

THE HEALTHY CPA

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Heart Health Myths



American Heart Month in February is a good time to review the current primary heart health facts and figures. Some current statistics:

1. Heart disease remains the No. 1 killer of American men and women.
2. Each year an estimated 250,000 Americans die within one hour of onset of a heart attack, and 60% to 70% of those individuals are male.
3. Older women who have heart attacks are twice as likely as men to die in a few weeks.
4. Most heart problems and strokes can be avoided through blood pressure control, a healthy diet, regular physical activity and smoking cessation.



Some key heart health myths to be aware of:

- **Myth:** Only men should worry about heart attacks. **Fact:** 44% of women in the U.S. are living with some form of heart disease, the leading cause of death for women, affecting them at any age.
- **Myth:** Heart attacks are purely hereditary. **Fact:** Only 40% of the risk for heart disease lies in hereditary factors.
- **Myth:** Chest pain is the only sign of heart attack. **Fact:** More subtle symptoms include discomfort in your back, neck, jaw or in one or both of your arms. You may feel lightheaded or short of breath and even nauseated. Take these symptoms seriously and seek medical help immediately.

Remember these heart health goals:

- Eat a healthy, balanced diet high in plant foods and fiber — and low saturated fats.
- Don't smoke or use tobacco, a primary trigger for heart damage.
- Stay physically active with 30 to 60 minutes of moderate-intensity physical activity, such as walking, most days.
- Maintain a healthy weight.
- Manage stress.
- Get regular health screening tests.

Knowing the difference between fact and fiction may save your life.

BEST bits

• **Watch infants and their screen time.** With every additional hour of screen time (from less than one hour to more than four hours), one-year-olds had a higher risk of developmental delays in communication and problem-solving at ages two and four, according to a study published last year in *JAMA Pediatrics*. The study involved 437 children and their parents in Singapore from 2010 to 2020. Parents reported the amount of screen time. Since mobile devices became available, children between six and 18 months get two to three hours of screen time a day. The American Academy of Pediatrics advises parents to keep children away from screens until they're 18 months old, except for video chats, and limit digital media for two- to five-year-olds to one hour daily.

• **February is National Children's Dental Health Month** — raising awareness about the importance of oral health — starting early in life and giving kids a jump on a lifetime of healthy teeth and gums. Nearly one in five kids has untreated cavities; the pain can make it hard to eat and speak, and prevent kids from playing and learning. As soon as baby teeth appear, parents can start brushing their kids' teeth with a soft toothbrush and plain water twice a day. Children can start brushing with supervision at about age three. Fluoride varnish treatments applied by a pediatrician or a dentist can prevent about a third of cavities in baby teeth.

• **National Donor Day is February 14.** Also known as Organ Donor Day, this event aims to increase awareness about organ donation, and the lives it saves. More than 120,000 people in the U.S. are waiting for a life-saving donation, whether it be for organs, tissue, marrow, platelets or blood. This date pays tribute to those who have provided the gift of donation, have received a donation, are waiting, or have died waiting by joining the donor registry. Every day can be a good day to donate. Learn more at organdonationalliance.org.

The Smart Moves Toolkit, including this issue's printable download, **Checklist: Your Heart's Must-Haves**, is at personalbest.com/extras/24V2tools.

Q: Tax prep tips?

A: Doing your taxes is probably one of your least favorite tasks. But the following tips can help you get through tax season.

1. Collect all relevant paperwork. Don't wait until the last minute to begin gathering records, receipts, and other papers you'll need. If you wait until filing day, you could overlook some items.

2. Store all tax-related records for three to seven years. You never know how important those documents are until you're asked for them and you've thrown them away.

3. Prepare to file as soon as you can. People who file early will get their returns much sooner than those who wait. If you can file early, do it.

4. File before the deadline. If you file and pay late, the IRS can fine you a 5% monthly fee of tax owed. If for any reason you can't file on time, then you need to file form 4868 for a six-month extension which gives you until October 2024.

5. Review new tax rules on credits and deductions. Tax laws change every year. Read up on potential increases on credits and deductions to guarantee the greatest impact.

6. Report income earned from side jobs. If you earned more than \$600 in income from additional work, you must report the money as income. Third-party payment companies are required to report payments they have processed for business account holders.

— Jamie Lynn Byram, PhD, CFP, AFC, MBA

Reading does more than inform and entertain.

Reading also has multiple health benefits. Research shows it can reduce stress, ease muscle tension and slow the heart rate. Reading may lower inflammation, too. What's more, reading can increase empathy toward others, and that can positively impact relationships. Reading before bed can help your sleep quality. And you're never too young or too old to enjoy reading. Brain benefits can begin early — reading to babies helps them build language and social skills, according to the Cleveland Clinic. Did you know? Studies suggest aging bookworms may have a lower risk of Alzheimer's disease.



