

THE HEALTHY CPA

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"Life Is a Journey. Have Some Fun."

Volume 38 • Number 9 • September 2018

Age is just a number. Life and aging are the greatest gifts that we could possibly ever have.

— Cicely Tyson

Active Aging Month

Find ways to enjoy each and every day and grow in experience as you age. Don't just coast through life; fill your hours, days, months and years with activity.

About CalCPA Health

CalCPA Health offers health and benefit plans designed to provide competitive rates and "boutique style" customer service to CalCPA member firms and financial services firms. CalCPA Health plans are created by CPAs, for CPAs since 1959. CalCPA Health members are happy with their health and benefit plans and they know they are not just a number — but rather a part of a community filled with CalCPA members they know and trust.

With CalCPA Health, you can choose from several different preferred provider plan options: PPOs, Health Savings Accounts (HSA) and HMO options. CalCPA Health offers the largest California networks — Anthem Blue Cross, Vision Service Plan (VSP) and Delta Dental.

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I thought, you know the food and the diet thing is 1 way to start yourself onto a healthy lifestyle, but if you don't move, if you don't start exercising you're gonna deteriorate.

— Warren Cuccurullo

Tip of the Month: Use the ingredients list

When buying packaged foods, it's important to look past label claims and spend more time reading the ingredients list. Some claims are unregulated and may make products seem healthier than they are. Ingredients lists tell a more reliable story, so you get a better idea about what's in your food (the FDA allows rounding of amounts, e.g., 0 grams if the product contains <0.5 grams per serving of trans fats).

— Cara Rosenbloom, RD

Fish story

All varieties of fish and seafood have some omega-3 fats. The richest sources of this important fat are salmon, trout, mackerel, herring, sardines and tuna. When buying canned tuna, look for light yellowfin or skipjack instead of albacore. These varieties still contain beneficial omega-3 fats, but often have less harmful mercury.

— Cara Rosenbloom, RD



OuterAisleFresh: Eat well to age well

Active Aging

By Cara Rosenbloom, RD

Have you thought about the future of your health? Making healthy food choices now can help you live better as you age. Here's how:

- **To retain muscle mass:** Get 25 to 30 grams of protein at every meal to keep muscles strong and prevent muscle wasting. Fish, poultry, tofu, Greek yogurt, nuts and beans are all good choices.
- **To get enough fiber:** Studies show that eating a high-fiber diet when you're young can help prevent heart disease later in life. Choose fiber-rich foods at every meal, such as vegetables, fruit, whole grains, beans, nuts and seeds.
- **To protect your MIND:** You may reduce your risk of cognitive decline and brain-related diseases such as Alzheimer's with the MIND Diet (Mediterranean-DASH Intervention for Neurodegenerative Delay diet). It emphasizes brain-boosting foods such as berries, leafy greens, olive oil, nuts, fish and beans. Learn more at Sep.HopeHealth.com/MIND.
- **Keep bones strong:** Peak bone mass is reached by age 30, so we need to retain healthy bones with exercise and a healthy diet. Read more about good sources of the bone-building nutrients calcium and vitamin D at Sep.HopeHealth.com/bones.



Invest in your health by choosing the nutritious foods listed above instead of ultra-processed foods that are high in sugar and salt.

Sources: National Institute of Arthritis and Musculoskeletal and Skin Diseases, Northwestern University, WebMD, Current Opinion in Clinical Nutrition and Metabolic Care

Perfect Hummus

- 1 can (19 oz) **chickpeas**, rinsed and drained
- ¼ cup fresh **lemon juice**
- 2 tbsp **tahini** (sesame seed paste)
- 1 clove **garlic**, minced
- 1 tbsp **olive oil** • ¼ tsp salt
- 1 tsp ground **cumin** • 2-3 tbsp **water**



Combine chickpeas, lemon juice, tahini, garlic, oil, salt and cumin in a blender or food processor and blend. **Scrape** the sides and blend again. **Add** water as needed to reach desired consistency. **Blend** again until smooth. **Taste** for salt and adjust as needed. **Serve** with whole-grain pita, carrot sticks and cucumber.

