

THE HEALTHY CPA

Brought to you by  CalCPA Health

November 2020

Reversing Prediabetes



November is
American
Diabetes Month.

The CDC recently reported that one in three American adults has prediabetes, and most don't know they have it.

Prediabetes often has no clear symptoms, so it often goes undetected until serious health problems show up.

Prediabetes is a serious disorder that raises the risk of developing type 2 diabetes, heart disease, stroke and generally poor health.

Risk factors for prediabetes include family history of diabetes and being overweight and inactive. Add smoking to the list — smokers are significantly more likely to develop diabetes than nonsmokers.

If you've been diagnosed with prediabetes, you can reverse it by lowering high blood sugar that can lead to type 2 diabetes. Lifestyle changes — and medication, if necessary — can bring sugar levels back to a healthy range.



Two steps to lower prediabetes risk:

- 1. Develop healthier eating habits.** Choose whole foods (such as vegetables, fruit, beans, fish, poultry, nuts and whole grains), while reducing the intake of highly processed foods and sweets. That can help you control or lose weight, and stabilize blood sugar levels.
- 2. Exercise moderately** (such as brisk walking) at least 150 minutes a week. Maintaining moderate weight loss and regular exercise can improve your body's use of insulin — the key to healthy blood sugar. More exercise, moderate or vigorous, is even better.

Young people are also at risk for developing diabetes early in life. Nearly one in five adolescents (ages 12 to 18) and one in four young adults (ages 19 to 34) are living with prediabetes, according to a 2019 CDC study. Higher rates were seen in youths who were male, obese or Hispanic.

Time to get tested? If you or your teens have any of the risk factors noted above, ask your health care provider about testing. Prediabetes can be targeted and reversed. Learn more at cdc.gov/diabetes/risktest/index.html.

BEST bits

During Healthy Skin Month in November, review these face-saving tips from the American Academy of Dermatology: Wash your face gently after you wake up and before going to bed to reduce bacteria buildup. No scrubbing; it can worsen acne and rosacea. Use a mild alcohol-free cleanser, rinse well and apply a daily moisturizer containing sunscreen. To avoid premature skin aging and skin cancer, don't smoke and don't tan. Outdoors, always use sunscreen labeled broad spectrum and SPF 30 (or higher). Check for signs of cancer. Routinely look for spots that differ from others or that change, itch or bleed. See your provider if you spot something odd. Learn more at aad.org.

In this time of COVID-19, getting your annual flu shot is more important than ever. While there's no available COVID-19 vaccine, flu vaccination reduces your risk for hospitalization during the COVID-19 pandemic. At high risk for flu (and COVID-19) are people who smoke, have heart disease, diabetes, asthma or other chronic lung problems, as well as children, pregnant women and people older than 65. The CDC recommends the flu shot for everyone age six months and older. With both viruses circulating, it's especially important to get your flu shot as soon as possible. Note: People can get sick from the flu and COVID-19 at the same time (coinfection). Don't wait.

The Great American Smokeout is November 19.

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.

Bacterial vs. Viral — What's Bugging You?



Bacteria and viruses are microscopic organisms that can produce infections.

Both types of microbes can cause mild, moderate, severe and long-term diseases. The major differences?

Bacteria thrive in many different environments. Most are harmless; some help you digest food, destroy diseases and fight cancer cells. Infections caused by bacteria include strep throat, tuberculosis and urinary tract infections.

Viruses are smaller than bacteria and require living hosts — people, animals and plants — to multiply and survive. While some viruses are beneficial, others can invade your cells, attacking the liver, blood, respiratory and other systems resulting in widespread infectious diseases, such as common colds, chickenpox, COVID-19 and AIDS.

Determining whether a bacteria or virus is causing your symptoms can be confusing. Several ailments, such as pneumonia, meningitis and diarrhea, can be caused by either bacteria or viruses, and trigger similar symptoms (fever, vomiting, coughing) that prompt the immune system to eliminate infection.

Vaccines have drastically decreased viral diseases including polio, measles and chickenpox, and can prevent influenza, hepatitis A, hepatitis B, HPV and other infections. Vaccines work by stimulating the production of antibodies that help provide immunity against diseases.

Antibiotic drugs can kill bacteria but are not effective against viruses. Treating viral infections focuses on controlling symptoms as the infection runs its course.

Health organizations advise against using antibiotics unless there is clear evidence of bacterial infection. Overuse of antibiotics has contributed to widespread antibiotic resistance. Worldwide, 700,000 people die each year due to drug-resistant diseases, according to the World Health Organization.

Working from Home Reducing Loneliness



Working from home is growing — and so is loneliness.

Cigna's 2020 Loneliness Index, which surveyed 10,400 working adults, found more of them than ever — 61% — were lonely. And telecommuting may contribute to the problem.

Buffer, a social media management company, polled more than 3,500 people working from home and found the vast majority liked it. However, about 20% said they struggle with loneliness.

