Active Aging Month

Find ways to enjoy each and every day and grow in experience as you age. Don’t just coast through life; fill your hours, days, months and years with activity.

Age is just a number. Life and aging are the greatest gifts that we could possibly ever have.

— Cicely Tyson

Most people would rather not think about aging. But it’s a part of life, and you can live it well into old age with good health habits now.

OuterAisleFresh:
Have you thought about the future of your health? Making healthy food choices now can help you live better as you age. Pg. 2

GetMoving:
Everyone can slow the loss of muscle and even reverse it with regular strength training, regardless of age or fitness. Pg. 3

TheWholeYou: Physical Health
Major studies indicate that regular exercise throughout life is the best strategy for slowing or reversing the effects of aging on several biological markers. Pg. 4

TheWholeYou: Emotional/Mental Health
Depression can occur at any stage in life, making you feel, act and look older. And, yes, it can also have a seriously negative impact on aging. Pg. 5

FiscalFitness:
Caring for others can often be costly, but there are tax deductions available for caregivers. Pg. 6

PlusHealthyConnections:
Basic good health is key to better HDL. Adopting positive lifestyle habits can also help lower LDL cholesterol and lead to other healthful effects. Pg. 7

StockYourToolBox:
Don’t miss our print-and-post flyer, Coping With Chronic Health Problems, plus other resources, at Sep.HopeHealth.com. Pg. 8
I thought, you know the food and the diet thing is 1 way to start yourself onto a healthy lifestyle, but if you don’t move, if you don’t start exercising you’re gonna deteriorate.

— Warren Cuccurullo

**Tip of the Month: Use the ingredients list**

When buying packaged foods, it’s important to look past label claims and spend more time reading the ingredients list. Some claims are unregulated and may make products seem healthier than they are. Ingredients lists tell a more reliable story, so you get a better idea about what’s in your food (the FDA allows rounding of amounts, e.g., 0 grams if the product contains <0.5 grams per serving of trans fats).

— Cara Rosenbloom, RD

**Fish story**

All varieties of fish and seafood have some omega-3 fats. The richest sources of this important fat are salmon, trout, mackerel, herring, sardines and tuna. When buying canned tuna, look for light yellowfin or skipjack instead of albacore. These varieties still contain beneficial omega-3 fats, but often have less harmful mercury.

— Cara Rosenbloom, RD

---

**OuteralisleFresh:**

**Eat well to age well**

By Cara Rosenbloom, RD

_Have you thought about the future of your health? Making healthy food choices now can help you live better as you age. Here’s how:_

- **To retain muscle mass:** Get 25 to 30 grams of protein at every meal to keep muscles strong and prevent muscle wasting. Fish, poultry, tofu, Greek yogurt, nuts and beans are all good choices.

- **To get enough fiber:** Studies show that eating a high-fiber diet when you’re young can help prevent heart disease later in life. Choose fiber-rich foods at every meal, such as vegetables, fruit, whole grains, beans, nuts and seeds.

- **To protect your MIND:** You may reduce your risk of cognitive decline and brain-related diseases such as Alzheimer’s with the MIND Diet (Mediterranean-DASH Intervention for Neurodegenerative Delay diet). It emphasizes brain-boosting foods such as berries, leafy greens, olive oil, nuts, fish and beans. Learn more at [Sep.HopeHealth.com/MIND](http://Sep.HopeHealth.com/MIND).

- **Keep bones strong:** Peak bone mass is reached by age 30, so we need to retain healthy bones with exercise and a healthy diet. Read more about good sources of the bone-building nutrients calcium and vitamin D at [Sep.HopeHealth.com/bones](http://Sep.HopeHealth.com/bones).

Invest in your health by choosing the nutritious foods listed above instead of ultra-processed foods that are high in sugar and salt.

