

Give Yourself the Gift of Health

Looking forward to the holiday hoopla, or not? It's a time to celebrate with family and friends, though the extra demands can be challenging. To stay positive and enjoy yourself more, put your health at the top of your gift list.

Don't let the holidays tempt you to overindulge. Avoid mindlessly consuming sweet snacks and party food as well as alcohol. Avoid super-sized portions. Eat slowly at festive occasions and recognize when you've had enough.

Don't skip exercise. A core workout or brisk walk may relieve stress, boost energy and aid sleep. Encourage others to get up and join you.

Deflect flu bugs. Your exposure to viruses increases during the holidays with greater exposure to more people. Avoid those who are obviously contagious, coughing and sneezing. Wash your hands often and keep them away from your mouth, nose and eyes.

Unwind in 5 minutes. Sitting quietly, close your eyes and allow each muscle group to loosen and relax, starting with your face, neck and shoulders with arms and hands loose at your side. Flatten your feet and feel your thighs sink into your chair. Breathe slowly and deeply.

Finally, take charge of your traditions. Break with holiday habits that no longer inspire you or choose simpler ones that strengthen the meaning of this special time for you.





Safety Corner Dangers of Carbon Monoxide

What do you know about CO?

Carbon monoxide (CO) is an odorless, colorless, and poisonous gas. Exposure can be fatal. CO is a common, hazardous substance. It's produced when organic fuels are burned in an area with a limited supply of oxygen. The most common occurrence is incomplete burning in an airtight building.

During the winter season, you must be extra cautious of CO dangers that may be present as you heat your home or office. CO is produced by the incomplete burning of any material that contains carbon, including gasoline, oil, propane, natural gas, coal, and wood. CO is produced in workplaces and homes during the operation of equipment such as furnaces, space heaters, water heaters, gas clothes dryers, gas ranges, fireplaces, and all motor vehicles, including forklift trucks.

What are the signs of CO poisoning?

Be alert for CO poisoning symptoms—and act quickly! Symptoms may resemble those of the flu, such as dizziness and vertigo, nausea, flushed face, headache, weakness, irritability, sleepiness, confusion, and chest pains for people who have heart conditions. In the event you or someone else is exposed to CO, get to fresh air immediately! Seek immediate medical attention if you think you have inhaled CO.

Do's and don'ts to remember

DO keep all fuel-burning equipment and appliances maintained and operating properly. Be sure your furnaces have routine servicing.

>>Continued on page 5.

Life is a journey that must be traveled no matter how bad the roads and accommodations. — Oliver Goldsmith

Smart Moves Toolkit is at www.personalbest.com/extras/18V12tools.

Winter-Weather Fit

Can't face chilly outdoor workouts? Cold-weather exercise can be daunting. But you may warm to the idea once you know the body benefits and how to best dress for comfort. Moderate to vigorous workouts in frigid temperatures can help you prevent weight gain and boost your metabolism, mood, energy, concentration and immunity. And build your tolerance to winter cold.

Dress in layers to help maintain a healthy core temperature. Basically, start with a thin synthetic (not cotton) layer; then fleece or wool for insulation; and top with a waterproof, breathable outer layer. Experiment to find the best clothing based on your exercise intensity. And protect your head, hands, ears and feet.

Check the forecast. A combination of wind and freezing can penetrate even the most protective clothing. Be aware of how your body feels in deep cold. Opt for indoor workouts when temperatures drop below 0°F.

Give yourself a chance to adapt. The prospect of venturing out when it's dark and frigid can be daunting at first. But after a few workouts and, as you enjoy the post-exercise benefits, you may find it suits you well.

Some chronic health conditions, such as asthma or heart problems, may be aggravated by cold-weather exercise, so check with your health care provider first.



Warning signs of overexposure to cold:

Head indoors immediately if you notice pain, numbness, tingling or skin whitening (usually affecting the face, fingers or toes). **First aid:** Slowly warm the area without rubbing. Seek emergency aid if you have signs of hypothermia: intense shivering, slurred speech, loss of coordination and major fatigue.

When A Family Member Has the Flu

Getting flu shots and doing your best to help your family avoid the flu don't guarantee someone in your household won't catch a virus. Here's how to minimize exposure to germs and spreading the flu to others.

Flu symptoms typically begin about 2 days after the virus enters the body.

A person can be infected but not yet feel ill, and still spread the virus with a cough or sneeze. You can also be exposed by shaking hands with someone who has the flu or by touching common shared objects, such as grocery cart handles and elevator buttons touched by a contagious person.

