

# THE HEALTHY CPA

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## Stay Sun-Safe

**No tan is healthy.** Hopefully, you use sunscreen to protect your skin. Nearly 5 million Americans are treated for skin cancer every year. When used correctly, sunscreen can help prevent skin cancer and protect your complexion.

**In the U.S. only a small percentage of men and women use sunscreen regularly when outside** for more than an hour. And many people who do use it aren't using it right.

**Last year, the CDC reported that sunscreen users often get burned,** likely because they apply too little sunscreen to protect against skin cancer — or apply or reapply it too late during sun exposure.

**The best defense is to use a lot of sunscreen.** Follow the CDC guidelines:

- 1. Use** an ounce (a full shot glass) of sunscreen to cover your entire exposed body, including neck, ears, top of feet and head. (Check expiration dates before using.)
- 2. Choose** sunscreen labeled broad spectrum and water resistant with a sun protection factor (SPF) of at least 30. This protects you from UV rays 30 times longer than without sunscreen.
- 3. Choose** 30 to 50 SPF for fair or sensitive complexions.
- 4. Apply** sunscreen at least 15 minutes before you go outside. Reapply it at least every two hours: more often when sweating or in or around water.
- 5. Wear** a hat, choose shade and schedule activities to avoid times when the sun is most intense (10 a.m. to 4 p.m.).
- 6. Wear** sunscreen year round and even when it's cloudy.

“Courage is the ladder on which all the other virtues mount.”

— Simone de Beauvoir



Learn more at [cdc.gov/cancer/skin/basic\\_info/sun-safety.htm](https://cdc.gov/cancer/skin/basic_info/sun-safety.htm).

## BEST bits

- Want to learn what your DNA says about your health? Be advised: Genetic test kits bought in stores or online are unreliable for making personal health decisions. Experts warn that interpreting genetic data is complex and these self-test kits provide little assurance that (a) you have a health risk potentially leading to a related health problem, or (b) you have a negative risk finding. But if your test shows you have a health risk, consult your health care provider.
- Love eggs? Looks like one a day is okay for your heart, based on data analysis from three large, long-term multinational studies published in the American Journal of Clinical Nutrition. Consuming about one egg a day does not appear to increase the risk of cardiovascular disease or mortality even in those with a history of heart disease or diabetes, nor does it impact blood cholesterol. Previous studies on egg consumption and diseases have been contradictory.
- Weak in the knees due to arthritis? You can muscle up to help ease your pain and increase mobility. Strengthening muscles surrounding your knees is key to protecting them. For example, focus on your quadriceps in the front of the thigh — the stronger your quads, the lighter the load transferred into your knee joints. Daily stretches can help keep those muscles flexible and limber. Losing excess weight helps, too. Ask your health care provider if physical therapy can help you.

• Note: Due to production lead time, this issue may not reflect the current COVID-19 situation in some or all regions of the U.S. For the most up-to-date information visit [coronavirus.gov](https://coronavirus.gov).



The Smart Moves Toolkit, including this issue's printable download, Cool Meals for Hot Days, is at [personalbest.com/extras/20V7tools](https://personalbest.com/extras/20V7tools).

# Opioid Medications: Acute vs. Chronic Pain Relief

**Opioid medicine is a group of pain-relieving drugs that have been very helpful in controlling acute pain**, such as pain following surgery or a broken bone or from cancer.

**When traveling through your blood**, they attach to opioid receptors in your brain cells, which then release signals that dull your perception of pain and boost pleasure sensations. Opioids and the feelings they produce can quickly become addictive.

**With increased use of opioids in recent years**, many patients have experienced withdrawal problems when trying to stop using them. A major concern is opioid prescriptions for chronic pain, which more than tripled from 1999 to 2015, resulting in increased opioid addiction and death by overdose.

**Anyone can become addicted to opioid drugs.** To lower your chances of abuse, consider the risk factors:

- Family history of substance abuse.
- Personal history of drug, alcohol, marijuana or tobacco use, abuse or dependency.
- Depression, anxiety, bipolar disorder, ADHD or another mental health disorder.
- Severe social stressors, such as family or financial worries.
- Young age.

**Signs of opioid addiction are** cravings, inability to control using, and continuing drug use despite the negative consequences it creates in your daily life.

**If opioids are prescribed, learn all you can from your health care provider.**

**Ask about:**

1. Non-opioid pain treatment options.
2. Your personal risk for opioid addiction.
3. Precise directions for using opioids and for the shortest period possible.
4. Interactions with other medications you are using.

**Drug addiction is complex but once diagnosed it can be treated like any other condition.** If you have been using opioids long term, don't try to stop without medical supervision. Referral to a therapist who specializes in opioid withdrawal and a support group can help. Withdrawal symptoms can include extreme anxiety, overall body pain, gastrointestinal distress and insomnia.