Makes 6 servings. Per serving: 148 calories | 5g protein | 6g total fat | 1g saturated fat | 3g mono fat | 2g poly fat | 20g carbohydrate | 0g sugar | 4g fiber | 240mg sodium

2 Learn more about [OuterAisleFresh](http://Sep.HopeHealth.com): at Sep.HopeHealth.com

Nothing's better than the wind to your back, the sun in front of you, and your friends beside you.

— Aaron Douglas Trimble

Exercise: booster for life

Besides eating nutritiously, no other lifestyle habit has as much impact on health and longevity as exercise. It helps you to stay active and youthful as you age, especially if you develop arthritis, which strikes nearly 60% of people of working age. Keep these exercise rewards in mind: strength, endurance, range of motion, heart health and mental function — and a lower risk of early death. Move every day: formal workouts, walking, stretching, strength training, sports play and chores.

Source: CDC

See page 8 —

StockYourToolBox:



See how you can link to Cool Tools & Resources to learn more about the topics in this issue.

National Women's Health and Fitness Day

On Wednesday, September 26, an estimated 50,000 to 75,000 women of all ages will participate in local wellness events at more than 500 community locations across the country as part of the annual National Women's Health and Fitness Day. The 3 goals: Take charge of your health care, make smart health choices and set aside time for regular exercise. Learn more at Sep.HopeHealth.com/fitnessday.

Source: Health Information Resource Center

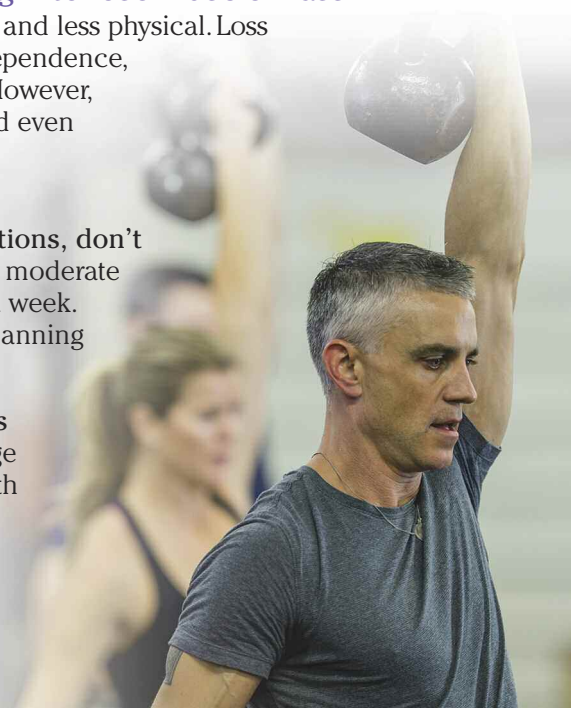
GetMoving: **Active Aging** Muscle up your strength

Starting as early as 30, we can begin to lose muscle mass — especially if we become more sedentary and less physical. Loss of muscle leads to frailty and loss of independence, accelerating rapidly in our 60s and 70s. However, everyone can slow the loss of muscle and even reverse it with regular strength training, regardless of age or fitness.

Even if you have chronic health conditions, don't be intimidated by muscle workouts. A moderate strength routine is 2 to 3 brief workouts a week. Get your health care provider's help in planning a routine based on your fitness level.

The many benefits of muscle workouts may surprise you. The American College of Sports Medicine credits regular strength training with improved blood glucose, blood pressure and cholesterol levels; bone mineral density; and help for pain control, depression and sleep.

Source: American College of Sports Medicine



Mind-body exercise is thriving

High levels of stress are driving the desire for calming activities that also provide health and fitness benefits.

