flour, wheat bran, nuts, beans and vegetables, such as cauliflower, green beans and potatoes.



FIBER CONTENT IN COMMON FOODS

Food	Serving	Total fiber
Bran flakes cereal	¾ cup	5.5 grams
Cooked beans (black)	1 cup	15 grams
Baked beans (canned)	1 cup	10.4 grams
Raspberries	1 cup	8 grams
Pear	1 med.	7 grams
Whole-wheat pasta	1 cup	6.3 grams
Oat bran muffin	1 med.	5.2 grams
Broccoli (cooked)	1 cup	5.1 grams
Avocado	½ cup	5 grams
Apple with skin	1 med.	4.4 grams
Air-popped popcorn	3 cups	3.5 grams
Almonds	1 ounce	3.5 grams
Baked potato with skin	1 small	3 grams
Raw carrot	1 med.	1.7 grams
		$-\Lambda$

The Institute of Medicine recommends the following daily fiber intake for adults:

	Age 50 or younger	Age 51 and older
Men	38 grams	30 grams
Women	25 grams	21 grams

fiber that *travels*through your body

insoluble



The best sources of fiber are whole-grain products, fruits, vegetables, beans, peas, other legumes, nuts and seeds.

But what about fiber supplements?

There are plenty of fiber supplements on the market today, available in pill and mixable powder options. These may be a good alternative for people with certain medical conditions, such as constipation, diarrhea or irritable bowel syndrome, because dietary changes may not help with the condition.

However, supplements don't provide the variety of fibers, minerals, vitamins and other nutrients that food does.

Check with your doctor before taking fiber supplements.

Clearly, fruits and vegetables are great choices for a high-fiber diet. Here are some more tips for adding fiber to your meals and snacks.

Say "good morning"

Pick a breakfast cereal with "bran," "fiber" or "whole grain" in the name. Shoot for five or more grams of fiber per serving. You could also add a couple tablespoons of unprocessed wheat bran or chia seeds to your "non-bran" cereal.

Bulk up baked goods

Instead of white flour, opt for whole-grain flour. If it doesn't appeal to your taste buds, try using half white and half whole grain instead of white only. You can also add uncooked oatmeal, crushed bran cereal or unprocessed wheat bran to cakes, cookies and muffins.

Pass the beans, please

Beans, peas and lentils are excellent sources of fiber. Choose refried black beans with your whole-wheat nachos and throw some kidney beans in your can of soup or green salad.

Eat smart bread

When choosing bread, look for "whole wheat," "whole-wheat flour" or another whole grain as the first ingredient on the label.

Get your snack on

Whole-grain crackers and low-fat popcorn are smart snacking choices. And a handful of nuts or dried fruits is a healthy, high-fiber snack – just make sure to check out the calorie count and try not to eat more than a handful.

The benefits of really listening

At UMR and United Healthcare, we embrace a corporate principle we call "Be Here Now." It refers to interacting with others with a focused mindset. It's the idea of being "fully present" with a quiet, undistracted mind. The principle provides a great opportunity for personal growth, both at work and outside work. One of the primary aspects of this principle is being an effective listener. That means clearing your head of distractions and focusing entirely on the conversation you are a part of.

There are times in your life when you hope the person you are talking to is really listening. For example:

- When you're sick and explaining your symptoms to your doctor
- When you're interviewing for the perfect job
- When you're ordering your favorite food and want it cooked just how you like it

Good listening is the foundation of effective communication – and effective communication includes speaking *and* listening.



The positive impact of listening well

Here are three ways listening can have a positive impact on you as well as those around you:

You learn faster

Think back on your school days. Listening to your teachers was of utmost importance when learning new skills and concepts. Good listeners score better on assessments and tests. They're also less likely to make mistakes when learning and performing a new task, mastering it before others. Transfer that to your work environment and you'll probably find that the fast learners and high performers are the ones who tend to advance in their career with more opportunities.

You build stronger relationships

When you listen to others, you'll understand their point of view and will be able to ask meaningful questions. Asking those questions ensures the other person knows you're paying attention and are being mindful of what they're saying. This does a lot to build a relationship of trust and understanding; plus, it will make the other person more likely to reach out to you for opinions and advice in the future.

You help others feel seen and heard

People of diverse backgrounds often feel ignored and left behind. It's hard to put yourself in the shoes of someone from a different background, but when you listen with an open mind, you're much more likely to understand where they're coming from. When that happens, the other person feels more empowered and accepted. Chances are, a relationship will begin to root and that person will seek you out more often for heartfelt and important conversations.





Be a better listener

If you think you have room to improve your listening skills, here are a few tips that may help:



Don't interrupt

Allow the person speaking to complete thoughts without interrupting. When you want to ask a question or make a comment, let the person complete their thought, then say what you want. Interrupting can easily take the conversation off topic. People can also take interruptions as rude – which goes back to the relationship aspect. Honor the speaker by allowing them to complete their thought.