– Diane McReynolds, Executive Editor Emeritus



## Calming Techniques

**Ever felt nervous about a work project, a doctor appointment or being late for a meeting?** Everyone feels anxious sometimes and the result can be headaches, stomach upset, a racing heartbeat or feeling miserably tense. At times like this, you want to calm down — but how?

**For ongoing anxiety, learning and practicing yoga and meditation can help.** There are also calming techniques to soothe anxious feelings while you're on the go. No matter how much or little time they require, these stress-soothing strategies can produce a similar effect. They spark the body's natural relaxation response, slowing breathing and heart rate, controlling blood pressure and promoting a sense of well-being.

### Tips for going from frazzled to calm:

- **Focus on your breathing.** Take long, deep breaths, inhaling into your abdomen. Exhale slowly and repeat several times.
- **Silently repeat a calming phrase.** Some people use a short prayer, mantra or a soothing phrase, such as “All is well” or “I am fine.”
- **Mentally scan your body.** While anxiously waiting for a meeting, breathe slowly as you focus on one part of your body at a time. Consciously relax your muscles, mentally releasing any tension you feel there.
- **Tell yourself, “I can do this.”**



**Another reason to stop smoking — your mental health.** You know smoking



raises the risk for lung cancer, chronic obstructive pulmonary disease and heart ailments, but how does smoking affect your brain? Smoking is a risk factor for psychiatric disorders, according to recent reports in the *Journal of Psychiatry & Neuroscience* and *PubMed*. Rates of smoking are markedly higher among people with psychiatric illness than in the general population, estimated at being 2 to 5 times higher in patients with several disorders, including schizophrenia, mood disorders, anxiety disorders, attention-deficit hyperactivity disorder, binge eating disorder, bulimia and substance use disorders. There is also strong evidence that smoking is associated with increased risk for dementia, including Alzheimer's disease.

## Online Banking 101

By Jamie Lynn Byram, MBA, AFC, MS

**Online banking involves using a computer or mobile device** to transfer money, make deposits, pay bills, view your bank balances and other banking activity.

**Online banking has several advantages:**

- You save time, gas and postage when you pay bills.
- Online banks are open 24/7.
- You can check your balance and make transfers via an app or online to keep your bank balance healthy.

**And it has some disadvantages:**

- If you don't have a strong, reliable connection, you could have difficulty doing your banking.
- Not all payments can be made online; writing checks or paying in person may still be necessary.
- Resolving account issues may be difficult if the bank doesn't have brick-and-mortar branches.

**With real-time updates, fraud alerts, notifications and encryption**, online banking can make personal finance easier. But always make sure you use a secure connection. Check your devices regularly for malware and keep your security apps updated.



## TIP of the MONTH Whole is Better

**Are white bread and pasta the right kind of carbs to choose?**

They are not as complex or nutritious as whole grains but offer some nutritional value, being fortified with iron, B vitamins and folate. However, it's better to eat whole grains more often than refined grains.

# Carbs: The Lowdown

By Cara Rosenbloom, RD

**In the world of nutrition, sometimes carbohydrates get a bad rap.** The negativity may be due to misinformation because so many foods contain carbs, and some are healthier than others. So let's separate fact from fiction and see how you can include carbs in your diet beneficially.

**Choose these:** Vegetables, fruit, beans, lentils and 100% whole grains are nutritious foods. Research links this combination of high-carb foods to prevention of heart disease, stroke and some types of cancer. These foods contain complex carbs and fiber that satisfy your hunger and help stabilize cholesterol and blood sugar levels. And they are high in vitamins and minerals.

**Have these less often:** Sugars, syrups and foods made with these ingredients, such as cookies, candy and ice cream, are less nutritious forms of carbohydrates, lacking vitamins and minerals. The American Heart Association recommends limiting added sugars to no more than six teaspoons per day for women and nine teaspoons per day for men. Excess added sugar — more than 12 teaspoons per day — is linked with an increased risk of heart disease, stroke and type 2 diabetes.



**What about low-carb diets?** There isn't one right diet for everyone, and some people — including those with type 2 diabetes — may thrive when they reduce carb intake. Most people who cut carbs successfully usually scale back on added sugar. That's good as long as you eat a variety of nutritious, whole, plant-based foods that meet your nutrient needs. Ultimately, the best diet is one you can stick to long term.