Best Moves for Your Heart

Exercise is key to heart health. It's also crucial to make sure a specific workout or sport is safe for you, especially if you have a history of heart problems. Get your health care provider's okay before you start.

It's important to know that people who are not physically active are far more likely to develop heart disease than people who are. In fact, the National Heart, Lung and Blood Institute notes inactivity is a major risk factor for heart disease, just like high blood pressure, unhealthy blood cholesterol and smoking. But if you're inactive, there's good news — starting regular exercise can help your lower risk factors and protect your heart.

How much exercise do you need? Adults should aim for at least 150 minutes per week of moderate-intensity aerobic exercise, or 75 minutes per week of vigorous-intensity aerobic exercise, or a combination of both. Done long-term, this amount lowers the risk of dying from cardiovascular disease and other causes by 21%. Harvard researchers found people who exercised substantially more than the guidelines lowered their risk as much as 38%.



You need three types of physical activity:

Aerobic exercise (e.g., brisk walking, running, playing tennis, swimming, cycling) improves circulation, lowers blood pressure, and helps your heart pump more efficiently. Start slowly and consistently increase exercise time to increase stamina. Aim to eventually exercise five times a week for at least 30 minutes if you can. Walking for five, ten or 15 minutes at a time, as often as it takes, is okay too, if a half an hour session is too much at first. Any amount of activity is beneficial and more is better.

Resistance training (e.g., lifting free weights, working with resistance bands or machines) at least two days a week can help heart health by raising HDL (good cholesterol) and lowering LDL (bad cholesterol). If you are new to resistance training, it's a good idea to get started at a health club or with advice from a personal trainer or your health care provider.

Flexibility workouts (gentle stretching, tai chi, and yoga) daily and before exercise, help heart health indirectly. By lowering risk of joint pain and muscle issues, flexibility exercise helps you avoid injuries that limit other kinds of workouts. Your health care provider can recommend basic stretches to do at home.

If you sit a lot at work, set an alarm to remind you to get up every hour (if possible) and move around. Take the stairs (with your provider's okay). Park farther from your building. Walk at lunch. Do this at home, too.

Bottom line: Exercise can add years to your life and, by helping with stamina and weight control, likely add life to your years.

Q: Need okay before exercising?

A: It's important to talk to your health care provider before starting an exercise routine if you have a chronic condition. Your risk of illness or injury from physical activity may be elevated if you have health conditions, such as high blood pressure, high cholesterol, chronic lung disease, type 1 or type 2 diabetes, kidney disease, arthritis or injuries.

After evaluating your fitness, health conditions and medications, a health care provider, if necessary, can refer you to a physical therapist who can design a fitness program that gradually improves your flexibility, balance, strength and endurance. Your provider can determine the frequency, intensity, duration and type of activities that are likely to be the best fit for your circumstances. If you're taking medications affected by exercise or weight loss, or if you have been physically inactive for a long time, your provider can make adjustments that are individualized for you. — Elizabeth Smoots, MD

TIP of the MONTH

What is a Plant-Based Diet?

The term plant-based diet continues to trend. It is often misunderstood since it doesn't have an agreed-upon definition. Some use it to mean vegetarian or vegan diets that exclude meat, seafood or poultry. Others use it to describe diets that include lots of vegetables, whole grains and beans, as well as occasional amounts of meat, seafood or poultry. Both are correct. In plant-based diets, the largest part of the meals is plants (vegetables, beans, etc.), whether meat is eaten or not. And yes, you can get enough protein on a well-planned plant-based diet, whether or not you eat meat.

Dietary Supplements

By Cara Rosenbloom, RD

Some of the most common dietary supplements Americans take include vitamin D, magnesium and omega-3 fish oils. In fact, 74% of Americans take dietary supplements, so it's a common practice. If you take supplements, here's how to ensure you are safe.

- 1. Only take what you need.** Check with your health care provider or dietitian to make sure you are taking the right supplements to meet your needs. Vitamin and mineral supplements are most effective when they prevent deficiencies, but if you already get enough of a certain nutrient from food, a supplement may be overkill. More is not always better, and excess supplements can cause harm.
- 2. Scan medication interactions.** Check with your pharmacist before taking any supplement, since some can interact with prescription medications (making the medicine either more or less potent). For example, vitamin K can reduce the effectiveness of blood thinners.
- 3. Learn about supplement timing.** Some supplements interact with each other and should be taken together — or further apart. Plus, some are absorbed better when taken with food, while others are better on an empty stomach. Ask your pharmacist.
- 4. Look for third-party testing.** While the FDA prohibits manufacturers from selling adulterated supplements — those that may contain more than one active pharmaceutical ingredient and lack necessary warnings — the manufacturers self-regulate and evaluate the safety of their products. In the past, this has led to questions about quality control. Choose products that have been third-party tested by NSF, ConsumerLab and USP (these names or logos will appear on the supplement bottle).

