

THE HEALTHY CPA

Brought to you by  CalCPA Health

January 2021

Have You Got Your Back?

Or has your back got you with ongoing pain? If so, you have lots of company. Back pain is a very common reason people seek health care and miss work or everyday activities.

Up to 80% of Americans will experience low back pain at least once. It can range from a dull, constant soreness to a sharp, shooting pain. It often starts by straining the back muscles, such as lifting something heavy. Or it can develop over time as we age, leading to degeneration of the spine from normal wear and tear.

Most low back pain can be treated without surgery, and 90% of low back pain cases get better in six weeks. However, if it persists for more than four to six weeks, talk to your health care provider.

Several factors can increase your risk for developing back pain:

- » **Age:** The back structure loses strength and flexibility as the discs lose their ability to cushion the vertebrae.
- » **Lack of fitness:** Back pain is less common among people who remain physically fit. We need strong back and abdominal muscles to properly support the spine. Consider low-impact aerobic exercise to help build back strength.
- » **Weight:** Being overweight applies extra stress on the spine, causing low back pain.
- » **Smoking:** It restricts blood flow and oxygen to the spinal discs, contributing to their degeneration.
- » **Sitting:** Being confined in a chair all day can cause pain, especially from poor posture or lack of proper back support.
- » **Mental health:** Ongoing stress often causes muscle tension and pain throughout the back.
- » **Heavy lifting:** Don't lift, push or pull something that's too heavy.



Proactive approach: Protect your back through simple routine exercise. Strengthening the core and abdominal muscles that support your hard-working back can significantly reduce chronic pain. Discuss an exercise plan or physical therapy program with your health care provider. Reduce backache now for a more comfortable life ahead.

“You cannot have a positive life and a negative mind.”

— Joyce Meyer

BEST bits

What's the best weight-loss strategy? There's no single plan that's right for everyone, since weight control involves many factors including diet, exercise, behavior, hormones, medication, genetics and access to quality care. Some people kick-start healthy habits by eating fewer highly processed foods and choosing vegetables, fruit, whole grains and high-protein foods instead. Celebrate your health goals during Healthy Weight Week, January 17 to 23. To learn more, search for losing weight at [cdc.gov](https://www.cdc.gov).

January is Cervical Health Awareness Month. Cervical cancer is largely preventable with vaccination and routine screening. Nearly all cervical cancers are caused by the human papillomavirus (HPV). But the HPV vaccine is reducing these cases; among vaccinated women, the percentage of precancers caused by HPV dropped from 55% to 33%, according to a 2019 CDC study. Routine Pap tests can identify cervical cancer early and prevent it from developing.

Alzheimer's is not just a disease of old age. About 200,000 Americans under the age of 65 have younger-onset Alzheimer's, a neurodegenerative disease that weakens the memory and other cognitive and emotional functions, which worsen over time. New studies suggest continued learning, reading and other mentally stimulating activities and treating (or reducing your risk for) diabetes, high blood pressure, unhealthy cholesterol, depression and insomnia as well as quitting smoking may help us cope with or delay it. Learn more at [alzfdn.org](https://www.alzfdn.org).

5 Exercise Missteps

Best advice for new and practiced exercisers: Ensure that your physical activity progresses effectively and safely. [Here are key oversights to watch for:](#)

1 Skipping your warm-up. Always prepare your muscles, heart and lungs for physical activity to ensure better flexibility and range of motion and to lower your risk of injury. Start your routine slowly, working the major muscles for five to ten minutes; then pick up the pace.

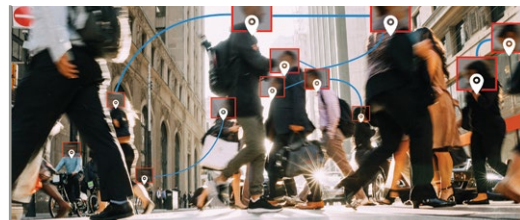
2 Doing the same exercise routine over and over. Repeating the same cardio or muscle workouts for several months increases your body's efficiency, so you use less energy and burn fewer calories. Mix up your activities to target three fundamentals: cardio fitness, strength training and flexibility. Vary your activities as much as possible for both pleasure and overall fitness.

3 Pushing yourself too hard. Exercising beyond your fitness level — such as lifting too much weight, too soon — can lead to injuries. If you have arthritis, excess weight or back trouble, for example, check with your health care provider or work with a qualified trainer to learn the best exercise approach for you.

4 Failing to support your back. Learn proper form, whether you're doing tai chi or lifting weights; check with your instructor or trainer. When using exercise machines, avoid slumping and keep your back erect.