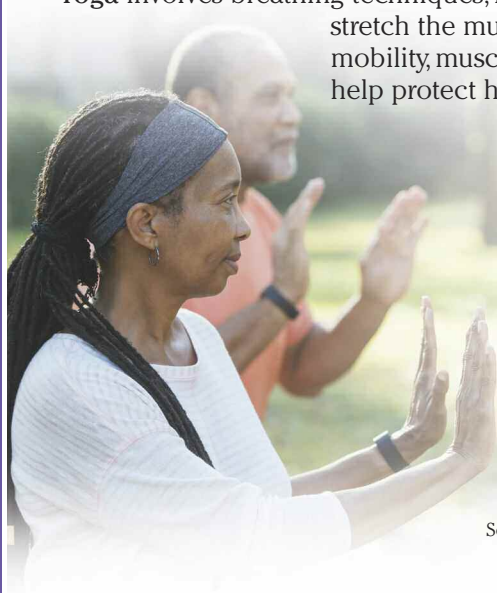
The most popular mind-body workouts, yoga and tai chi, are now practiced by more than 36 million Americans. Often called meditation in motion, yoga and tai chi help offset the mental and physical effects of stress.

Yoga involves breathing techniques, meditation and various physical postures that stretch the muscles. It can improve overall flexibility, joint mobility, muscle strength and stamina — and indirectly help protect heart health.

Tai chi, originally developed for self-defense, has evolved into a graceful form of exercise that promotes energy and serenity through gentle, flowing movements. It puts minimal stress on muscles and joints, making it generally safe for all ages and fitness levels.

Ease into yoga or tai chi: Learn meditative breathing and then preview or try out a class. September is National Yoga Awareness Month, a great time to learn more at Sep.HopeHealth.com/yoga.

Sources: American Osteopathic Association, Harvard Health, Mayo Clinic



3 Learn more about **GetMoving:** at Sep.HopeHealth.com

Education is the best provision for old age.

— Aristotle

Back-to-school reminder

Make sure that your children have received all the vaccinations required for school entry. Children need certain immunizations before entering pre-K, kindergarten, 7th grade and 12th grade. Ask your health care provider or school district if your child needs additional vaccines to go to school. Learn more at Sep.HopeHealth.com/vaccines.

Source: CDC

Lower the pressure

High blood pressure (BP) affects nearly a third of American adults. To reduce BP:

1. Get at least 150 minutes per week of moderate-intensity consistent exercise (e.g., brisk walking).
2. Adopt the Dietary Approaches to Stop Hypertension (DASH) diet; learn more at Sep.HopeHealth.com/DASH.
3. Losing just 10% of your excess weight can be very effective. Obesity is a primary cause of high BP, especially in children.

Source: Mayo Clinic



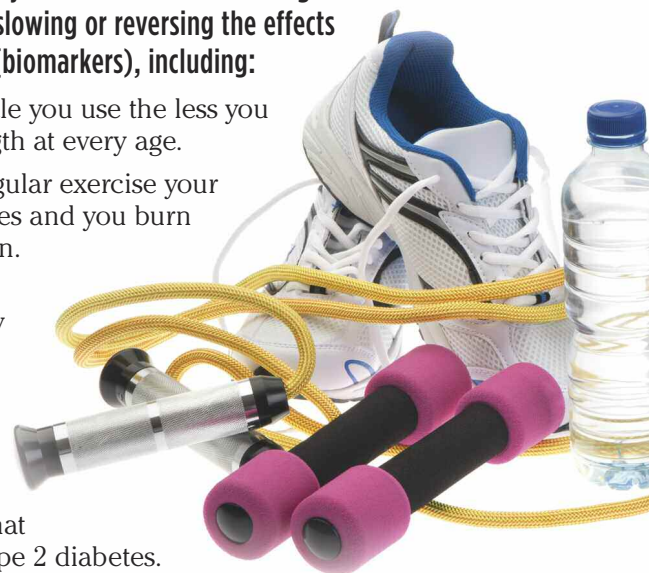
The Whole You: PHYSICAL HEALTH

September is Healthy Aging Month. Active Aging

Plan for Good Health

Exercise and stay active at every age. Major studies indicate that regular exercise throughout life is the best strategy for slowing or reversing the effects of aging on several biological markers (biomarkers), including:

- **Muscle strength:** The more muscle you use the less you lose. You can increase muscle strength at every age.
- **Body fat percentage.** Without regular exercise your muscles shrink, fat tissue accumulates and you burn fewer calories, leading to weight gain.
- **Aerobic capacity.** The amount of oxygen your body circulates is a key indicator of overall fitness. Cardio exercise improves oxygen flow, boosting stamina and health.
- **Blood sugar tolerance.** Aging may reduce your body's sensitivity to insulin. Exercise helps increase that sensitivity and lowers your risk of type 2 diabetes.
- **Blood pressure.** It tends to increase as we age. But we can often prevent and reverse high blood pressure with regular exercise and weight control.



If you haven't already, discover how regular exercise can greatly improve your odds of aging well.

Sources: Healthy Aging, Tufts Medical Center

Decoding the studies behind the news

It's hard to miss medical news headlines — reports of studies, scientific claims and health warnings generate a lot of information to process, especially when the findings don't always answer your questions, or multiple studies about the same thing contradict each other.

For the real story behind the headlines, consider:

1. **Size and duration of the study:** Studies that last for several years or are ongoing, involving thousands of people, are more reliable than small, short-term studies. Examples of famous, long-term studies: the Framingham Heart Study, Physicians' Health Study and Nurses' Health Study.
2. **Source of the study:** Research papers published in clinical journals (such as the Journal of the American Medical Association) have been peer reviewed by experts in the same field as the papers' authors.
3. **Type of study:** In general, randomized trials, cohort (long-term, ongoing) studies and human participants provide the most relevant data.
4. **Previous research:** The more science that's available with similar findings, the more reliable the study. If the study's results are new, consider it a preliminary step with more research needed.



Sources:
Nemours Foundation,
Harvard Health Blog,
Benjamin Radford,
HealthDay News

4 Learn more about **The Whole You:** at Sep.HopeHealth.com

Only I can change my life.
No one can do it for me.

— Carol Burnett

Reach out to others for good health

Loneliness may harm your health. Research into 148 studies and 300,000 participants found that social isolation as we age is linked to depression, heart disease, cognitive decline, reduced mobility and premature death. Staying engaged socially can improve health; spend time with family and friends. Recognize when you're feeling low; if so, seek help.

Source: Harvard Health

See page 8 —

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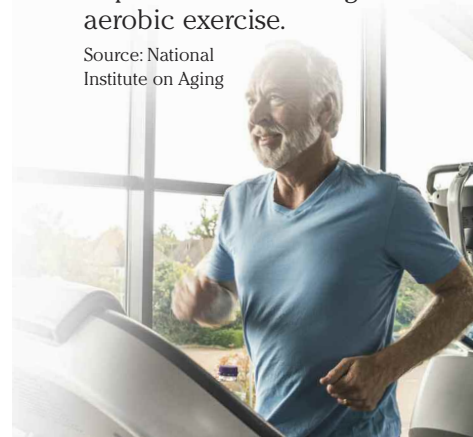


See how you can link to Cool Tools & Resources to learn more about the topics in this issue.

Can exercise save your brain?

Studies show regular exercise may help preserve mental skills and memory as we age, and lower the risk of developing Alzheimer's. Exercising for 30 to 60 minutes 3 to 5 times a week helps improve blood flow to the brain and may increase protective brain chemicals. Seniors with early dementia showed significant mental improvements with regular aerobic exercise.

Source: National Institute on Aging



The Whole You: Emotional/Mental Health

Can depression affect aging?