Loneliness raises the risk for depression, heart disease, diabetes and other health problems, according to Doug Nemecek, MD, Cigna's chief medical officer. The takeaway: Don't ignore it.

Tips for reducing loneliness working from home:

- Use video conferencing whenever possible to see colleagues.
- Take advantage of a flexible schedule to join an exercise class.
- At the end of your workday, turn off your computer and make a point to visit or call family and friends. Connect with friends and neighbors after work.
- Schedule socialization on your work calendar, including networking and virtual or in-person coffee dates.
- Pets aren't people but they do provide companionship and can help soothe loneliness. Walking a dog or visiting a dog park is an opportunity to see people during the day, too.

Note: Some activities may be prohibited or modified due to COVID-19.

Get Ahead of GERD

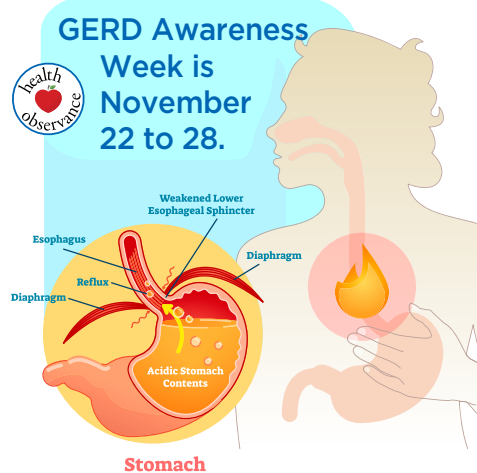
Don't let gastroesophageal reflux disease (GERD) get in the way of celebrating Turkey Day.

Thanksgiving is a time for family feasts — and overeating is often a part of the celebration.

Unfortunately, overindulgence in food and drink can trigger or worsen the symptoms for those with GERD, a common and often chronic condition. Symptoms include frequent heartburn, painful swallowing, nausea and regurgitation of acid.

You can get ahead of GERD and often help prevent it with these strategies:

- Over-the-counter medications, including antacids, H2 blockers (such as famotidine) and the more potent proton pump inhibitors (e.g., omeprazole and lansoprazole) can calm GERD symptoms. Take them only as needed; consult your health care provider.
- When you eat is important, too. Avoid eating at least two to three hours before bedtime. Commit to not overeating. Avoid greasy or spicy foods and overdoing caffeine and alcoholic drinks.
- Work on losing excess weight to decrease pressure on your lower esophageal sphincter muscles, which normally keep food from rising into your esophagus.
- If GERD symptoms persist, talk to your provider. You may need additional tests or treatments. Some medications may worsen the symptoms.



Stomach

By Jamie Lynn Byram, MBA, AFC, MS

Opportunities to donate money are at every turn. And while helping others is a wonderful act, you need to make sure you are giving wisely. Consider these factors before you give:

Reputable charities have an IRS tax-exempt status; groups other than religious organizations must register to receive status.

Search online for nonprofit organizations. Sites such as Charity Watch and Charity Navigator report on the transparency of how charities are run. Make sure you know how much of your donation goes toward the organization's stated purpose.

Understand whom you want to help. Local charities usually serve local needs and have a strong tie to the community. Large charities work on a broader scale, making a national or global impact or funding research. Either way, all organizations should be transparent about where contributions come from and how they spend them.

You can give assets other than cash. You can transfer stocks to charities and physical assets such as vehicles. Check with the IRS for tax treatment of donated assets.

A final word on giving: Make sure you can afford to donate. If you carry revolving debt each month or can't meet your minimum financial obligations, consider donating your time while you get your budget on track. Often your time will be worth more than your money.

Vitamins and Minerals: Who Needs What

By Cara Rosenbloom, RD

eating smart



Every vitamin and mineral play a different role in the body, and they are all important. They support the health of our bones and teeth; are part of blood and tissue; and have roles in building hormones and supporting the immune system.

Most people can get the majority of their vitamins and minerals from food.

You can, too. At each meal, fill half your plate with fruits and vegetables, a quarter with whole grains and a quarter with protein-rich foods (legumes, fish, chicken, eggs, dairy, etc.).

Of course, healthy eating is hard to achieve every day. A low-dose multivitamin-mineral supplement may help boost your nutrition on days when you don't eat well. But they don't contain the protein, fiber and calories found in food, **so supplements can never replace a nutritious diet.**

Remember, you can have too much of a good thing. The more is better philosophy doesn't apply to vitamin and mineral supplements, since high doses can be harmful — especially for vitamin A, vitamin B₆, vitamin E and iron.

Supplements are beneficial for people with nutrient deficiencies, but there's little utility in taking them if you're already getting enough nutrients from food. Individual vitamin and mineral supplements are most useful when you have a specific deficiency as diagnosed by your health care provider, or if you fall into one of these categories:

- Women of child-bearing age need to take folic acid.
- Pregnant women require extra iron.
- Men and women over age 50 need vitamin D.
- Vegans and older adults require vitamin B₁₂.



