THEHEALTHYCPA

Brought to you by CalCPA Health



Get Wise to Exercise

Whether you prefer a brisk walk, yoga session or bike ride, there are so many benefits to exercise. It can help reduce your risk of developing heart disease, type 2 diabetes and certain cancers; can help improve your mental health; keeps bones and muscles strong as we age; improves sleep; and may help with weight control.

If you exercise just to lose weight, you may be aiming for an outcome you can't fully control. Even when you eat well and exercise, the number on the scale can fluctuate. Instead of focusing solely on body weight, focus on inspiring numbers you can control more. For example:

- How long can you exercise? With frequent practice, you will slowly increase your amount of activity.
- How many steps do you take daily? Use an app to count steps, and gradually increase your number.
- How many repetitions of an exercise can you do? Start with a few sit ups, push-ups or bicep curls, and build on that number.



After a few weeks, you will start to see progress.

If your weight goes down and your clothes fit better, that's great. But even if they don't, exercise still helps improve your well-being. That alone is worth the effort.

Aim for at least 150 minutes of moderate-intensity exercise per week, such as brisk walking. Spread activities throughout the week. Tip: Exercising more than the 150-minute minimum brings additional benefits. Add some muscle-strengthening activities at least twice a week.

Your first step: Meet with your health care provider to figure out the best exercise plan for you.

Cove yourself. It is important to stay positive because beauty comes from the inside out. — Jenn Prose

BEST bits

- National Healthcare Decisions Day is April 16, a date that stresses the need for talking with your loved ones about your future health care choices. You can do this by documenting those decisions in an advance directive or a living will that states your choices concerning medical treatments at the end of life. Learn more at nhpco.org.
- National Prescription Drug Take Back Day on April 27 gives Americans the chance to safely toss all unwanted, unused or expired prescription medications. Each year, millions of Americans misuse controlled prescription drugs, most often obtained from a medicine cabinet of someone they know, leading to potential accidental poisoning, misuse and overdose. Learn more at takebackday, dea.gov or call 800-882-9539.
- April is IBS Awareness Month. Are you living with Irritable Bowel Syndrome (IBS)? Up to 15% of U.S. adults suffer from the condition, which typically causes recurring abdominal pain and bowel distress that come and go, often triggered during stress. Do probiotics help? Recent reports show certain probiotic strains (Lactobacillus plantarum and Bifidobacterium infantis) may provide symptom relief, but more research is needed. Ask your health care provider, preferably a gastroenterologist or one experienced in treating IBS before trying probiotics.

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.



Dealing with Disappointment

Sooner or later, everyone experiences disappointment in life. Maybe you didn't get the job or raise you expected, or you are faced with an unexpected relationship breakup. Or perhaps you failed to lose weight by spring.

There are countless examples of how something we hoped for or expected didn't work out, and the ensuing disappointment can lead to anxiety, sadness and wondering how long you'll feel down.
Fortunately, you can learn to cope with disappointment and feel better.

Tips for dealing with disappointment:

- Let yourself feel your emotions. But don't make important decisions until you're calmer.
- Move away from blaming others and over-analyzing what happened. Instead, focus on what you can control and your best move going forward.
- Get enough sleep, eat healthy and exercise daily. Healthy lifestyle choices can boost your mood and also increase your resilience in the face of disappointment.
- Make simple choices that reinforce a positive outlook.
 Consciously avoid negative people, sad music and complaining to friends and family.

Remember, despite your disappointment, change is inevitable. The odds are new opportunities will arise and things will get better sooner than later.

Family Separation Abroad During COVID-19

Many months into the COVID-19 pandemic,

traveling long distances to visit family members here or abroad is often impossible or too risky due to the pandemic. Many people are feeling anxious and depressed about the separation and isolation.

Hopefully, by this time most of us have learned positive ways to cope with the loneliness and stress of the unknown. As our lives continue to be impacted by COVID-19, try to protect yourself by making positive choices.

Make it a daily priority to:

- Ensure time for exercise.
- Enjoy favorite leisure activities.
- Learn relaxation strategies (e.g., deep breathing and meditation).
- Get plenty of sound sleep.
- Take breaks from the news.
- Know what to do if you become sick or concerned about COVID-19.