5 Skimping on fluids. Dehydration can lower your exercise performance. Exercise raises your core temperature, adding stress to your body. Drinking plenty of water can help offset that stress and boost energy. Good hydration also helps lubricate your joints, reduce inflammation and maintain energy.

In addition: Don't do the wrong exercise for your condition. For example, don't run if you have a weak back or an arthritic knee. And follow exercise guidelines from reliable sources.



Q: What is contact tracing?

A: **Contact tracing is a public health technique used to prevent the spread of infectious disease.** It consists of identifying people who have an infection (called **cases**) and those with whom they came in contact (called **contacts**) and working with them to stop disease spread.

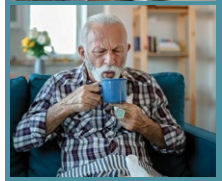
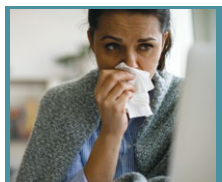
Contact tracers:

- Interview cases to help them recall everyone they had close contact with when they were contagious.
- Notify contacts of their potential exposure as rapidly and sensitively as possible, not revealing the case's identity.
- Refer contacts for testing.
- Monitor contacts for signs and symptoms of infection.
- Connect contacts with services they might need during self-quarantine.

Public health contact tracers usually ask cases to isolate themselves until they're not contagious. They also ask contacts to voluntarily self-quarantine at home, monitor their temperature and watch for the onset of symptoms.

— Elizabeth Smoots, MD

Flu, COVID-19 and Cold Symptoms Compared



Could your sore throat and stuffy nose be a cold, the flu — or possibly COVID-19? If you're at high risk for complications from the coronavirus or flu, especially if you have a cough and fever, **don't guess.** Call your health care provider.

However, there are some differences between cold, coronavirus and flu symptoms that are helpful to know.

Although a cold feels miserable, symptoms are generally mild compared to COVID-19 and flu. A cold typically causes a runny nose, mild cough, low fever, aches, fatigue, sneezing, sore throat and sometimes headaches.

A cold tends to come on gradually while the onset of flu is more abrupt; COVID-19 symptoms can appear two days to two weeks after infection.

COVID-19 and flu can be mild or severe, and some infected people have no symptoms (asymptomatic) but are still contagious, and they may share these symptoms:

- Fever and/or chills
- Sore throat
- Shortness of breath or difficulty breathing
- Muscle pain or body aches
- Vomiting and diarrhea
- Cough
- Stuffy nose
- Fatigue
- Headache

An important difference in symptoms: Unlike colds or flu, COVID-19 can cause a loss of taste and smell. It also often takes much longer, sometimes months, to recover. For the current list of COVID-19 symptoms, search for **coronavirus symptoms** at [cdc.gov](https://www.cdc.gov).

How to Deal with Debt Collectors

By Jamie Lynn Byram, PhD, AFC

Receiving calls from debt collectors can skyrocket stress. Knowing your consumer rights is critical. There are two reasons debt collectors will contact you:

1. A creditor uses an in-house collector or hires a debt collector or an attorney to collect past-due debts.
2. A debt collection agency buys past-due debt from a creditor at a discount and intends to collect the full amount from you.

Here's how to make sure your rights are protected:

- **Ask for verification.**

Collectors are required to give you certain information about the debt, including the name of the creditor and the outstanding balance. Also ask creditors to make any promises or agreements in writing. You may not have legal recourse on verbal agreements.

- **Provide information sparingly.**

Any details you give can be used to collect the debt. Don't share banking details, especially if you question the legitimacy of the collector. Use third-party payment or a money order.

- **Watch out for scams.**

Legitimate collectors have a website with functioning contacts. Ask for their URL. If they refuse, use caution. To learn more search for **legitimate debt collector at consumerfinance.gov**.

- **Negotiate.** Creditors who still own the debt may be willing to negotiate a lower payoff or offer a lower interest rate.

Learn more at ftc.gov.

Liquid Meal Replacements: Pros and Cons

By Cara Rosenbloom, RD

eating smart

It's a busy day and you don't have time to stop to eat.

Is a meal replacement shake the right answer? **Meal replacements are liquid drinks or snack bars that are formulated to copy the nutrients found in a meal.** They have about 200 to 400 calories and contain protein, fat, carbohydrates, vitamins and minerals, just like a regular meal. Well, almost. They often lack fiber and antioxidants, which are in whole foods. And they may not have enough calories.

Here are some pros and cons when meal replacements may be used:

Some people have a replacement drink when they are on the go.