Make eye contact

Don't stare, but maintain intermittent eye contact. Put any possible distractions away, such as phones, note pads, books, computers, etc. This tells the speaker you're giving your undivided attention. If you're taking notes, do so while continuing to return to eye contact.



Pay attention to nonverbal cues

When people speak to you, they use gestures, body language and facial expressions. These cues can help you better understand and digest the speaker's meaning, feelings and passion for the subject.

Your nonverbal cues play a part, too. If you constantly turn away or appear distracted, you'll give the impression that you're not interested and not paying attention. You'll indicate you're really listening if you do things like lean in, nod your head occasionally and use facial expressions that indicate understanding.



And finally ... ask questions

Use questions that reinforce what you're learning from the conversation. Be careful of questions that seem to dismiss the speaker's intent. Instead, ask clarifying questions when it seems appropriate. This indicates you're interested and may need more explanation to understand.

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:



Find your member ID card





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**.

COVID-19

Go to the **CDC** for the latest information on COVID-19, including vaccines, cases and data, how to protect yourself and what to do if you are sick.

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.

COLD, FLU OR ALLERGIES

RETAIL CLINIC

Retail clinics, sometimes called convenience 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





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



If you feel lonely, isolated or disconnected from others, you're not alone.

United States Surgeon General Dr. Vivek Murthy recently issued a Surgeon General Advisory identifying loneliness as

a public health crisis.



Even before the COVID-19 pandemic, about half of U.S. adults reported measurable levels of loneliness. Recent surveys have found that's still the case.

In 2022, when people were asked how close they felt to others emotionally, only 39% of adults in the U.S. said they felt very connected to others. And while we often think of loneliness as a problem that mostly affects older people, some of the highest rates are actually among young adults.

Health impact

Loneliness is more than just a bad feeling. And it isn't just a mental health problem. Disconnection also affects our physical and emotional health.

According to the Surgeon General, not feeling connected to others can raise the risk of:

- Heart disease
- Dementia
- Stroke
- Depression
- Anxiety
- Premature death

The mortality impact of being socially disconnected is similar to that caused by smoking up to 15 cigarettes a day, and even greater than that linked to obesity and physical inactivity.





Big-picture answers

Given the serious effects of loneliness and isolation, we have an opportunity to address social connection to the same degree as the issues of tobacco use, obesity and addiction.

After considering decades of research, the Surgeon General says the solution is social connection, and he has established a National Strategy to Advance Social Connection.

The strategy includes a framework based on six pillars:

1. Strengthen social infrastructure

Communities must design environments that promote connection and invest in institutions that bring people together.

2. Enact pro-connection public policies

National, state, local and tribal governments can play a role in establishing policies like accessible public transportation or paid family leave that can support and enable more connection among communities or families.

3. Mobilize the health sector

Because loneliness and isolation are risk factors for several major health conditions and premature death, health care providers should assess patients for risk of loneliness and intervene.

4. Reform digital environments

Let's take stock of our relationship with technology and make sure our devices don't detract from having healthy connections with others.

5. Deepen our knowledge

We need more research on the causes and effects of social disconnection, people at risk and the results of our efforts to boost connection.

6. Cultivate a culture of connection

The norms and culture of how we engage one another significantly influence the relationships we have in our lives, and we cannot be successful in the other pillars without a culture of connection.

Information courtesy of the <u>U.S. Department of Health and Human Services</u>



How you can make a difference

The six pillars provide hope but will take time to put into practice and achieve results. We can start to help ourselves and others now by strengthening our connections and relationships.

Many adults report feeling even lonelier during the holidays. Some people live too far from family to get together. Others feel emotionally disconnected even when they're with the ones they love. And some find themselves isolated because of health problems or lack of resources.



If you don't feel disconnected, think about someone you know who might be lonely and reach out to them.



If you're struggling with loneliness, try these suggestions:

- Get to know your neighbors.
- Answer that phone call from a friend or make one yourself.
- Take time to share a meal.
- Listen without the distraction of your phone.
- Carry out an act of service.
- Express yourself authentically.
- Join a group, club or class.
- Volunteer with an organization.
- Create rituals honoring the ones you miss.

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6 food safety tips for the holidays

No matter which holidays you celebrate, there's a good chance food will be at the heart of the festivities. Follow these food safety tips from the Centers for Disease Control and Prevention to help avoid food poisoning.



1 Wash your hands Scrub for at least 20 seconds before, during and after preparing food – and before eating.

2 Separate foods

Keep meat, seafood and eggs away from all other foods in the refrigerator. Prevent juices from meat and seafood from dripping or leaking onto other foods by keeping them in containers or sealed plastic bags. Sanitize prep surfaces and cutting boards in between meat and other food.

3 Keep bacteria at bay

Refrigerate or freeze perishable food like meat, seafood, eggs, cut fruit and vegetables, and leftovers within two hours (one hour if food is exposed to temperatures above 90°F, such as in a hot car).