Depression can occur at any stage in life, making you feel, act and look older.

Active Aging

It can also have a seriously negative impact on aging. When people are depressed, they often have trouble eating right, exercising and sleeping well — factors that can raise the risk of several common diseases that can shorten lifespan.

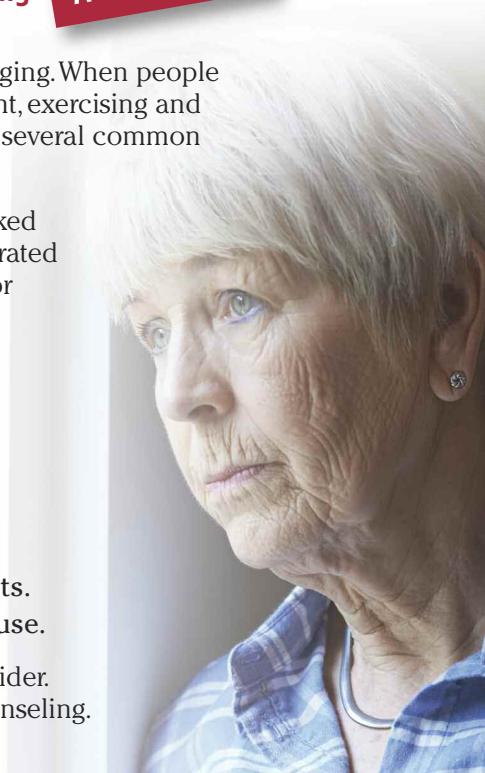
Recently, major depressive disorder has been linked (but not established as a direct cause) to accelerated aging at the cellular level, posing a greater risk for aging-related diseases including heart disease, diabetes, obesity, osteoporosis and cancer.

Watch for signs of depression including:

- Ongoing sadness and hopelessness.
- Loss of interest in normal activities.
- Insomnia and constant fatigue.
- Poor concentration and memory.
- Withdrawal and isolation.
- Suicidal thoughts.
- Persistent aches and pains.
- Substance abuse.

If symptoms persist, talk to your health care provider. Depression is treatable with medication and counseling.

Sources: PubMed, Forbes, CDC



Practice critical thinking

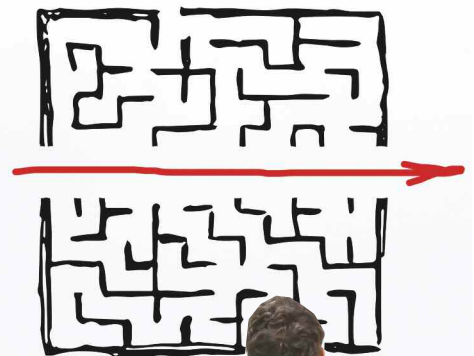
Think about the last time you made a decision or took an action at work, only to realize later that it needed more careful thought. To avoid this misstep, learn critical thinking. It's a thought process that leads to fewer errors, wiser decisions and more efficient work and communication.

To tune up your critical thinking skills:

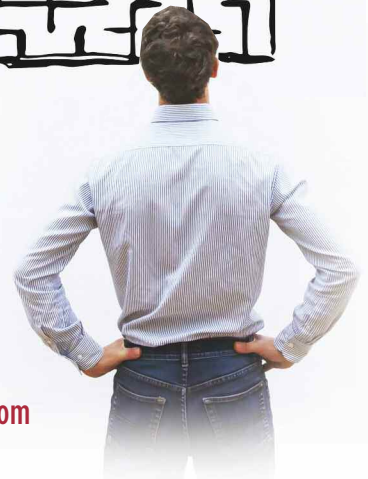
- Be alert to new ideas and methods instead of sticking with what is familiar.
- Use curiosity to help solve problems and gain new information.
- Raise your comprehension by staying focused. Listen and read carefully, take notes and think about what you're hearing or seeing.
- Collaborate with others to get fresh ideas and inspire new ways of thinking.