_Sources: National Institute of Arthritis and Musculoskeletal and Skin Diseases, Northwestern University WebMD, Current Opinion in Clinical Nutrition and Metabolic Care_

---

**Perfect Hummus**

- 1 can (19 oz) chickpeas, rinsed and drained
- ¼ cup fresh lemon juice
- 2 tbsp tahini (sesame seed paste)
- 1 clove garlic, minced
- 1 tbsp olive oil • ¼ tsp salt
- 1 tsp ground cumin • 2-3 tbsp water

Combine chickpeas, lemon juice, tahini, garlic, oil, salt and cumin in a blender or food processor and blend. Scrape the sides and blend again. Add water as needed to reach desired consistency. Blend again until smooth. Taste for salt and adjust as needed. Serve with whole-grain pita, carrot sticks and cucumber.

Makes 6 servings. Per serving: 148 calories | 5g protein | 6g total fat | 1g saturated fat | 3g mono fat | 2g poly fat | 20g carbohydrate | 0g sugar | 4g fiber | 240mg sodium

---

Learn more about [OuteralisleFresh](http://Sep.HopeHealth.com) at Sep.HopeHealth.com
Exercise: booster for life
Besides eating nutritiously, no other lifestyle habit has as much impact on health and longevity as exercise. It helps you to stay active and youthful as you age, especially if you develop arthritis, which strikes nearly 60% of people of working age. Keep these exercise rewards in mind: strength, endurance, range of motion, heart health and mental function — and a lower risk of early death. Move every day: formal workouts, walking, stretching, strength training, sports play and chores.

Source: CDC

See page 8 —
StockYourToolBox: See how you can link to Cool Tools & Resources to learn more about the topics in this issue.

GetMoving: Active Aging

Muscle up your strength
Starting as early as 30, we can begin to lose muscle mass — especially if we become more sedentary and less physical. Loss of muscle leads to frailty and loss of independence, accelerating rapidly in our 60s and 70s. However, everyone can slow the loss of muscle and even reverse it with regular strength training, regardless of age or fitness.

Even if you have chronic health conditions, don’t be intimidated by muscle workouts. A moderate strength routine is 2 to 3 brief workouts a week. Get your health care provider’s help in planning a routine based on your fitness level.

The many benefits of muscle workouts may surprise you. The American College of Sports Medicine credits regular strength training with improved blood glucose, blood pressure and cholesterol levels; bone mineral density; and help for pain control, depression and sleep.

Source: American College of Sports Medicine

Mind-body exercise is thriving
High levels of stress are driving the desire for calming activities that also provide health and fitness benefits.

The most popular mind-body workouts, yoga and tai chi, are now practiced by more than 36 million Americans. Often called meditation in motion, yoga and tai chi help offset the mental and physical effects of stress.

Yoga involves breathing techniques, meditation and various physical postures that stretch the muscles. It can improve overall flexibility, joint mobility, muscle strength and stamina — and indirectly help protect heart health.

Tai chi, originally developed for self-defense, has evolved into a graceful form of exercise that promotes energy and serenity through gentle, flowing movements. It puts minimal stress on muscles and joints, making it generally safe for all ages and fitness levels.

Ease into yoga or tai chi: Learn meditative breathing and then preview or try out a class. September is National Yoga Awareness Month, a great time to learn more at Sep.HopeHealth.com/yoga.

Sources: American Osteopathic Association, Harvard Health, Mayo Clinic

See page 8 —
StockYourToolBox: See how you can link to Cool Tools & Resources to learn more about the topics in this issue.

National Women’s Health and Fitness Day
On Wednesday, September 26, an estimated 50,000 to 75,000 women of all ages will participate in local wellness events at more than 500 community locations across the country as part of the annual National Women’s Health and Fitness Day. The 3 goals: Take charge of your health care, make smart health choices and set aside time for regular exercise. Learn more at Sep.HopeHealth.com/fitnessday.

