



## Asthma Advice



May is Asthma and Allergy Awareness Month.

**Asthma is a chronic condition of the lungs' airways**, causing them to narrow and become inflamed. This produces coughing, wheezing and difficulty breathing. For some people, asthma is a minor nuisance. For others, it can be a major problem that interferes with daily activities and may lead to life-threatening asthma attacks.

**Respiratory viruses, including colds or flu, can worsen your asthmatic symptoms.**

If you have moderate-to-severe asthma, your risk of being hospitalized for COVID-19 increases.

**While asthma can't be cured, its symptoms can be controlled.** And because asthma often changes over time, it's important that you work with your health care provider to track your signs, manage symptoms and adjust treatment as needed.

**If you have asthma, you may not know the precautions for reducing symptoms and your risk for asthma attacks and serious illness.** As a reminder:

- Avoid smoking and secondhand smoke.
- Avoid air pollution from factories, cars and wildfire smoke.
- Reduce exposure to dust and dust mites.
- Use a vacuum with a HEPA filter.
- Use a HEPA air purifier.
- Avoid using sprays.
- Make sure you have good air ventilation.



**Sinus infections, allergies and acid reflux can increase asthma attacks.** Other triggers: physical exercise, high humidity, breathing in cold, dry air, some foods, food additives and fragrances.

**Know the signs that your asthma may be worsening:** more frequent, bothersome symptoms; increasing difficulty breathing, as measured with a peak flow meter; and needing to use a quick-relief inhaler more often.

“A somebody was once a nobody who wanted to and did.” — John Burroughs

**Smart Moves Toolkit**, including this issue's printable download, **Safety Corner: Green Thumb**, is at [personalbest.com/extras/22V5tools](https://personalbest.com/extras/22V5tools).

## BMED FUND notes

### Managing Stress and Life's Challenges — AbleTo Helps You Be Your Best

A brand new and exciting program is now available to Gateway-BMED's insured membership as part of Aetna's behavioral health service bundle. The **AbleTo Program** has already been announced via direct mail in some cases to subscribers; however, it is available to all insured members regardless of whether you have received a flyer directly from Aetna or are merely interested in advancing your health by working through normal emotions associated with either life or health challenges. The focus of the program is to employ the trendsetting concept of harnessing the benefits of concentrated therapy and coaching services using a short-term, eight-week model. **In most, if not all, cases, there is absolutely no cost to you.**

Every week, you'll meet with your experienced care team (a behavioral/life coach and therapist). You'll work with them to set goals and learn coping strategies in two private sessions per week. Your team will help you:

- Better understand the relationship between thoughts, feelings and actions.
- Get ahead of challenging issues, including medical conditions, family problems or personal hurdles.
- Overcome obstacles that keep you from living your best life.

Unlike other telemedicine services, this program has proven effectiveness and offers flexible and personalized scheduling.

In order to learn more about this innovative program, just call 844-330-3648, and a representative will be able to better help you understand the specifics of this unique opportunity.

Continued on page 4. >>

# dollars&sense

## TD Tip: Zero-Down Home Loans

By Jamie Lynn Byram, PhD, AFC

**Down payments are often a deal-breaker for buying a home.** Many consumers have steady jobs and good credit, but saving considerable sums of money may be out of reach. Zero-down home loans allow the borrower to purchase a home without having to put money down. While zero-down loans make it possible for consumers to buy houses, they are not a good idea. Below are a few reasons why:

**Higher interest rates:** Needing a zero-down loan signals to creditors that you are unable to save. Higher interest rates will cause you to pay more over the life of the loan.

**More interest:** Zero down on a mortgage means that you will pay more in interest over the life of the loan. For example, if you want to buy a home for \$250,000 at 4% interest for 30 years, you will pay \$179,840 in interest over the life of the loan. If you put 5% down on the home and took out a loan for \$237,500, you would pay \$158,240 in interest, saving \$21,600.

**Property mortgage insurance (PMI):** A zero-down mortgage will mean that you have to insure your loan to reduce the lender's risk. If you owe more than 80% on the value of your house, lenders require you to pay PMI premiums until your loan balance is under 80%. This payment is added to your monthly mortgage payment.

**Last word:** Save for a down payment on a home; even 3% makes a difference.

# The Myth of Multitasking

**We can't do two things well at once.**

When we multitask, we switch our attention between two tasks, often performing less effectively at both. The idea of multitasking has been around for decades and first referred to using a single computer to simultaneously carry out two or more jobs.

