

# EMI HEALTH

Smart Benefits

www.emihealth.com

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“An ounce of prevention is worth a pound of cure.”

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## How do you say, ‘I love you’?

*Everyone needs to feel love in different ways. For some, it's words; for others, it's action. There are many ways to let someone know how deeply you care.*

*Here are some ideas:*

- **Leave a note in a lunchbox or briefcase.** Use the note to say thank you for what you appreciate about the person or include a promise of what you might do for him or her (make dinner, give a back rub, etc.).
- **Send an e-mail during the day.** It doesn't have to be overly mushy. A simple, “I'm thinking about you” can make people feel they are loved.
- **Pitch in with a to-do project that your loved one has wanted to start/complete** — whether it's painting a room, repairing a leaking faucet, or organizing the home office.
- **Surprise your special someone with spontaneity.** Without letting the person know ahead of time, plan an evening out or a daytrip. Knowing that you put time and effort into planning something can be as meaningful as the activity itself.

*Go beyond just saying, “I love you.”  
Have fun with love. Get creative  
with how you express  
your feelings.*

## Being a good friend

To make friendships richer and stronger, here are some qualities to keep in mind:

- Be self-sufficient and independent
- Be upbeat, positive, and warm
- Talk about others positively
- Be honest and dependable
- Both talk and listen
- Respect your friend's feelings
- Accept your differences and don't judge
- Listen attentively and don't interrupt
- Give your friend “space”
- Create opportunities for humor

Source: *Substance Abuse and Mental Health Services Association*

**Inner Hunger**  
see page 5...

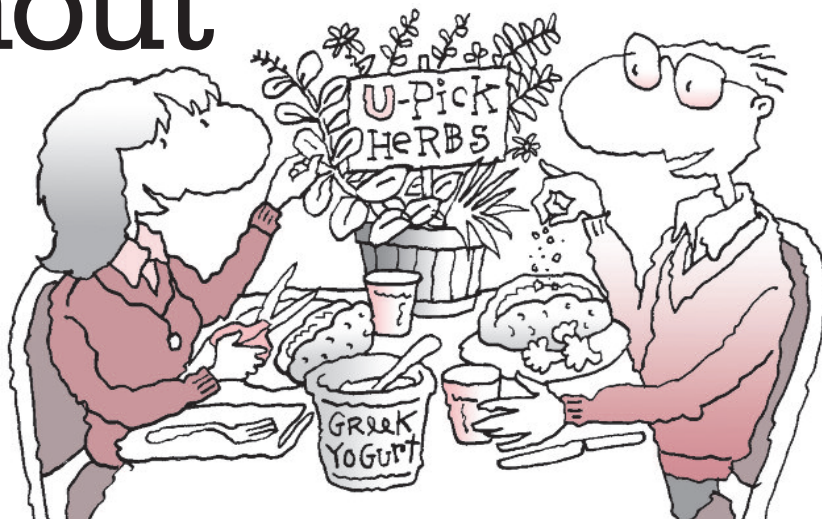


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# Heart-healthy recipe tricks without sacrificing taste

What you eat can greatly affect your heart's health. If your meals and snacks are regularly packed with saturated fats and sodium, your ticker might eventually take a time out. You don't have to sacrifice flavor for your heart to feel good. Just tweak your recipes a bit.



Instead of:	Use:
<ul style="list-style-type: none"> <li>• Salt</li> <li>• Whole milk (1 cup)</li> <li>• Shortening (1 cup)</li> <li>• Sour cream</li> <li>• Egg (1)</li> </ul>	<ul style="list-style-type: none"> <li>• Herbs and spices</li> <li>• Fat-free milk (1 cup) plus 1 Tbsp. unsaturated oil (such as olive, safflower, or peanut oil)</li> <li>• 2 sticks polyunsaturated margarine (select margarines low in trans fat or trans-fat free)</li> <li>• Fat-free plain Greek yogurt</li> <li>• 1 egg white plus 2 tsp. unsaturated oil, or a cholesterol-free egg substitute</li> </ul>

How you prepare your recipes can also make a difference. Here are some healthful cooking techniques.