Source: Health Information Resource Center
The Whole You: PHYSICAL HEALTH

September is Healthy Aging Month. Plan for Good Health

Exercise and stay active at every age. Major studies indicate that regular exercise throughout life is the best strategy for slowing or reversing the effects of aging on several biological markers (biomarkers), including:

- **Muscle strength.** The more muscle you use the less you lose. You can increase muscle strength at every age.
- **Body fat percentage.** Without regular exercise your muscles shrink, fat tissue accumulates and you burn fewer calories, leading to weight gain.
- **Aerobic capacity.** The amount of oxygen your body circulates is a key indicator of overall fitness. Cardio exercise improves oxygen flow, boosting stamina and health.
- **Blood sugar tolerance.** Aging may reduce your body’s sensitivity to insulin. Exercise helps increase that sensitivity and lowers your risk of type 2 diabetes.
- **Blood pressure.** It tends to increase as we age. But we can often prevent and reverse high blood pressure with regular exercise and weight control.

If you haven’t already, discover how regular exercise can greatly improve your odds of aging well.

Sources: Healthy Aging, Tufts Medical Center

Decoding the studies behind the news

It’s hard to miss medical news headlines — reports of studies, scientific claims and health warnings generate a lot of information to process, especially when the findings don’t always answer your questions, or multiple studies about the same thing contradict each other.

For the real story behind the headlines, consider:

1. **Size and duration of the study:** Studies that last for several years or are ongoing, involving thousands of people, are more reliable than small, short-term studies. Examples of famous, long-term studies: the Framingham Heart Study, Physicians’ Health Study and Nurses’ Health Study.

2. **Source of the study:** Research papers published in clinical journals (such as the Journal of the American Medical Association) have been peer reviewed by experts in the same field as the papers’ authors.

3. **Type of study:** In general, randomized trials, cohort (long-term, ongoing) studies and human participants provide the most relevant data.

4. **Previous research:** The more science that’s available with similar findings, the more reliable the study. If the study’s results are new, consider it a preliminary step with more research needed.

Sources: Nemours Foundation, Harvard Health Blog, Benjamin Radford, HealthDay News

Back-to-school reminder

Make sure that your children have received all the vaccinations required for school entry. Children need certain immunizations before entering pre-K, kindergarten, 7th grade and 12th grade. Ask your health care provider or school district if your child needs additional vaccines to go to school. Learn more at Sep.HopeHealth.com/vaccines.

Source: CDC

Lower the pressure

High blood pressure (BP) affects nearly a third of American adults. To reduce BP:

1. Get at least 150 minutes per week of moderate-intensity consistent exercise (e.g., brisk walking).

2. Adopt the Dietary Approaches to Stop Hypertension (DASH) diet; learn more at Sep.HopeHealth.com/DASH.

3. Losing just 10% of your excess weight can be very effective. Obesity is a primary cause of high BP, especially in children.

Source: Mayo Clinic

Learn more about The Whole You: at Sep.HopeHealth.com
Can depression affect aging?

Depression can occur at any stage in life, making you feel, act and look older.

It can also have a seriously negative impact on aging. When people are depressed, they often have trouble eating right, exercising and sleeping well — factors that can raise the risk of several common diseases that can shorten lifespan.

Recently, major depressive disorder has been linked (but not established as a direct cause) to accelerated aging at the cellular level, posing a greater risk for aging-related diseases including heart disease, diabetes, obesity, osteoporosis and cancer.

Watch for signs of depression including:
- Ongoing sadness and hopelessness.
- Loss of interest in normal activities.
- Insomnia and constant fatigue.
- Poor concentration and memory.
- Withdrawal and isolation. • Suicidal thoughts.
- Persistent aches and pains. • Substance abuse.

If symptoms persist, talk to your health care provider. Depression is treatable with medication and counseling.

Sources: PubMed, Forbes, CDC

Practice critical thinking

Think about the last time you made a decision or took an action at work, only to realize later that it needed more careful thought. To avoid this misstep, learn critical thinking. It’s a thought process that leads to fewer errors, wiser decisions and more efficient work and communication.

To tune up your critical thinking skills:
- Be alert to new ideas and methods instead of sticking with what is familiar.
- Use curiosity to help solve problems and gain new information.
- Raise your comprehension by staying focused. Listen and read carefully, take notes and think about what you’re hearing or seeing.
- Collaborate with others to get fresh ideas and inspire new ways of thinking.

Will these steps slow down your workflow? With practice, they can do the opposite. When you think through what you are doing instead of acting blindly, you can be more creative, solve problems more successfully and collaborate better. That adds up to improved learning and getting more done.