Will these steps slow down your workflow? With practice, they can do the opposite. When you think through what you are doing instead of acting blindly, you can be more creative, solve problems more successfully and collaborate better. That adds up to improved learning and getting more done.

Sources: Critical Thinking Community, Open Sesame, Business News Daily



5 Learn more about **The Whole You:** at Sep.HopeHealth.com



The safest way to double your money is to fold it over and put it in your pocket.

— Kin Hubbard

Savings bond savvy

Are you looking for a reliable, safe way to save money for the long term? Invest in government low-risk savings bonds. You can buy them from Treasury Direct (U.S. Department of the Treasury), or from a bank or broker (paper bonds are no longer available). Bonds pay interest until they mature at 30 years. You also can cash in the bonds after 1 year. Learn more at Sep.HopeHealth.com/bonds.

— Jamie Lynn Byram, MBA, AFC, MS



Cheap travel tips

Travel off season, during those months when the weather isn't great, when certain activities aren't available (such as snow sports), or when most tourists don't visit. For example, consider visiting a ski town in the summer, when business slows down, or try London in the fall, to avoid the summer rush.

— Jamie Lynn Byram, MBA, AFC, MS



FiscalFitness: Active Aging Deductions for caregivers

Caring for others can often be costly, but there are tax deductions available for caregivers.

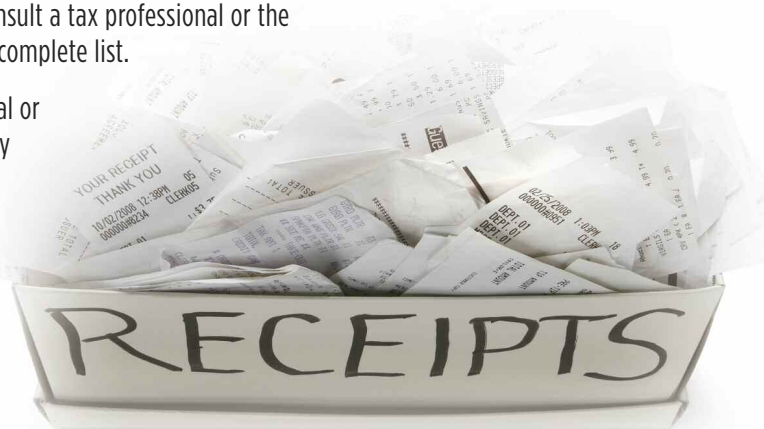
The person you're caring for must be a spouse or dependent, defined by the IRS as someone for whom you pay at least 50% of their financial support.

The person must be related to you or have lived with you for at least a year. Here are a few often overlooked deductions:

- **Mileage and lodging** — doctor appointments, overnight stays (for medical purposes) and medical procedures all count. Keep a record of mileage and hotel costs.
- **Home improvements for medical purposes** — widening doorways, bathroom safety improvements, lowering kitchen cabinets — all count as long as the improvement doesn't increase the value of your home.
- **Medical costs** — the amount has to be greater than 7.5% of your adjusted gross income. Deductions include prescriptions, medical equipment, dental expense (including dentures), hearing aids, and bandages. Consult a tax professional or the IRS website (IRS Pub 502) for a complete list.

Always consult a tax professional or the IRS at irs.gov if you have any questions about qualifying deductions.

— Jamie Lynn Byram, MBA, AFC, MS



Rebate Reminders

Companies offer \$6 billion a year in cash rebates to attract buyers. But did you know that 60% of rebates go unclaimed due to the difficulty in redeeming them?