Remember to be realistic. Supplements can be helpful when used as recommended by a health care professional but are not meant to replace well-balanced eating plans. Supplements are just meant to fill in the gaps. Don't expect supplements alone to be a panacea for illness.



Lemon-Butter Halibut

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|----------------------------------|--|
| 2 tbsp butter, melted | 1 tsp each paprika, garlic powder and onion powder |
| 1 lemon, zested and juiced | 1 tbsp extra-virgin olive oil |
| 1 lb halibut or other white fish | ¼ cup freshly chopped parsley |
| ½ tsp salt | |
| ¼ tsp pepper | |

In a small bowl, blend melted butter with lemon juice and zest. **Set** aside. **Pat** fish dry with paper towel. **In** a large bowl, combine salt, pepper, paprika, garlic powder and onion powder. **Evenly** press fish fillets into spice mixture. **Add** olive oil to pan set over medium heat. **Once** pan is hot, sear fish on one side, about 2-3 minutes. **Drizzle** with lemon butter sauce, flip and cook until opaque, about 6-8 minutes. **Add** remaining lemon butter sauce to pan and spoon over fish. **Plate** fish topped with pan drippings and parsley.

Makes 4 servings. Per serving: 175 calories | 22g protein | 10g total fat | 4g saturated fat | 3g mono fat | 2g poly fat | 0g carbohydrate | 0g sugar (0g added sugar) | 0g fiber | 374mg sodium



EASY recipe

Stay in Touch

Keep those questions and suggestions coming!

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EXPERT advice — Elizabeth Smoots, MD

Q: Health effects of loneliness?

A: Loneliness is a widespread but under-acknowledged condition that can profoundly affect our physical and mental health. Those who chronically feel alone and lack meaningful relationships may be at greater risk for:

- High blood pressure.
- Heart disease.
- Stroke.
- Type 2 diabetes.
- Poor immunity.
- Depression, anxiety and dementia.
- Premature death.

Some groups are at higher risk for loneliness, including those who have a low income, live alone or in an isolated area, or have chronic health conditions or disabilities. However, living alone doesn't always go hand in hand with loneliness, which is the feeling of being lonely and isolated.

Here are some ways to combat loneliness:

- Talk about your feelings to a mental health professional or confidante.
- Find ways to support others (e.g., by volunteering).
- Spend time with pets or animals.
- Reach out to people in your network, or expand your circle by joining clubs or organizations.

Slow Down Racing Thoughts

By Eric Endlich, PhD

If you've experienced racing thoughts — feeling like your mind has sped up — you know they can make it difficult to calm down and focus. Racing thoughts can result from stress, anxiety, bipolar disorder and certain medical conditions, as well as caffeine or other substances.

Try a few of these strategies and see what works best for you:

- **Breathe slowly and deeply.** Within minutes, you may feel more relaxed.
- **Practice mindfulness.** Try yoga or meditation, or focus on your experience in the moment.
- **Accept your thoughts.** Rather than resisting or judging what's happening, just notice what's happening with your mind.
- **Get busy.** Focusing on an activity, whether exercising, reading or conversing with someone, can give your mind a chance to settle down.
- **Pick a worry time.** Use this designated time to explore your concerns; at other times, simply take note of what you plan to worry about and then move on.
- **Write it down.** Putting your thoughts in a journal may help take some of the internal pressure off. Consider whether you need to take any action to improve your situation, or whether you're spending unnecessary energy on issues that are out of your control. While you're at it, jot down some things you're grateful for or happy about.
- **Talk to someone.** If you are struggling to cope with racing thoughts, talking to someone can be helpful. This could be a friend, family member or mental health professional. In some cases, medication may be recommended.



Drug deaths from counterfeit pills are soaring. Prescription drugs can be expensive, even if you have health insurance that requires hefty copays. But obtaining antibiotics, pain pills, antidepressants or any other prescription drugs illicitly through sources or ads not requiring a legitimate prescription can be deadly. The drugs could be counterfeits containing dangerous chemicals and drugs that can cause illness and even death. The CDC reports drug deaths from counterfeit pills have more than doubled in recent years. Can't afford your prescription? Talk to your health care provider or pharmacist about generics or other medication options.