Sources: Critical Thinking Community, Open Sesame, Business News Daily
The safest way to double your money is to fold it over and put it in your pocket. — Kin Hubbard

Fiscal Fitness: Active Aging

Deductions for caregivers

Caring for others can often be costly, but there are tax deductions available for caregivers. The person you’re caring for must be a spouse or dependent, defined by the IRS as someone for whom you pay at least 50% of their financial support. The person must be related to you or have lived with you for at least a year. Here are a few often overlooked deductions:

• Mileage and lodging — doctor appointments, overnight stays (for medical purposes) and medical procedures all count. Keep a record of mileage and hotel costs.

• Home improvements for medical purposes — widening doorways, bathroom safety improvements, lowering kitchen cabinets — all count as long as the improvement doesn’t increase the value of your home.

• Medical costs — the amount has to be greater than 7.5% of your adjusted gross income. Deductions include prescriptions, medical equipment, dental expense (including dentures), hearing aids, and bandages. Consult a tax professional or the IRS website (IRS Pub 502) for a complete list.

Always consult a tax professional or the IRS at irs.gov if you have any questions about qualifying deductions.

— Jamie Lynn Byram, MBA, AFC, MS

Savings bond savvy

Are you looking for a reliable, safe way to save money for the long term? Invest in government low-risk savings bonds. You can buy them from Treasury Direct (U.S. Department of the Treasury), or from a bank or broker (paper bonds are no longer available). Bonds pay interest until they mature at 30 years. You also can cash in the bonds after 1 year. Learn more at Sep.HopeHealth.com/bonds.

— Jamie Lynn Byram, MBA, AFC, MS

Cheap travel tips

Travel off season, during those months when the weather isn’t great, when certain activities aren’t available (such as snow sports), or when most tourists don’t visit. For example, consider visiting a ski town in the summer, when business slows down, or try London in the fall, to avoid the summer rush.

— Jamie Lynn Byram, MBA, AFC, MS

Rebate Reminders

Companies offer $6 billion a year in cash rebates to attract buyers. But did you know that 60% of rebates go unclaimed due to the difficulty in redeeming them?

The key to getting your money is making sure you follow instructions:

• Keep all receipts for items with rebates. Companies may make you mail copies or originals of all receipts.

• Send in your rebates promptly. Many companies have deadlines as short as 7 days for consumers to submit their documentation.

• Save the box. A rebate application may require the UPC code on the product packaging.

• Check your paper mail carefully. Rebate checks may be designed to resemble junk mail. Don’t be fooled.

• Copy every part of your rebate claim. Companies may ask for you to resubmit, citing a mistake or loss of an application, so copies of everything are a must.

• Keep the appropriate contact information for followup. You may have to contact the company if the rebate doesn’t arrive. Federal law regulates rebate offers, especially those sent in the U.S. mail. If you do the paperwork correctly, meet the deadline and still do not get your money, contact the Federal Trade Commission (ftc.gov) for help.

— Jamie Lynn Byram, MBA, AFC, MS

Learn more about Fiscal Fitness: at Sep.HopeHealth.com
September is Cholesterol Education Month.

How’s your HDL?

Keeping your LDL (bad) cholesterol low is primary to heart health. One part of controlling LDL is boosting your HDL (good) cholesterol, especially if you’re at risk for heart attack or stroke.

Positive lifestyle habits can help improve your cholesterol levels:

1. **Getting 150 minutes per week of exercise**, preferably activity that raises your heart rate, such as brisk walking, swimming laps or running, is best for boosting HDL. **Note:** Get your health care provider’s approval before significantly changing your exercise routine.

2. **Lose excess weight.** If you are overweight or obese, losing 5% to 10% of your current weight can raise HDL, along with reducing blood pressure and blood sugar.

3. **Avoid trans fats.** Some manufacturers have eliminated trans fats, but they remain in some processed foods, so check Nutrition Facts panels and ingredients lists. Avoiding trans fats can improve HDL and LDL levels. Choose better fats found in nuts, olive oil and avocados instead.