The key to getting your money is making sure you follow instructions:

- **Keep all receipts for items with rebates.** Companies may make you mail copies or originals of all receipts.
- **Send in your rebates promptly.** Many companies have deadlines as short as 7 days for consumers to submit their documentation.
- **Save the box.** A rebate application may require the UPC code on the product packaging.
- **Check your paper mail carefully.** Rebate checks may be designed to resemble junk mail. Don't be fooled.
- **Copy every part of your rebate claim.** Companies may ask for you to resubmit, citing a mistake or loss of an application, so copies of everything are a must.
- **Keep the appropriate contact information for followup.** You may have to contact the company if the rebate doesn't arrive. Federal law regulates rebate offers, especially those sent in the U.S. mail. If you do the paperwork correctly, meet the deadline and still do not get your money, contact the Federal Trade Commission (ftc.gov) for help.

— Jamie Lynn Byram, MBA, AFC, MS

6 Learn more about **FiscalFitness:** at Sep.HopeHealth.com

You have to have confidence in your ability, and then be tough enough to follow through.

— Rosalynn Carter

Start living tobacco free now

Nicotine addiction is a chronic illness, and your health care provider can guide you through quitting. Ask about the options to help you quit, including nicotine replacement aids and non-nicotine medicine to reduce cravings and ease the physical withdrawal symptoms. Learn more at Sep.HopeHealth.com/smokefree.

Source: Smokefree.gov

See page 8 —

StockYourToolBox:

See how you can link to Cool Tools & Resources to learn more about the topics in this issue.



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The information in the publication is meant to complement the advice of your health care providers, not replace it. Before making any major changes in your medications, diet or exercise, talk to your doctor.

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HealthyConnections:

September Fill-In-The-Blanks Puzzle

Find out how well you know the topics covered in this issue of the newsletter.

- Getting 25 to 30 grams of _____ at every meal helps keep muscles strong.
- Exercise increases sensitivity to _____.
- Salmon is a good source of _____. (2 words)
- As early as age 30, we can begin to lose _____. (2 words)
- September is the National Awareness Month for _____.
- _____ has been linked to accelerated aging at the cellular level. (3 words)
- _____ is bad cholesterol.
- Smoking lowers _____.
- Investment in _____ is low risk.

For the puzzle answer key, go to Sep.HopeHealth.com.

September is Cholesterol Education Month. **How's your HDL?**

Keeping your LDL (bad) cholesterol low is primary to heart health. One part of controlling LDL is boosting your HDL (good) cholesterol, especially if you're at risk for heart attack or stroke.

Positive lifestyle habits can help improve your cholesterol levels:

- 1. Getting 150 minutes per week of exercise**, preferably activity that raises your heart rate, such as brisk walking, swimming laps or running, is best for boosting HDL. **Note:** Get your health care provider's approval before significantly changing your exercise routine.
- 2. Lose excess weight.** If you are overweight or obese, losing 5% to 10% of your current weight can raise HDL, along with reducing blood pressure and blood sugar.
- 3. Avoid trans fats.** Some manufacturers have eliminated trans fats, but they remain in some processed foods, so check Nutrition Facts panels and ingredients lists. Avoiding trans fats can improve HDL and LDL levels. Choose better fats found in nuts, olive oil and avocados instead.
- 4. Reduce refined carbohydrates.** Switch to whole grains, such as oats, quinoa and brown rice, instead of white flour and white rice.
- 5. Limit sugary, fatty and highly processed foods;** replace with fruits, vegetables and protein low in saturated fat.
- 6. Stop smoking.** Smoking lowers your HDL and raises your LDL.

Your health care provider can determine the best approach to improving your numbers. In some cases, statins may be beneficial.

Sources: Harvard Health, American Heart Association

7 Learn more about [HealthyConnections:](http://HealthyConnections.com) at Sep.HopeHealth.com

Your Health Matters:

Antibiotic awareness

Antibiotic resistance is a serious global health problem — many major bacterial infections are becoming resistant to commonly used antibiotics due to incorrect use.