That's why frequent handwashing is crucial, says the American Academy of Family Physicians. Make it a practice this time of year: Always wash your hands before eating and avoid touching your eyes, nose and mouth. Minimize face-to-face contact with people who have the flu, especially if they are coughing and sneezing. When you hold a sick child, place their chin on your shoulder so they can't cough in your face, the CDC advises.

Home care for someone with the flu

includes providing plenty of fluids, nutritious food and over-the-counter pain relievers (e.g., acetaminophen, ibuprofen) to relieve fever and muscle aches. Children and teens should not be given aspirin because it may cause a rare but serious liver disease (Reye's Syndrome).

Visit cdc.gov/flu/index.htm to learn more.

Weight-Loss Roadblocks

In theory, losing weight just takes eating less. In practice, lasting weight loss requires a realistic plan that suits your life and your taste buds. As you start, adjust your expectations and make the most of your effort. Listed below are common mistakes to avoid and better strategies for permanent weight loss.

Restricting entire food groups.

Best: Get enough nutrients from all groups to protect your health and potentially lose more weight.

Eating too few calories. Best: Learn to count nutrients, not calories, and focus on portion control.

Not having a specific plan. Best:

Identify small, attainable steps, such as fewer sweets, more vegetables and added walks. Having met those goals, after a week or so, add more goals.

Not tracking what you eat. Best:

Monitor your food portions to be sure you're not eating more than you need to lose weight. Try using an online tracking site or app.

Not drinking enough water. Best:

You may decrease your appetite by drinking water and eating water-rich vegetables throughout each day and before meals.

Sitting too much. Best: Keep moving. Simply walking more and doing physical chores can boost your metabolism, energy and motivation to succeed.

Unrealistic goals can lead to frustration and giving up altogether. Commit the time your body deserves when losing weight and gaining health.



Processed Foods Primer

By Cara Rosenbloom, RD

eating smart

Processed foods are everywhere. So what are they?

When a whole food is altered or changed in some way, it undergoes a *process* or *multiple processes*. Foods processed several times and that contain added salt, sugar, trans fat, additives or preservatives are called **ultra-processed foods**, and are not as nutritious as whole or minimally processed foods. Examples of ultra-processed foods include sweetened breakfast cereals, chicken nuggets, hot dogs, fast food, soft drinks, candy, deli meat, salty snacks and baked goods.

If the food you're eating doesn't resemble anything that

appears in nature, and contains added salt, sugar and/or preservatives, it's probably an ultra-processed food. Ingredients in ultra-processed foods are made from processed substances that used to be whole foods, such as hydrogenated oils, flours, starches, sugars, and cheap parts of animal foods. Many ultra-processed foods are also convenient, ready-to-eat and tasty, which is why North Americans eat so much of them.

When you hear advice to cut back on processed foods, what

it means is to cut back on these ultra-processed foods. Studies show that diets high in ultra-processed foods can increase your risk of heart disease, stroke, type 2 diabetes, digestive disorders, dementia and cancer. Unfortunately, the average American gets 58% of their daily calories from ultra-processed foods, most of them high in salt, sugar and/or fat.

The best advice? Cook whole foods more often.

The bulk of your diet should come from minimally processed vegetables, grains, legumes, fruits, nuts, meats, seafood, eggs and milk. Our Tip of the Month below details processing that makes food safer and more nutritious.



TIP of the MONTH

Minimally Processed Foods

Not all processing makes food less nutritious.

Some traditional methods, such as fermenting or freezing, can enhance the nutrition in foods. For example, plain yogurt and frozen broccoli are minimally processed. Pasteurization makes dairy products safe to eat. Spices, herbs and vegetable oils are processed into a different format (for example, herbs are dried, spices are ground, and oil is pressed), but these are healthful and essential to good cooking.

BROCCOLI AND CABROT STIR-FRY

- tbsp olive oil
 clove garlic, minced
 cups broccoli florets
 cups sliced carrots
- 2 tsp balsamic vinegar
- ¼ tsp **salt**
- ¼ tsp **pepper**
- ¼ cup pecan halves
- 2 tbsp dried cranberries

In a skillet over medium heat, add oil and garlic. Cook 2 minutes. Add broccoli and carrots. Stir-fry about 8 minutes until tender-crisp, adding water (by the teaspoon) if pan gets

teaspoon) if pan gets too dry. **Transfer** to a serving bowl. **Toss** with vinegar, salt, pepper, pecans and cranberries. **Serve.**

Makes 4 servings. Per serving:

129 calories3g protein9g total fat1g saturated fat5g mono fat3g poly fat13g carbohydrate6g sugar4g fiber202mg sodium

Exercising In Cold Weather

By Wellspring Family Services (EAP Provider)

Exercise has benefits all year, even during winter. But before you brave the cold, take a few extra steps to stay safe. Exposure to cold can cause health problems such as hypothermia, a dangerous drop in body temperature.