Important: Check with your health care provider or dietitian before taking supplements to ensure they won't interfere with the medications you take.

Turkey and Wild Rice Soup

EASY recipe

- | | |
|-------------------------------|--|
| 2 tbsp extra-virgin olive oil | 1 tsp salt |
| 1 onion, diced | 1 tsp each dried thyme and dried sage |
| 2 cloves garlic, minced | 8 cups low-sodium broth |
| 2 carrots, diced | ¾ cup wild rice |
| 2 stalks celery, diced | 3 cups cubed cooked leftover turkey (or chicken) |
| 1 cup mushrooms, diced | 1 cup 1% milk or milk alternative |
| 2 tbsp flour | 3 tbsp fresh chopped parsley |



Add oil to a large soup pot set over medium heat. **Add** onion, garlic, carrots, celery, mushrooms and flour, and stir until vegetables begin to soften, about 5 minutes. **Add** salt, herbs and broth and stir well. **Bring** to a boil. **Add** rice and cook for 30 minutes. **Add** turkey and cook 20-30 minutes more or until rice is tender. **Stir** in milk. **Add** salt and pepper to taste. **Serve** in bowls topped with fresh parsley.

Serves 6. Per serving:

205 calories | 17g protein | 7g total fat | 1g saturated fat | 4g mono fat | 1g poly fat | 22g carbohydrate | 4g sugar | 4g fiber | 445mg sodium

Stay in Touch

Keep those questions and suggestions coming!

Phone: 800-871-9525

Fax: 205-437-3084

Email: PBeditor@ebix.com

Website: 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 Platin, PhD; Cara Rosenbloom, RD; Elizabeth Smoots, MD, FAAP; Margaret Spencer, MD • 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. © 2020 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.



CalCPA Health

1710 Gilbreth Road, Suite 300
Burlingame, CA 94010
CalCPAHealth.com



**Did you know turtles can fetch?
Oh, and it's Open Enrollment
at CalCPA Health!**

Get the new year off to a
flying start with CalCPA Health.

Get a Quote Today!

[Get a Quote](#)

[Have a Question](#)

Medical • Vision • Dental • Life • LTD

EXPERT advice

— Eric Endlich, PhD

Q: What is bipolar disorder?

A: **Bipolar disorder (formerly manic-depression)** is a mood disorder that tends to run in families, affecting approximately 3% of the population. It typically begins in adolescence or early adulthood, less commonly in childhood (or in women during pregnancy and the months following childbirth). Manic or less severe hypomanic episodes — often alternating with depressive episodes — are characterized by symptoms such as:

- Elated or irritable mood.
- High energy levels.
- Decreased sleep.
- Loss of appetite.
- Rapid speech.
- Racing, disjointed thoughts.
- Feeling especially important.
- Reckless behaviors.



Similar symptoms can be caused by drugs or hormonal conditions, so getting an accurate diagnosis is important. Severe, untreated episodes of mania or depression can trigger suicidal tendencies or psychotic symptoms. Bipolar disorder can often be managed effectively with medication and psychotherapy; some people find regular exercise helps, too.

Cybersecurity Confidential

Whether you use a computer for your job or for games and hobbies, you know that even one cybersecurity breach can put your work, identity and privacy at risk.

The FTC offers these basics to help reduce the chance of a cyber attack. Always employ these basic measures for your desktop, laptop, tablet and smart devices:

- 1. Update your software.** Set automatic updates so you don't forget.
- 2. Encrypt all devices** — laptops, personal computers, smartphones, tablets, routers, backup drives and cloud storage.
- 3. Backup and secure files.** Store all important files on an external hard drive or cloud so you're covered if the unthinkable happens.
- 4. Require strong passwords.** Make sure passwords contain at least 12 characters that are a mix of numbers, upper- and lowercase letters and symbols. **Note:** Your employer may require you to change your password periodically and take other preventive measures.
- 5. Use multifactor authentication,** which means that you require additional steps beyond logging on with a password.

To learn more, search for **cybersecurity** at ftc.gov.



Volunteering

makes a difference in

others' lives, and it can boost your health, too. Whether it's helping your community, animals, elders, the arts, the environment or anything else, volunteering is linked to multiple health benefits. NIH research revealed volunteering can help depression and stress, helps ease hypertension, boost memory and may even increase longevity. Learn more at volunteermatch.org.

TIP of the MONTH

Sunshine Vitamin

Most vitamins and minerals can be found in a wide array of foods, but vitamin D is the exception, since it's found in relatively few foods (notably milk and fish). It can also be made by the body when sun rays hit the skin. After multivitamins, vitamin D is the most popular supplement taken in America. That's because some people don't get enough vitamin D from foods, or live in cold climates where they don't get enough vitamin D from the sun. Ask your health care provider to test your vitamin D levels to see if a supplement is needed.