In 2017, the CDC created new prescribing practices for antibiotics along with better public awareness and control of their use. Here are some of the guidelines:

1. Don't insist that your health care provider prescribe antibiotics when you have a viral infection, including: colds, flu, bronchitis, sinusitis and most sore throats.
2. Antibiotics offer no benefit against viruses and may become less effective against bacteria they're intended to treat. Instead, ask your health care provider about relieving symptoms, such as a saline nasal spray to help clear congestion.
3. Bacterial infections that respond well to antibiotics include bladder, staph, strep throat, many skin and some ear or severe sinus infections.
4. Always take antibiotics exactly as prescribed: Take all of it, even if you feel better. A shortened course of antibiotics often wipes out only the most vulnerable bacteria while allowing more resistant bacteria to survive.
5. Don't save antibiotics for a future illness and don't take an antibiotic prescribed to another person.



Source: CDC



Stock Your Toolbox: Your Source for Cool Tools & Resources

Check out Sep.HopeHealth.com for a ton of useful well-being information. In addition to the links in the newsletter, here's what else you can find online:

Coping with Chronic Health Problems

Being diagnosed with a chronic or long-term health condition, such as diabetes, arthritis, asthma or COPD, can be stressful and discouraging. How will it change your lifestyle and future? For example, you may need to:

- cope with pain or discomfort from your symptoms
- adjust to new limitations
- manage your condition and practice self-care
- cope with feeling frustrated or depressed

First, set aside negative thoughts. They can wear you down and steal your energy. Instead, take control of getting healthier. If you approach your condition with knowledge and confidence, you will adapt to it more easily.

Learn about your condition. Ask your health care provider specific questions. Including how to do more in-depth research from trusted resources. Learning to properly manage your condition can help control or reverse the symptoms.

Examples: Learn about your medications and how and when to use them. If you have arthritis or chronic pain, explore physical therapy to learn proper exercises that can help protect or enhance your strength. If you have diabetes, learn what affects your blood-glucose level.

Fit your treatment plan into your daily life. The right combination of self-care, medications, exercise and eating right are crucial to lifelong health. Stick to positive health choices even when you start feeling better.

Raise your personal comfort level. Choose activities that can also help manage stress and negative emotions. For example, you might include yoga, meditation, listening to music, volunteering and spending quality time with good friends.

Maintain supportive relationships. If your health sometimes limits your time and energy for socializing, don't feel guilty. Maintain relationships that provide support and understanding of your lifestyle; avoid people and situations that add stress.

Get help for depression. Feeling negative at times when dealing with a chronic condition is normal. But if you frequently feel lonely or hopeless, reach out to others who want to listen and help. Talk with your family and friends, your health care provider or a counselor or join a support group for your condition.

Coordinate your health care services. When seeing multiple providers, such as a specialist for lung disease or heart failure, keep a record of who they are and the services they provide. Ask your primary health care provider to help coordinate your various treatments and overall care.

Time for a lifestyle shakeup?

Treating chronic conditions nearly always involves making changes in our daily lives. Beyond medication and diet, you may be advised to lose weight, exercise regularly or stop smoking or drinking alcohol. Lifestyle changes may not seem relevant at the time of your diagnosis, but they could be essential to restoring your health and feeling better in general.

Change is hard — to make it easier, take 1 step at a time. For example:

- To quit smoking, choose 2 or 3 key ways to lessen the stress in your life.
- To eat better, add 1 new vegetable recipe to your diet per week.
- To lose weight, track your daily food choices.

A guide to **Coping With Chronic Health Problems.**

Answers to the Fill-In-The-Blanks Puzzle that covers the topics in this issue of the newsletter.

 Go to Sep.HopeHealth.com to find these resources.

“Life isn't simple. But the beauty of it is, you can always start over. It'll get easier.”

— Alacia Bessette

“The beginning of knowledge is the discovery of something we do not understand.”

— Frank Herbert

“The first step to getting the things you want out of life is this: Decide what you want.”

— Ben Stein

“There is no old age. There is, as there always was, just you.”

— Carol Matthau

“You create your opportunities by asking for them.”

— Patty Hansen