- **Bake meat or poultry** in covered cookware with a little liquid such as water, juice, cooking wine, or vinegar.
- **Poach chicken or fish** by submerging it in a simmering liquid.
- **Microwave and drain fat** from meat or poultry by placing the food between paper towels during cooking.
- **Grill, broil, or roast meat or poultry** by placing it on a rack so fat drippings fall from the meat or poultry. To keep the meat or poultry moist, baste with fat-free liquids such as cooking wine, tomato juice, or lemon juice.
- **Steam meat or vegetables** in a basket over simmering water.
- **Put ground meat and poultry** in a strainer lined with paper towels after browning, or rinse with warm water.

### Oat Bran Blueberry Muffins

- 2 1/4 cups oat bran
- 1 Tbsp. baking powder
- 2 large bananas, chopped
- 1 1/4 cups fat-free milk
- 1/4 cup maple syrup
- 1 tsp. cinnamon
- 2 egg whites
- 1 cup fresh or frozen blueberries

Preheat oven to 400° F. Fill muffin tins with paper liners. Combine oat bran, baking powder, and cinnamon. Blend bananas, milk, maple syrup, and egg whites in a blender until smooth and frothy.

Pour liquid contents into oat bran mixture. Blend until dry ingredients are moist. Stir in berries. Fill muffin wells about 2/3 full.

Bake for 20 minutes or until tops are brown.

*Serves 12.* Per serving: 74 calories, 0.6 g fat, 0.5 mg cholesterol, 146 mg sodium, 18 g carbohydrates, 2 g fiber, 3 g protein

## Get Moving

# Hot dance steps for romance or fun

Dancing can be a great way to burn calories; strengthen your heart, muscles, and bones; and have fun, too. It doesn't matter how old you are, and there are many types to fit any personality. Here are just a few:

- **Ballroom:** Grab a partner and take up ballroom dancing. There are many types of ballroom dancing such as the waltz, tango, samba, rumba, swing, foxtrot, and others often seen on shows such as *Dancing with the Stars*.
- **Country dancing:** If you like country-western music, you may get a kick out of this type of dancing. There are two varieties: partner and group dances. Partner dances include both lead-and-follow and pattern dances. Group dances include line and square dances.
- **Tap dancing:** Dancers wear special shoes with metal taps on the bottom. Tap dancers use their feet like drums to create rhythmic patterns and timely beats.
- **Hip-hop:** Typically danced to hip-hop music, this type evolved from the hip-hop culture. Improvisation and personal interpretation are part of hip-hop dancing.

Check out what's available in your local area. Look at dance studios and community recreation departments that often offer dance classes through the winter months.

## The 10% Rule

Ready to rev up your workout? Not so fast. Don't try to add too much too soon or you may sideline yourself.

When adding to your activity level, increase it no more than 10% per week. For instance, if you usually walk two miles daily and want to boost your fitness level, don't try to double it in a week's time. Gradually add more distance. Tack on another 0.2 miles. Slowly build up to more miles each week until you reach your new goal. The same 10% rule goes for strength training.

Source: American Academy of Orthopaedic Surgeons

## Putting your best foot forward

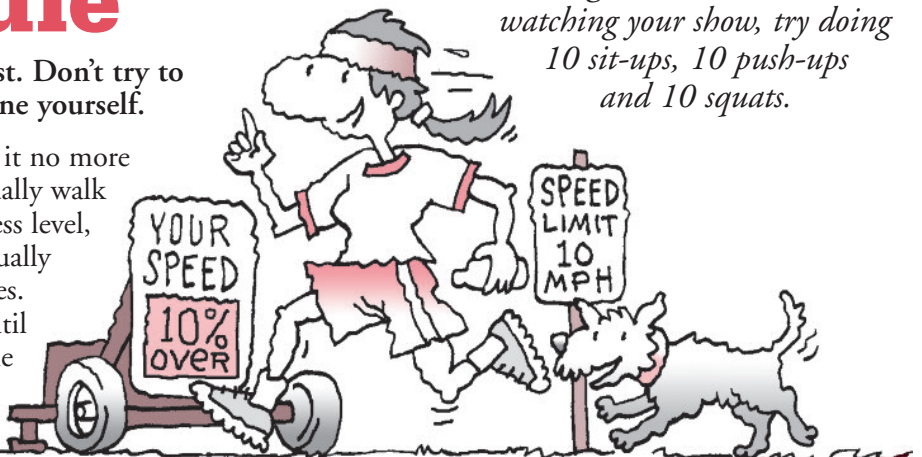
Finding the right athletic shoes for your activity and your feet can be easy. Here are seven shopping secrets to find the best shoes:

1. Try on shoes after a workout or run, or at the end of the day when your feet will be at their largest.
2. Wear the same type of socks you wear for that sport.
3. When wearing the shoes, you should be able to wiggle all of your toes.
4. The shoes should feel comfortable when you try them on. You don't need a break-in period.
5. Walk or run a few steps in your shoes to be sure they are comfortable.
6. Your heel should not slip as you walk or run. It should be snug in your shoe.
7. If you participate in a sport three or more times a week, you need sport-specific shoes.

Source: American Academy of Orthopaedic Surgeons

## smart Living

Make the most of TV time. During commercials or while watching your show, try doing 10 sit-ups, 10 push-ups and 10 squats.



## Picking a pediatrician

Whether you're a first-time parent looking for a pediatrician, have moved and need a new doctor for your little ones, or are unhappy with your child's current health-care provider, take time to find one who fits you and your children's needs.

Use the American Academy of Pediatrics' Find a Pediatrician tool ([www.healthychildren.org](http://www.healthychildren.org)) to find names of board-certified pediatricians in your area. Compare that list to a list of pediatricians covered by your health insurance.

Call the offices of covered pediatricians and learn more about them and their practices.

- **What medical school did the pediatrician attend**, and where did he or she undergo postgraduate and residency training?
- **Which hospitals does the doctor use?** If your children need to be hospitalized, where would they be admitted?
- **Is the office conveniently located** with office hours that fit your schedule?
- **What is the doctor's policy on phone calls?** Is a nurse available to answer routine questions?
- **Is the doctor in a group practice** with other physicians? Do other physicians cover for the doctor when he or she is unavailable?
- **What are the doctor's fees** for sick visits, routine examinations, and immunizations?
- **Does the office process insurance forms** for your specific insurance?

Source: American Academy of Pediatricians

## Taking the chill out of frostbite

If you're outside in cold temperatures and start to lose feeling and color on your body, you may be suffering frostbite. The injury most often affects the nose, ears, cheeks, chin, fingers, or toes.

Frostbite can cause permanent damage, so heed early warning signs. If any skin becomes red or painful, get out of the cold or protect any exposed skin.

*Other, more advanced frostbite symptoms may include:*

- A white or grayish-yellow skin area.
- Skin that feels unusually firm or waxy.

Because frozen tissues are numb, people may be unaware they have frostbite until someone else points it out.

*If you believe you or someone else has frostbite:*

- Get into a warm room as soon as possible.
- In the meantime, cover the frostbitten area with something warm.
- Do not walk on frostbitten feet or toes unless absolutely necessary.
- Get the affected area in warm — not hot — water or use body heat to warm the area.
- Don't use a heating pad, or heat from a stove, fireplace, or radiator for warming. Affected areas are numb and can be easily burned.

Source: Centers for Disease Control and Prevention



## Germs don't like people who wash their hands

For proper hand washing, you need to use soap and water or hand sanitizer. Water alone is not enough. Your skin produces oils on which germs can stick. Soap or alcohol-based hand sanitizers can break down the oil, making it more difficult for germs to remain on your hands.

Using regular soap is just fine for killing cold- and flu-causing germs. Antibacterial soaps and gels aren't any better. Alcohol-based hand sanitizers are also effective at killing germs and can be used when soap and water are not available.

Source: Centers for Disease Control and Prevention



## Inner hunger

In the United States, nearly 10 million females and 1 million males are fighting the eating disorders of bulimia or anorexia. Millions more are struggling with binge eating. Chances are you may know someone who has an eating disorder. Four out of 10 Americans have either suffered or have known someone who has suffered from an eating disorder.

People do not choose to have eating disorders. Eating disorders are about more than just food. They are real, complex, and even devastating psychological conditions that can have serious consequences on health, productivity, and relationships.