If you want to walk, ski, ice skate, shovel snow, or do other outdoor activities when it's cold outside:

- Check the weather forecast. If it's very windy or cold, exercise inside with a Go4Life DVD and go out another time.
- Also watch out for snow and icy sidewalks.
- Warm up your muscles first. Try walking or light arm pumping before you go out.
- Wear several layers of loose clothing. The layers will trap warm air between them.
- Avoid tight clothing, which can keep your blood from flowing freely and lead to loss of body heat.
- Wear a waterproof coat or jacket if it's snowy or rainy.
- Wear a hat, scarf, and gloves.

Know the signs of hypothermia:

- Watch for signs of hypothermia: cold feet and hands, swollen face, pale skin, shivering, slurring words, acting sleepy, and being confused or angry.
- Be on the lookout for later signs of hypothermia: moving slowly, trouble walking, slow heartbeat, shallow breathing, and blacking out.
- Call 911 right away if you think someone might have hypothermia! Get the person inside and wrap him or her in a warm blanket.

Source: Adapted from National Institutes for Health, Go4Life; retrieved from https://go4life.nia.nih.gov/ sites/default/files/ExerciseandColdWeather.pdf on January 12, 2018.

Benefits News & Notes

• Don't Spend the Holidays in a Waiting

Room. If you are covered on Aetna plan, use your Teladoc membership talk to an experienced doctor by web, phone or mobile app. All doctors are board-certified, state-licensed and can treat many common illnesses. To get started, register at https://member.teladoc. com/registrations.

Watch for Your 2019 Personal Data Verification form. If the

statement doesn't match your written records, please contact Maria Sahagun at (206) 615-3328 (email: maria. sahagun@seattlehousing.org).

Understanding Spouses' Benefits

By Kirk Larson, Social Security Washington Public Affairs Specialist

Marriage is a cultural institution that exists all over the world. Having a partner means sharing many things including a home and other property. Understanding how your future retirement might affect your spouse is important. When you're planning for your fun and vibrant golden years, here are a few things to remember:

If a spouse accepts reduced retirement benefits before starting spouse's benefits, the spouse will not receive the full 50 percent of the worker's benefit amount.

Full spouse's benefit could be up to 50 percent of your spouse's full retirement age amount if you are full retirement age when you take it. If you qualify for your own retirement benefit and a spouse's benefit, we always pay your own benefit first. (For example, you are eligible for \$400 from your own retirement and \$150 as a spouse for a total of \$550.) The reduction rates for retirement and spouses benefits are different. If your spouse is younger, you cannot receive benefits unless he or she is receiving benefits (except for divorced spouses). If you took your reduced retirement first, when you add spouse's benefits later, your own retirement portion remains reduced which causes the total retirement and spouses benefit together to total less than 50 percent of the worker's amount.

On the other hand, if your spouse's retirement benefit is higher than your retirement benefit, and he or she chooses to take reduced benefits and dies first, your survivor benefit will be reduced, but may be higher than what your spouse received.

If the deceased worker started receiving reduced retirement benefits before their full retirement age, a special rule called the retirement insurance benefit limit may apply to the surviving spouse. The retirement insurance benefit limit is the maximum survivor benefit you may receive. Generally, the limit is the higher of:

- The reduced monthly retirement benefit to which the deceased spouse would have been entitled if they had lived, or
- 82.5 percent of the unreduced deceased spouse's monthly benefit if they had started receiving benefits at their full retirement age (rather than choosing to receive a reduced retirement benefit early).

Spouse and Survivor benefits are complex programs. If you have questions, please review out FAQ section at https://faq.ssa.gov/en-US/. When it comes to information, we have over 80 years of experience. Access a wealth of useful information as well as our benefits planners at https://www.ssa.gov/planners/.

Stay in Touch

Keep those questions and suggestions coming!