**Everyday examples:** We text or answer email while in meetings, play video games when chatting with family, take notes during a lecture, drive while talking on our phones or cook dinner while helping our kids with homework. Being a multitasker may be a point of pride for some, implying mental dexterity and effective productivity.

**Multitasking can help us save time in some cases,** but research suggests that trying to do more than one **challenging** task at a time may decrease our overall productivity instead. Most people tend to work slower and less efficiently when multitasking because of the increased mental demand of jumping from one thing to another.

**Staying focused on one task at a time can increase work productivity.** If you are dedicated to multitasking, but you start more tasks than you can finish, start prioritizing your tasks in order of importance. Begin with your most demanding assignments and finish your day with lighter and less time-consuming tasks whenever you can.



## Fitness Parks

**Public parks can be more than places for walks and picnics.** In fact, there's a movement to provide accessible fitness equipment in parks and create free fitness parks to promote regular physical activity for more people.

**Physical activity is a national health priority,** according to the CDC.

Regular exercise lowers the risk for health problems ranging from type 2 diabetes and cardiovascular disease to depression and anxiety disorders. What's more, as people begin using local parks to exercise more, research shows residents of nearby neighborhoods often are inspired to take the initiative and pursue a healthier lifestyle.



**You won't find the high-tech fitness equipment common in indoor gyms at fitness parks,** and the equipment available often varies between locations. But, according to research, you are likely to find weather-resistant tools for strength building, balance and aerobic exercise, including ski machines, push-up bars, balance beams, rope climbs and equipment for performing leg presses.

**Many communities don't have the resources** to build new outdoor fitness spaces in parks. But there's good news: Nonprofit organizations, including FitLot and AARP, are helping towns throughout the U.S. build more outdoor fitness parks so more people can enjoy an active lifestyle.



**To see if there's a fitness park near you,** visit the **FitLot map** at [fitlot.org/parks](http://fitlot.org/parks) or search for **outdoor fitness parks** and your location.

# Sugar vs. Artificial Sweeteners

By Cara Rosenbloom, RD

**Craving sweets is common, and it's fine to indulge occasionally as part of a nutritious eating plan.**

You may wonder whether it's better to choose sweet foods and beverages that are made with sugar or with artificial sweeteners, such as aspartame or sucralose. The truth is, there's no clear winner.

**Sugar has 15 calories and four grams of carbohydrate per teaspoon.** Nutrition guidelines recommend no more than 12 teaspoons of added sugars per day. Some people prefer the taste of sugar compared to artificial sweeteners, and appreciate that it's more natural rather than artificial. But sugar has been linked with tooth decay, and excess amounts (above 12 teaspoons per day) have been linked to weight gain, heart disease, stroke, type 2 diabetes and some cancers. For context, a can of soda contains ten teaspoons of sugar.

**Artificial sweeteners** are much sweeter than sugar, but have zero calories and usually no carbohydrates. People with type 2 diabetes may prefer artificial sweeteners over sugar because they have less effect on blood sugar levels. And people looking to lose weight may choose artificial sweeteners due to their lower calorie count. Here's where it gets murky: Some studies show that artificial sweeteners may actually increase the risk of weight gain, heart disease and type 2 diabetes. The research is ongoing.



**Bottom line:** Choose whichever you prefer, since both are fine in small amounts. But overall, it's best to simply choose fewer sweets, such as soft drinks, candy, pastries, ice cream and chocolate, whether they are made with sugar or artificial sweeteners. These foods are considered treats, not staple foods, so limit your intake no matter how they are sweetened.

## One-Pan Baked Shrimp and Vegetables

**EASY** recipe

- |   |                               |
|---|-------------------------------|
| 2 cups broccoli florets                 | ½ tsp salt                    |
| 1 zucchini, sliced                      | 2 tsp Italian seasoning       |
| 1 small red onion, cut to ½-inch slices | 2 cloves garlic, minced       |
| 1 yellow pepper, cut into strips        | 1½ lb. shrimp, deveined       |
| 2 tbsp extra-virgin olive oil           | 2 tbsp finely chopped parsley |
|   | 1 lemon, cut into wedges      |



**Preheat** oven to 400°F. **Line** a sheet pan with foil or parchment paper. **In** a large bowl, combine broccoli, zucchini, onion and peppers. **Add** olive oil, salt, Italian seasoning and garlic, and stir to combine. **Pour** the vegetables onto the sheet pan and bake 20 minutes. **Remove** sheet pan from oven. **Add** shrimp to sheet pan and bake 5-8 more minutes or until shrimp are cooked. **Stir** together and add to a serving platter. **Garnish** with parsley and a squeeze of lemon and serve.