Connect with your community or faith-based organizations. While social distancing measures are in place, try connecting online, through social media, email or by phone — whatever works for you.

Staying focused on better days ahead can allow each of us—especially those who don't live near family or who live or are stationed abroad—to emerge from this pandemic as healthy and happy as possible. To learn more, search for **Stress and Coping** at **cdc.gov**. If you're serving in the military, visit **pdhealth.mil**.

Alcohol: What You Need to Know

Excess alcohol use carries a host of health risks. April is Alcohol Awareness

Month — an opportunity to learn whether you or someone you know may need help with alcohol abuse.

Drinking alcohol in excess is responsible for almost 100,000 American deaths each year, resulting from car accidents and a host of diseases linked to alcohol, according to the CDC. Heavy drinking damages the liver and also raises the risk of stroke and several types of cancers.

The first step to getting help for excess alcohol use is acknowledging there's a problem. To that end, the CDC encourages health care providers to use short screening tests as part of regular checkups. In addition, free anonymous screenings are at health centers nationwide on National Alcohol Screening Day, April 8.

The CAGE questionnaire, used by doctors to screen for alcohol abuse, can also be used by anyone seeking information about whether they need help. It has four simple questions:

- Have you ever felt you should Cut down on your drinking?
 Yes □ No
- Have people Annoyed you by criticizing your drinking?
 Yes ☐ No
- 3. Have you ever felt bad or Guilty about your drinking?☐ Yes ☐ No
- 4. Eye opener: Have you ever had a drink first thing in the morning to steady your nerves or to get rid of a hangover?
 Yes □ No



Two **yes** answers are considered a positive result and indicate it's time to seek professional help. Call your health care provider for an appointment.

PB4.U[®] 4.2021 : Live Well, Be Well

dollars sense

Top Dollar Dictionary: Alternative Mortgages

An alternative mortgage is a home loan with terms that differ from conventional mortgages. The payment is generally lower during the early years of the loan, even though it typically has a higher interest rate than conventional mortgages. Consumers who can't qualify for a conventional mortgage (fixed rate, fixed term, fixed payment mortgage loan) due to a lack of credit or employment history may get an alternative mortgage, which offers different repayment terms than conventional mortgages. However, when managed poorly, they can be more costly for consumers. A few examples of alternative mortgages are interest-only loans, graduated payment mortgages and lender buydown mortgages.



TIP of the MONTH Herbal Wisdom

You can buy herbs fresh or dried. Dried herbs have a more concentrated and potent flavor than fresh herbs, so you need to use less. If a substitution is required, remember this guideline: For soup, chili, stews, roasts, curries and garnishes, one tablespoon of fresh herbs equals one teaspoon of dried herbs. In salads where fresh herbs are used as lettuce, dried herbs can't be used as a replacement.

Cook It Up With Herbs

and Spices

Want a quick way to jazz up your ho-hum rice, fish or vegetables? Add some herbs and spices. From basil to cinnamon, herbs and spices provide more than just flavor — they add health benefits, too.





Herbs are the edible leafy green part of plants and include wonderfully fragrant cilantro, chives, parsley, thyme and tarragon. For centuries, herbs have been used in cooking, medicine and body care products. Since herbs are leafy greens, they have the same health benefits as lettuce, spinach or kale. They are rich in vitamins A, C and K, folate, calcium, potassium and protective polyphenols with antioxidant and anti-inflammatory benefits. When using herbs, think beyond garnish. Add handfuls of fresh herbs to salads, pasta, soups, stews, chili and beans.

Spices are the root, bark or seeds of plants that are used as flavorings and medicines. Examples are coriander, cumin, ginger, cinnamon, turmeric and nutmeg. Spices have health benefits from minerals and polyphenols and add warm flavors to many dishes. Spices work well when blended together; try ready-made blends, such as pumpkin spice, curry powder or Chinese five-spice powder.



Culinary herbs and spices in recipes are used in much smaller quantities than medicinal herbs and spices in therapeutic treatment. For example, researchers are studying cinnamon as a treatment for type 2 diabetes, and medicinal doses of six grams per day are much higher than the pinch of cinnamon you'd sprinkle on your morning oatmeal. Before you use any herbs or spices as medicine, check with your health care provider or pharmacist, since high doses may have side effects or interfere with other medications.