Anyone can develop an eating disorder. Although more common in females, eating disorders affect males, too.

### *There are three recognized types of eating disorders:*

- **Bulimia:** Feeling out of control when eating, followed by attempting to compensate for what has been consumed by vomiting, using laxatives, and/or exercising excessively.
- **Anorexia:** Self-imposed starvation and significant weight loss over a short period of time.
- **Binge eating:** Out-of-control eating without behaviors to compensate for eating.

A person cannot self-treat an eating disorder. Professional help is needed. If you have an eating disorder or suspect that someone you care about may have one, go to [www.nationaleatingdisorders.org](http://www.nationaleatingdisorders.org) for more information. You may also call (800) 931-2237.



### *A mood booster:* **Magazines and Mod Podge®**

Tackling an art project, even if you don't consider yourself an artist, can be just what the doctor ordered to help your outlook or stress level. Art therapy uses the creative process of art making to improve and enhance the physical, mental, and emotional well-being of individuals of all ages.

Here is one idea the next time you need a release. It's a magazine montage. You'll need:

- A stack of old magazines
- A blank paper or journal
- Scissors
- Glue sticks or a paint brush and Mod Podge

*(A glue/sealant/varnish in one, available at most craft stores. You can apply it on the underside and on top of what you're attaching to seal your project and add shine).*

Flip through the magazines to find positive words or sayings and feel-good images. Cut out the words and images, and glue or Mod Podge them to the paper or journal cover. If you're using Mod Podge, you can brush on a top coat. When done, you'll have a visual aid to help you think happy thoughts when times get tough. If you decorated a journal, you can use it for free writing — another healthful way to get your feelings out.

*“The 10 most powerful two-letter words: ‘If it is to be, it is up to me.’”*

— Unknown

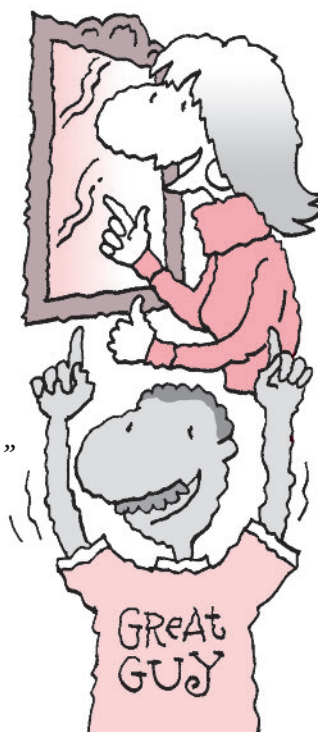
## I think I can

Positive self-talk may help you to deal with stress and keep yourself calm. You don't have to talk out loud. You can self-talk in your head. The key is talking positively rather than negatively, which can increase stress.

Practice positive self-talk every day — on your way to work, at your desk, before you go to bed, or whenever negative thoughts creep into your head.

- “This is impossible” becomes “I’ll do the best I can.”
- “Nothing is going right” becomes “I can handle things if I take one step at a time.”

Source: American Heart Association



# Fiscal Fitness

## Balancing act: Managing credit-card balance transfers

Transferring a balance from one credit card to another? Here's what you need to know:

- The new card generally charges a balance transfer fee.
- The 2009 credit-card reform (CARD) law does not limit balance transfer fees.
- Fees can be a fixed dollar amount (e.g., \$5) or a percentage of the balance (e.g., 4%), whichever is greater.
- Fees average 3.53% and range from 2% to 5% of the transferred amount, according to Consumer Action (e.g., \$200 to \$500 on a \$10,000 balance).
- Most banks don't cap balance transfer fees and some set \$5 or \$10 minimums.
- Balance transfer fees must be listed in the "Schumer Box" (disclosure table) on credit-card applications.
- No-fee balance transfers are rare. Fees will reduce interest savings.
- Before transferring a balance, determine if you'll save money and how the terms affect you.
- If a transfer offer has a low "teaser" rate, pay off the balance before it expires.