4. **Reduce refined carbohydrates.** Switch to whole grains, such as oats, quinoa and brown rice, instead of white flour and white rice.

5. **Limit sugary, fatty and highly processed foods;** replace with fruits, vegetables and protein low in saturated fat.

6. **Stop smoking.** Smoking lowers your HDL and raises your LDL.

Your health care provider can determine the best approach to improving your numbers. In some cases, statins may be beneficial.

Sources: Harvard Health, American Heart Association

---

Start living tobacco free now

Nicotine addiction is a chronic illness, and your health care provider can guide you through quitting. Ask about the options to help you quit, including nicotine replacement aids and non-nicotine medicine to reduce cravings and ease the physical withdrawal symptoms. Learn more at Sep.HopeHealth.com/smokefree.

**See page 8 —**

**Stock Your Tool Box:**

See how you can link to Cool Tools & Resources to learn more about the topics in this issue.

---

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

© 2018 Ebix Inc. DBA Hope Health. 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.

Hope Health® is a registered trademark of Ebix, LLC.

Two Perimeter Park South, Suite 160 East, Birmingham, AL 35243.

Phone: 800-971-9525 • Fax: 205-437-3084

Email: service@hopehealth.com • Website: hopehealth.com

Please recycle.
Antibiotic resistance is a serious global health problem — many major bacterial infections are becoming resistant to commonly used antibiotics due to incorrect use.

In 2017, the CDC created new prescribing practices for antibiotics along with better public awareness and control of their use. Here are some of the guidelines:

1. Don’t insist that your health care provider prescribe antibiotics when you have a viral infection, including: colds, flu, bronchitis, sinusitis and most sore throats.

2. Antibiotics offer no benefit against viruses and may become less effective against bacteria they’re intended to treat. Instead, ask your health care provider about relieving symptoms, such as a saline nasal spray to help clear congestion.

3. Bacterial infections that respond well to antibiotics include bladder, staph, strep throat, many skin and some ear or severe sinus infections.

4. Always take antibiotics exactly as prescribed: Take all of it, even if you feel better. A shortened course of antibiotics often wipes out only the most vulnerable bacteria while allowing more resistant bacteria to survive.

5. Don’t save antibiotics for a future illness and don’t take an antibiotic prescribed to another person.

StockYourToolBox:
Your Source for Cool Tools & Resources

Check out Sep.HopeHealth.com for a ton of useful well-being information. In addition to the links in the newsletter, here’s what else you can find online:

Coping with Chronic Health Problems
Being diagnosed with a chronic illness, such as diabetes, arthritis, asthma, or COPD, can be stressful and discouraging. How will it change your lifestyle and future? For example, you may need to:

- manage your condition and prevent self-care
- adjust to new limitations
- set realistic goals
- plan for medical appointments
- learn about your condition
- seek health care provider support
- access community resources
- manage side effects
- modify daily routine

B. Use supportive relationships:
Maintain supportive relationships with family and friends. It can help ease the burden of chronic illness, especially if you have family or friends who help with your tasks. It can also help you feel more supported during times of stress or illness.

C. Set goals:
Set realistic goals that are achievable and beneficial for your overall well-being. This can include both short-term and long-term goals.

D. Time for a lifestyle change:
Some things you can do to improve your health:

- Get regular exercise
- Eat a balanced diet
- Manage stress
- Get enough sleep
- Avoid smoking
- Reduce alcohol intake
- Practice good hygiene

“Life isn’t simple. But the beauty of it is, you can always start over. It’ll get easier.” — Alacia Bessette

“The beginning of knowledge is the discovery of something we do not understand.” — Frank Herbert

“The first step to getting the things you want out of life is this: Decide what you want.” — Ben Stein

“There is no old age. There is, as there always was, just you.” — Carol Matthau

“You create your opportunities by asking for them.” — Patty Hansen

A guide to Coping With Chronic Health Problems.

Answers to the Fill-In-The-Blanks Puzzle that covers the topics in this issue of the newsletter.

Go to Sep.HopeHealth.com to find these resources.