Fresh Herb Salad With Chickpeas

6 cups baby spinach
1½ cups fresh chopped parsley
½ cup fresh chopped tarragon
2 tbsp fresh chopped chives

1 red apple, cored and diced

1 stalk celery, diced

1 can (15 oz.) no-salt-added chickpeas, drained

3 tbsp olive oil

2 tbsp fresh lemon juice

1 tsp Dijon mustard

1/4 tsp salt

pinch freshly ground pepper



In a large serving bowl, combine spinach, parsley, tarragon, chives, apple and celery.

Add chickpeas and mix well. In a small container with lid, combine olive oil, lemon juice, mustard, salt and pepper. Shake well and pour dressing over salad greens. Toss and serve.

Makes 4 servings. Per serving: 239 calories | 8g protein | 13g total fat | 1g saturated fat 8g mono fat | 2g poly fat | 29g carbohydrate | 4g sugar | 8g fiber | 288mg sodium

PB4.U® 4.2021 : Live Well, Be Well

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 Platkin, PhD; Cara Rosenbloom, RD; Elizabeth Smoots, MD, FAAFP; 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. © 2021 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.



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

CalCPA Members: We are here to answer your questions



The world around us has changed and nothing looks quite the same.

One thing hasn't changed...we are still right here to help, whether you are in one of our plans or not.

Since 1959, CalCPA Health has provided healthcare and benefit plans to CalCPA member firms.

Get a Quote

Have a Question

Medical • Vision • Dental • Life • LTD

Spring Cleaning: Using Chemicals Safely

Since the COVID-19 pandemic began, it's safe to say most of us are using more household cleaning products. However, some cleaning products have hazards all their own. To stay safe while making your home clean, take this advice:

Use natural, environmentally safe products as an option. **Note:** Products labeled "green" do not always mean they are safer. Visit **epa.gov/saferchoice** to find safe products.

Wear gloves and masks (if needed) when working with cleaning chemicals.

Follow instructions on labels. **Note:** Only approved disinfectants can kill viruses and other pathogens.

Use only the recommended amount of bleach and use in a well-ventilated area.



Avoid mixing acids with bases. **Important:** Never combine bleach with other cleaning products, especially ammonia, which can produce a toxic, possibly fatal gas. Even a seemingly harmless mixture of hydrogen peroxide and vinegar can produce a potentially toxic acid that can irritate the skin, eyes and respiratory system.

Call 911 if you or someone else starts showing serious symptoms — such as trouble breathing, seizures or unconsciousness — from inhalation or ingestion of something poisonous. Or if you start feeling ill, and exhibit minor symptoms — such as headache, sweating, blurred vision, stomachache, tearing eyes or burning eyes, throat, chest and skin — call poison control at 1-800-222-1222 for immediate assistance.

Note: If you've been exposed to toxic gas, move to fresh air immediately. If your clothing or skin is exposed to a chemical, remove clothing and flush your skin immediately with large amounts of water.

Lock up all cleaning products out of reach of children.

EXPERT advice

— Eric Endlich, PhD

Q: Why does serotonin matter?

A: Serotonin is a neurotransmitter, a type of chemical in the body that helps nerve cells communicate with each other. It is found in the gut, brain, nervous system, blood and certain types of muscle. In fact, most serotonin is in the gastrointestinal tract.

Serotonin plays a role in many bodily functions, including moods, appetite, sex, sleep and pain. It is thought to be involved in depression, anxiety and other mental disorders, and appears to be influenced by drugs that treat these conditions. For example, depression is associated with a low level of serotonin, and certain antidepressant medications raise serotonin levels, but the exact connections are unclear. Other strategies proposed to raise serotonin levels include sunlight or bright light exposure, exercise and a diet rich in tryptophan, a building block of serotonin.

April is Cancer
Control Month, a
reminder to take charge
of reducing your cancer
risk. Check with your
health care provider to
make sure you're current



on screenings for breast, colon, skin and other common cancers and learn how to lower your individual cancer risk factors (e.g., smoking, lack of exercise and excess weight). Also share any family history of cancer. Learn more at **cancer.org**. Screenings can catch cancer early, when it's more treatable.

PB4.U[®] 4.2021 : Live Well, Be Well