*That money talks  
I'll not deny,  
I heard it once:  
It said, 'Goodbye.'*

— Richard Armour

## Tax preparation: DIY or hire a professional?

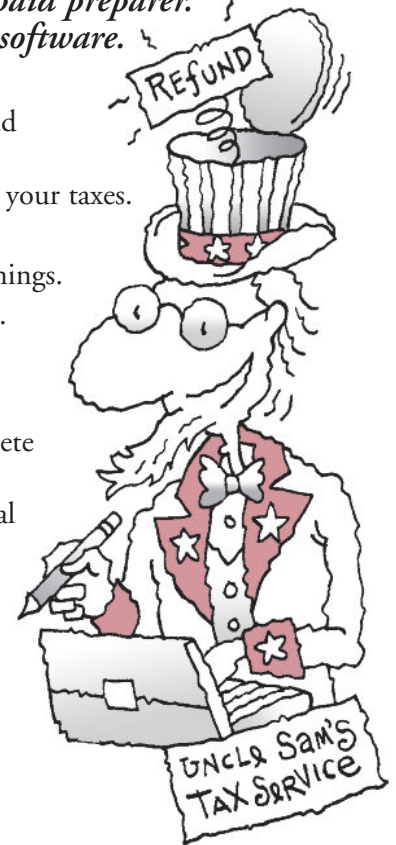
*It depends. About 60% of taxpayers use a paid preparer. The rest go it alone, often with the help of software.*

### Do it yourself when you...

- Can spend the time needed to tally income and deductions, and complete necessary forms.
- Understand the calculations required to figure your taxes.
- View taxes as an interesting annual challenge.
- Want to spend tax preparation fees on other things.
- Are organized and keep good financial records.
- Have previous tax returns to use as templates.

### Consider hiring a tax pro when you...

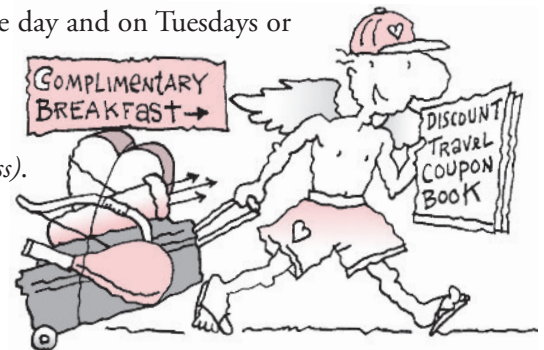
- Don't have the time and/or expertise to complete required forms.
- Have a complex financial situation (e.g., capital gains, business income, itemized deductions).
- Experience a major life change with tax implications (e.g., marriage, divorce, parenthood, retirement).
- Relocate to a new state and must file two state income tax returns.
- Have a new source of income (e.g., interest from a trust account).
- View taxes as a burdensome chore.



With or without a tax preparer, taxpayers are responsible for the accuracy of their tax return. Review it carefully before signing. Free tax preparation services are available through the IRS Volunteer Income Tax Assistance (VITA) and Free File programs. For more information, visit [www.irs.gov](http://www.irs.gov).

## Spring break without breaking the bank

- Buy a package. Bundle air or rail transportation, hotel, tours, and other expenses.
- Use money-saving coupons. Check popular destination guidebooks.
- Travel off-peak. Fly early or late in the day and on Tuesdays or Wednesdays to save on airfares.
- Ask for discounts or free add-ons. Request a hotel room discount or complimentary services (e.g., gym access).
- Join a club. Take advantage of AAA and AARP discounts.
- Eat free. Stay at hotels that include complimentary breakfast.
- Develop a budget. Set daily limits for food and entertainment.





## Issue Insight

Find more health and wellness information and tools online by logging onto [Feb.HopeHealth.com](http://Feb.HopeHealth.com). Or, scan the Quick-Response Code with your smartphone to get there.

Here's what you'll find at [Feb.HopeHealth.com](http://Feb.HopeHealth.com):

- A one-minute video on hassle-free ways to keep your heart healthy
- An assessment to see if you have low vision
- An assessment for evaluating whether you have an eating disorder

Scan with your smartphone



## TOOL BOX Your Source for Cool Tools & Resources



# Great health care without added costs

February is National Wise Health Consumer Month.

There are ways you can help to lower your expenses without sacrificing your health and well-being.