**Remember:** It's a mistake to disparage all carbohydrates just because some of them are sugary and not nutritious.

## BBQ Trout with Avocado-Mango Salsa

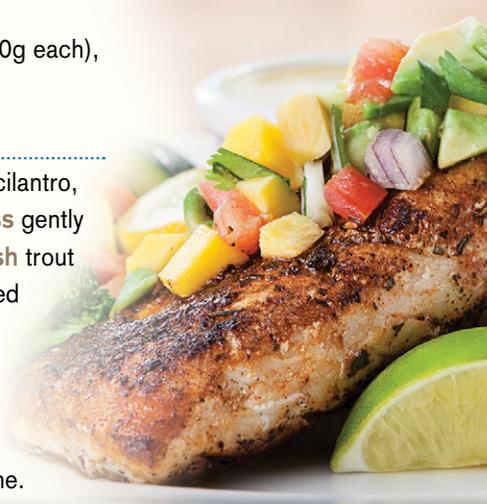
**EASY** recipe

- |                                  |                                      |
|----------------------------------|--------------------------------------|
| 1 cup cherry tomatoes, halved    | ½ tsp salt, divided                  |
| ½ cup ripe mango, diced          | Juice of 1 lime                      |
| 1 ripe avocado, peeled and diced | 4 trout fillets (200g each), deboned |
| 2 tbsp fresh chopped cilantro    | 2 tsp olive oil                      |
| ¼ cup finely diced red onion     |                                      |

**In** a medium bowl, combine tomato, mango, avocado, cilantro, onion and ¼ tsp salt. **Squeeze** on some lime juice. **Toss** gently and set aside. **Preheat** barbecue to medium-high. **Brush** trout with oil and sprinkle with remaining salt. **Lay** fish on oiled grill pan or directly on grill, skin-side down. **Close** lid and grill for about 8-9 minutes. **Remove** cooked fish by sliding large spatula between skin and flesh, leaving skin on the grill pan. **Transfer** trout to platter and serve topped with mango-avocado salsa and a squeeze of lime.

**Serves 6. Per serving:**

366 calories | 38g protein | 18g total fat | 3g saturated fat | 9g mono fat | 4g poly fat | 12g carbohydrate | 4g sugar | 4g fiber | 391mg sodium



## Stay in Touch

Keep those questions and suggestions coming!

**Phone:** 800-871-9525

**Fax:** 205-437-3084

**Email:** [PBeditor@ebix.com](mailto:PBeditor@ebix.com)

**Website:** [www.personalbest.com](http://www.personalbest.com)

Executive Editor: Susan Cottman • Advisers: Patricia C. Buchsel, RN, MSN, FAAN; Jamie Lynn Byram, MBA, AFC, MS; Eric Endlich, PhD; Mary P. Hollins, MS, JD, CSHM; Kenneth Holtyn, MS; Reed Humphrey, PhD; Gary B. Kushner, SPHR, CBP; Diane McReynolds, Executive Editor Emeritus; Zorba Paster, MD; Charles Stuart Platkin, PhD; Cara Rosenbloom, RD; Elizabeth Smoots, MD, FAFAP; Margaret Spencer, MD • Editor: Aimie Miller • Designer: Heather Burke

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



1710 Gilbreth Road, Suite 300  
Burlingame, CA 94010  
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# Drive Away Theft



A vehicle is stolen every 40.9 seconds in the U.S., according to the National Highway Traffic Safety Administration. To prevent your vehicle from being stolen, follow these tips:

- Take your keys or key fob with you when you exit the vehicle.
- Don't leave your car unattended when it's running (even in your driveway).
- Park in well-lit areas and open, unblocked spaces.
- Lock all doors and close all windows when you leave your vehicle.

- Make it difficult to steal your vehicle by using audible and visible devices to protect your car — horn alarms, steering wheel locks and flashing lights are just a few antitheft devices to consider.
- Think about installing a vehicle recovery system.

### If your vehicle is stolen:

- Provide police with vehicle color, year, make and model, as well as license plate number and Vehicle Identification Number (VIN).
- Contact your insurance company within 24 hours.



**SAFETY** corner  
July is Vehicle Theft Prevention Month.

## EXPERT advice

— Eric Endlich, PhD

### Q: Manage the terrible twos?

**A:** Toddlers want to do things more independently.

At this stage, they must also learn limits. When they can't accomplish things or express themselves constructively, frustration and misbehavior may follow. Here are ways to navigate this temporary but often turbulent phase:

1. **Empathize**, and don't take tantrums personally.
2. **Calmly** teach appropriate ways to manage feelings.
3. **Avoid** physical punishment, intimidation or telling children that they're bad.
4. **Avert** tantrums via regular mealtimes and nap times. Plan ahead to prevent boredom.
5. **Explain** plans in advance.
6. **Help** a child anticipate transitions with picture schedules and reminders.
7. **Focus** on the most problematic behaviors.
8. **Empower** kids by giving them choices.
9. **Distract** children before they escalate, and consider taking a break before you escalate.
10. For additional advice, consult your pediatrician.



**July 28: World Hepatitis Day.**

Hepatitis viruses cause inflammation of the liver that leads to serious, sometimes chronic illness. There are five primary forms of hepatitis: A and E are typically caused by ingesting contaminated food or water; B, C and D usually result from contact with infected blood and other body fluids. Ask your health care provider if you need to be vaccinated for A and B. There is no vaccination for the other forms. Learn more at [worldhepatitisday.org](http://worldhepatitisday.org).