**Makes 4 servings. Per serving:** 256 calories | 37g protein | 8g total fat | 1g saturated fat | 5g mono fat | 2g poly fat | 10g carbohydrate | 4g sugar | 4g fiber | 512mg sodium



**Learning to recognize a stroke saves lives.** During **Stroke Awareness Month**, learn about **FAST**, a quick way to know if someone is probably having a stroke:

- F** – **Face** drooping on one side?
- A** – **Arms** don't both stay upright when raised?
- S** – **Speech** is slurred or strange?
- T** – **Time** to call 911 for urgent medical assistance if you note any or all of the FAST symptoms.

Visit the American Stroke Association at [stroke.org](http://stroke.org) for more information, including how to lower your risk of stroke.



## TIP of the MONTH Vegetables on Your Mind

**In addition to well-known benefits for heart health**, it turns out that eating vegetables can also benefit our mood. A new study found that people who ate at least three servings of vegetables per day reported better psychological well-being and had higher scores on a subjective happiness scale than people eating fewer vegetables. It's likely a combination of vitamins, fiber and antioxidants that offer this beneficial effect.

## 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; 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. © 2022 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® 1 Ebix Way, Johns Creek, GA 30097 • 800-871-9525 • fax 205-437-3084.

## EXPERT advice — Eric Endlich, PhD

### Q: What is talk therapy?

**A:** Psychotherapy, or talk therapy, is treatment for anxiety, addictions, depression, relationship problems, and other concerns. Often delivered by licensed professionals, such as psychologists or social workers, therapy consists of conversations in which the professional guides you in gaining relief from your symptoms or pursuing your goals.

There are many different forms of therapy, such as cognitive behavioral therapy, dialectical behavior therapy, psychoanalysis and family systems therapy. The therapy format can be individual, couples, family or group, and the number of sessions can vary. Most therapy clients experience improvement, depending on factors, including the therapist's skill and the client's willingness to follow through on recommendations.

Most important, however, is a good match, so take time to do your research and shop around to find someone with whom you'll be comfortable working.



## BMED FUND notes Continued from page 1. >>

**May Educational Opportunities:** We have received many positive reviews from the several hundred individuals who have already been able to participate in the live webinars presented by Valley Health Systems to date. If you missed any of the March or April sessions, they are available by using the original link provided by to you by your wellness ambassador for 180 days after their live airing. This month's exciting calendar includes the following:

### Wednesday, May 11, 2022 – Strategies for Stroke Prevention in Atrial Fibrillation...

**Beyond Blood Thinners** – presented by cardiologist, Elliott Brown, MD. Dr. Brown will provide this in-depth and innovative webinar as a follow-up to March's interesting presentation, Know Your Numbers. Dr. Brown is an outstanding speaker, who has developed his own brand of healing and technique, which integrates a patient's psychological perspective with their medical condition.

**Thursday, May 26, 2022 – Conquering Cravings** – presented by Nicole Fuller, RDN, where she will provide a variety of tips and tricks to help curb cravings and maintain healthy eating habits. As a registered dietitian nutritionist, she will help to translate the science of nutrition into practical solutions for healthy living.

Wishing you a happy and healthy month of May!!

Marianne Eskilson, Gateway-BMED Health and Wellness Consultant  
[msmith@civitasnj.net](mailto:msmith@civitasnj.net) • (973) 944-8693

## Teens at Work

Teens can benefit from jobs or internships during summer break from school, gaining experience and income.

While they may say, "It's just a summer job," that doesn't mean they don't have a right to a safe workplace. Make sure they come away with a good experience:

**Know** where your child is working and ask questions about the job.

**Teach** them to ask questions if they don't understand something or if something seems unsafe.

**Remind** them that they have the right to a safe workplace.

**Encourage** them to report hazards or unsafe conditions to their supervisors. **Tip:** You can offer to help them report hazards.

**Remind** them to wear safety gear required for their job.

**Watch** for signs of concern, such as increased stress levels, anxiety and fatigue.



**National Women's Health Week, May 8 to 14, emphasizes every woman's unique health journey.**

Whether you're in your 20s or 90s, or any decade in between, take time this week to learn how to protect and improve your health. The Office of Women's Health at [womenshealth.gov](http://womenshealth.gov) offers steps you can take to live your healthiest life at any age, including information on mental health, avoiding disease risks, ways to work exercise into your day, checkups you shouldn't skip, and when to see your health care provider.



**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 pandemic information visit [coronavirus.gov](http://coronavirus.gov).