**Learn how to best use your health-care plan.** Can you save money by ordering prescriptions by mail? Is there a health-care or flexible savings account option? Does the plan require a primary-care physician? Which regular screenings for cancer, heart disease, diabetes, and other conditions are covered, and how often? Does your plan pay more for doctors and hospitals in its network?

**Use emergency rooms for emergencies only.** About 40% of visits to ERs are made unnecessarily for sore throats, minor cuts, and scrapes.

**Request generic rather than brand-name drugs.** Other ways to save on medications: Ask for samples. Before requesting a drug you see advertised, talk to your pharmacist or doctor.

Many older medications offer effective treatment at a lower price. Review all medications with your primary doctor at least once a year. Find out if there is one drug that could replace two or three you are taking.

**Get the regular health screenings recommended for your gender and age.** Early detection of any serious condition may save loads of money – as well as your life.



## February Health Observance

### Low Vision Awareness Month

Anytime you have a change in your vision, you need to get it checked out. There are a number of eye conditions; one is low vision.

#### What is low vision?

Low vision means that even with regular glasses, contact lenses, medicine, or surgery, you have difficulty with everyday tasks.

#### How do you know if you have low vision?

Even with regular glasses, do you have trouble:

- Recognizing faces of friends and relatives?
- Doing things that require you to see well up close, such as reading, cooking, or fixing things around the house?
- Doing tasks at work or home because lights seem dimmer than they used to?
- Matching the color of your clothes?
- Reading street and bus signs or the names of stores?

#### What causes low vision?

Low vision can result from various eye diseases, disorders, and injuries. Many people with low vision have age-related macular degeneration, cataracts, glaucoma, or diabetic retinopathy. Age-related macular degeneration accounts for almost 45% of all cases of low vision.

If you suspect you have low vision, schedule an appointment with an eye-care professional.

The information in this publication is meant to complement the advice of your health-care providers, not to replace it. Before making any major changes in your medications, diet, or exercise, talk to your doctor.

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# HOPE HEALTH LETTER

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## weight control

### *Eating your troubles away?* **Tips on getting a grip so you don't gain weight**

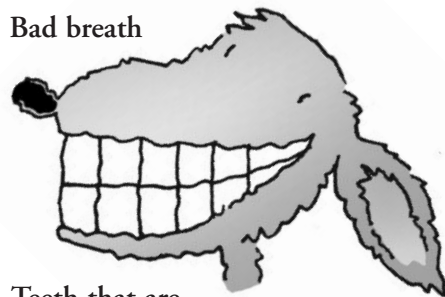
Relying on food to meet emotional needs isn't a healthy way to cope. After awhile, too much emotional eating can lead to weight gain.

- If you turn to food when you're lonely or bored, call a friend, walk your dog, find an activity, or head to the library or mall.
- If you're an end-of-a-long-day eater, find other relaxing ways to erase stress. Curl up with a book and cup of herbal tea or take a hot bath.
- If you eat to boost low energy, look for other pick-me-ups rather than food. Take a brisk walk, turn on energizing tunes, or do quick stretches or jumping jacks. You can also take the opposite approach and catch a few zzz's — just keep your nap to 30 minutes or less so the downtime doesn't keep you up at night.

## Dental disease in dogs and cats

Just like humans, pets can have toothaches and other dental problems. Signs of oral and dental diseases in dogs and cats can include:

- Bad breath



- Teeth that are loose, covered in tartar, or discolored
- Sensitivity to your pet's mouth area when you touch it
- Drooling or dropping food from the mouth
- Lack of appetite and/or weight loss
- Bleeding from the mouth

If you suspect your pet has a dental problem, consult with your veterinarian.

Source: *American Veterinary Dental College*

## body, mind, & soul

“It is our choices... that show who we truly are, far more than our abilities.”

— J.K. Rowling,  
*Harry Potter and the Chamber of Secrets*

“Never eat anything whose listed ingredients cover more than one-third of the package.”

— Joseph Leonard

“Things turn out best for the people who make the best out of the way things turn out.”

— Art Linkletter

“The best and most beautiful things in the world cannot be seen or even touched. They must be felt with the heart.”

— Helen Keller