Phone: 800-871-9525 Fax: 205-437-3084 Email: PBeditor@ebix.com Website: personalbest.com

Executive Editor: Susan Cottman • Advisers: Jamie Lynn Byram, MBA, AFC, MS; Eric Endlich, PhD; Mary P. Hollins, MS, JD; Diane McReynolds, past Executive Editor; Zorba Paster, MD; Charles Stuart Platkin, PhD; Elizabeth Smoots, MD, FAAFP • Editor: Aimie Miller • Designer: Heather Burke

The content herein is in no way intended to serve as a substitute for professional advice. Sources available on request. © 2018 Ebix Inc. All rights reserved. Unauthorized reproduction in any form of any part of this publication is a violation of federal copyright law and is strictly prohibited.

Personal Best® Two Perimeter Park South, Suite 160 East, Birmingham, AL 35243 • 800-871-9525 • fax 205-437-3084.

EXPERT advice - Eric Endlich, PhD

Q: Holiday stress relief?

A: If you're feeling lonely, overwhelmed and stressed during the holidays, what can you do about it?

Here are some strategies that can help you feel more at ease during the season:

- Volunteering to help others in need can help you feel more connected.
- Stick to a realistic budget; don't invite money worries.
- Decide what tasks you can reasonably undertake, and decline requests that exceed your limits. Ask for help when needed.
- Build extra time into your schedule to avoid feeling rushed.
- Give yourself revitalizing breaks.
- If you practice healthy daily routines, such as exercise and adequate sleep, maintain them as much as possible.
 Start and end the day with something pleasant.
- Pay attention to what you're grateful for, and express your appreciation to others.

Accept your feelings about the holidays, and stay true to what's important to you.



Safety Corner >>Continued from page 1.

DO vent all fuel-burning equipment and appliances outside. Inspect vents to be sure they're not blocked. Check that exhaust fans blow out and away from air intake vents so they don't bring combustion products back into the building. Be especially careful in energy-efficient buildings, which may have minimal ventilation.

DO maintain vehicles properly. Inspect them for exhaust and pipe leaks and body rot, which could allow CO into the vehicle.

DO install detectors to alert you to dangerous CO levels, since CO can't be seen or smelled.

DON'T forget to change the batteries in your CO detectors regularly.

DON'T let vehicles run in an enclosed area. Accidental deaths result every winter from simply warming cars in closed garages.

Remember! Be aware of CO sources where you live and work. CO is impossible to see, but its sources can be identified and repaired or modified to keep you, your coworkers, and your family safe from deadly CO hazards.



If you are visiting out-of-town family this holiday season, you may rent a car. Take this safety advice to ensure your holidays are memorable for happy reasons:

RESEARCH the rental cars' safety ratings at the Insurance Institute for Highway Safety at **iihs.org** or National Highway Traffic Safety Administration at **nhtsa.gov.**

CHECK your personal auto policy to make sure you are covered for rental cars. If not, consider purchasing optional rental insurance.

REQUEST the specific make and model according to your research results.

NAPS: Do They Work?



Naps, it turns out, aren't just for children. While a nap won't generally make up for inadequate nighttime sleep, a 20- to 30-minute nap can improve mood, alertness and performance, according to the National Sleep Foundation (NSF).

A third of American adults said they usually get fewer than the recommended 7 to 9 hours of sleep at night, the CDC reports. Can napping help?

A NASA study found sleepy military pilots and astronauts on average were 34% better at their flight performance and 100% **SELECT** the appropriate vehicle size for your family and luggage so everyone has a seat with a seatbelt. **Tip:** Make sure luggage doesn't block your rear view.

INSPECT your car before driving it. Check brakes, tires (don't forget pressure), seat belts, climate control, fluid levels and windshield wiper condition.

ENSURE the vehicle is equipped with important safety features, including front airbags, electronic stability control, safety belts and LATCH child safety seat system (if necessary).

EDUCATE yourself about how the vehicle operates before you drive off, especially if it's a type that is unfamiliar to you.

more alert after a 40-minute nap. Reduced fatigue, better memory and feeling more relaxed are also associated with naps, according to the Mayo Clinic.

But napping may not be helpful for

everyone, the NSF points out. Potential negative effects include sleep inertia feeling disoriented and groggy for up to half an hour after napping. Short naps don't affect night sleep for most people, but napping late in the day may adversely affect the quality and length of sleep at night.

Of course, napping at work is usually not possible, or appropriate. But if you work the night shift, napping during the day is essential. Keeping your bedroom quiet and hanging curtains that block out light can help.