Pro: It's better than skipping a meal, it's convenient and it's more nutritious than fast food.

Con: It's highly processed, so it's not as nutritious as a meal made from whole foods.

Meal replacements can be used to replace meals to cut calories and lose weight.

Pro: It can help with weight loss in the short term.

Con: It's not a sustainable way to eat and doesn't meet the fundamental requirements of a long-term healthy eating plan, so you'll likely regain weight when you stop using the meal replacements. Some people complain of taste fatigue or boredom from frequent use.

Health care professionals may recommend using these drinks short-term during illness, after surgery, dental work or during chemotherapy.

Pro: It's helpful when the appetite is low or chewing is difficult.

Con: Short-term use has few disadvantages.

Choose a meal replacement made with wholesome ingredients rather than sugar, corn syrup, artificial flavors and preservatives. Always read the labels.

Baked Haddock with Dill Crumb

- | | |
|---|---|
| 1 cup whole-grain panko bread crumbs | 4 haddock (or cod) fillets (5-6 oz. each) |
| 1 lemon, zest and juice | Pinch salt and pepper |
| 3 tbsp chopped fresh dill, <i>divided</i> | 1 English cucumber |
| 3 tbsp olive oil, <i>divided</i> | 2 medium carrots, peeled |

Preheat oven to 350°F. **Line** a baking sheet with parchment paper. **In** a small bowl, stir together bread crumbs, lemon zest, 2 tbsp dill and 2 tbsp oil. **Season** fish with salt and pepper. **Press** ¼ bread crumb mixture over top of each fish fillet. **Place** on baking sheet and bake 10 minutes per inch of thickness of fish (usually about 15-20 minutes). **Meanwhile,** use a peeler to make lengthwise ribbons of cucumber and carrot. **In** a bowl, toss ribbons with 1 tbsp lemon juice, remaining olive oil, pinch salt and remaining dill. **Serve** beside fish.

Makes 4 servings. Per serving: 342 calories | 38g protein | 12g total fat | 1.5g saturated fat | 8g mono fat | 2g poly fat | 21g carbohydrate | 2g sugar | 314mg sodium | 5g fiber



EASY recipe

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, FFAFP; 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

EXPERT advice

— Eric Endlich, PhD

Q: How do I know if I have depression?

A: We all get sad or down on occasion, but true depression lasts for at least two weeks, with symptoms occurring almost daily. For an official diagnosis, you must experience loss of interest or pleasure in most activities, or a consistently down mood, plus at least four of the following symptoms:

- Increased or decreased appetite, or unplanned weight loss.
- Fatigue or low energy.
- Sleeping too much or too little.
- Difficulty concentrating or making decisions.
- Being noticeably slower in thoughts and movement.
- Feeling worthless or guilty.
- Frequent thoughts of death or suicide (if so, contact crisis or emergency services immediately).

Good news: Most people improve with medication and/or psychotherapy, especially cognitive-behavioral therapy. Exercise, meditation and sunlight (or full-spectrum artificial light) can sometimes help as well.

8 Safety Habits

The COVID-19 pandemic has reminded us it's important to take precautions, whether they're in response to the pandemic or everyday hazards.

- 1 Wash** your hands for 20 seconds with soap and water after coming back from a public place, before and after meal preparation, before eating, after using the bathroom and any time you have contact with a sick person. Use a 60% alcohol-based hand sanitizer if no soap and water are available.
- 2 Wipe** down handles and doorknobs with a disinfectant at least once a week or more if you live with someone who is sick.
- 3 Wear** sunscreen and sunglasses to protect yourself from the sun's harmful rays whenever you're outdoors — this is still important in the winter.
- 4 Clear** clutter before leaving an area. If your work area or home is cluttered, then you have a higher risk of accidents. Make it a habit to put back what you take out after use.
- 5 Ensure** all safety procedures are followed and all equipment safety guards are in place before you begin a job.
- 6 Ask** questions, especially if you don't understand how to perform a task safely. It never hurts to review.
- 7 Inspect** your PPE before use. Follow guidelines for your specific PPE regarding use and disposal.
- 8 Avoid** shortcuts. Make it a habit to perform each task thoroughly. Most accidents happen when people rush.



January is Glaucoma Awareness Month.

Glaucoma is the leading cause of irreversible blindness.

More than three million Americans have this sight-robbing condition; half don't know it yet. However, regular eye exams can spot glaucoma early and treatment can preserve vision and stop damage. To learn more, search for **glaucoma** at nei.nih.gov, and schedule a comprehensive eye exam to protect your sight.