4 Thaw your turkey safely

Thaw turkey in the refrigerator, in a sink of cold water (change the water every 30 minutes) or in the microwave. Do not thaw turkey or other foods on the counter. A turkey must thaw at a safe temperature to prevent harmful germs from growing rapidly.

5 Cook food thoroughly

Use a food thermometer to make sure meat and eggs have been cooked to a safe internal temperature to kill germs.

6 Do not eat raw dough or batter

Dough and batter made with flour or eggs can contain harmful germs, such as E. coli and Salmonella. Do not taste or eat raw dough or batter that is meant to be baked or cooked.

Monthly health observances for Fall

OCTOBER

Domestic Violence Awareness
Health Literacy Month
Breast Cancer Awareness

NOVEMBER

American Diabetes Month

Great American Smokeout
(11/16)

Alzheimer's Awareness

DECEMBER

<u>Influenza Vaccination Week</u> (12/6-12/12)

<u>Hand-washing Awareness</u> <u>Week (12/5-12/11)</u>

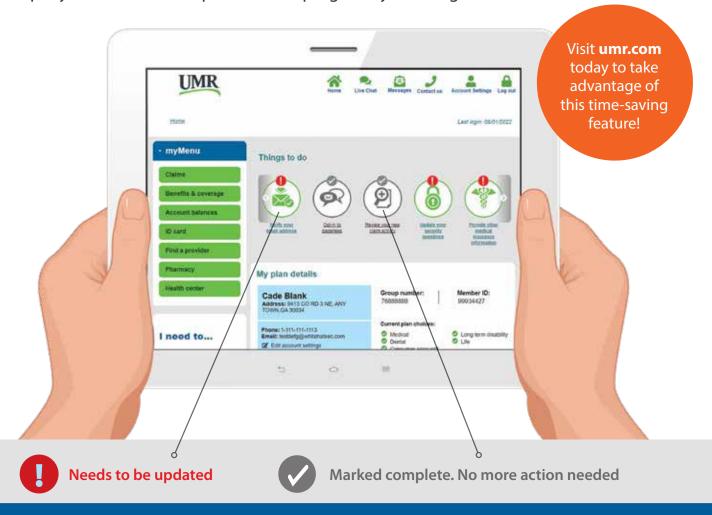
World AIDS Day (12/1)



"Things to do" on umr.com

Your health care manager at your fingertips

Log on to <u>umr.com</u> 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.



"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

Pumpkin and bean soup

Pumpkin and bean lovers alike will savor this fast and flavorful soup that's packed with fiber. It can stand alone as a simple lunch or dinner or serve as a seasonal side dish.

Ingredients

- 1 can white beans
- 1 onion (small, finely chopped)
- 1 cup water
- 1 can pumpkin (15 ounce)
- 1 1/2 cups apple juice
- 1/2 teaspoon cinnamon
- 1/8 teaspoon nutmeg, allspice or ginger
- 1/2 teaspoon black pepper
- 1/4 teaspoon salt

Directions

- 1. Blend white beans, onion and water with a potato masher or blender until smooth.
- 2. In a large pot, add the pumpkin, apple juice, cinnamon, spice of your choice, black pepper and salt. Stir.
- 3. Add the blended bean mix to the pot.
- 4. Cook over low heat for 15-20 minutes, until warmed through.

Makes: 6 Servings

Preparation time: 30 minutes



EN ESPAÑOL

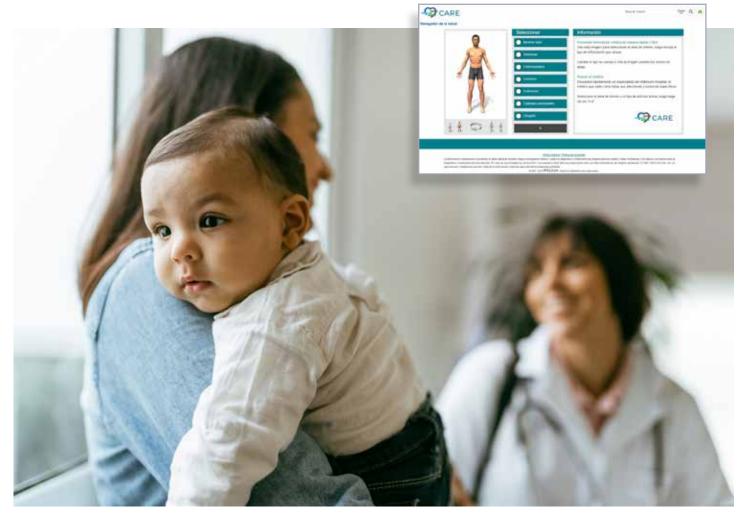
Le ayudamos a mantenerse informado sobre el coronavirus (COVID-19)

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.

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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