

# TAKE CHARGE!



February 2021

## The Online Life: How Much is Too Much?

By Eric Endlich, PhD

During the pandemic, some people have tried to minimize infection risk through online shopping, telemedicine and virtual events. But spending too much time online can compromise your mental well-being.

Many people use social platforms to reach out to others. However, if you find that time on social media leaves you feeling lonely, isolated, sad or dissatisfied, it might help to decrease or avoid screen time — especially if you experience cyberbullying. If you're turning to social media to relieve anxiety or depression, try to determine if this outlet is helping you.

Fear of missing out can lead you to respond compulsively to every alert, which can cause distraction, missed sleep and increased anxiety. Consider checking your alerts only at specific times of the day and turn off your electronic device before bedtime instead of being on call 24/7.

Many online activities are designed to continuously ensnare your attention, which can lead to addiction. Being consumed with your virtual presence could leave insufficient time for self-care and in-person relationships. Disabling notifications or removing apps can lessen compulsive checking.



You can reduce excessive internet use by simply being mindful of your motivations and the amount of time you spend online. Are you online as a substitute for real life? If so, consider healthy alternatives, such as exercise, exploring interests or trying something new.

“Failure happens all the time. It happens every day in practice. What makes you better is how you react to it.”

— Mia Hamm

### city events

#### Deferred Compensation Webinars

Women and Retirement  
Tuesday, February 2  
10:00 am – 11:00 am  
[Click here to register](#)

Social Security – It’s a Choice of a Lifetime  
Tuesday, February 9  
10:00 am - 11:30 am  
[Click here to register](#)

How Health Care Costs can Impact Your Retirement  
Tuesday, February 16  
10:00 am – 11:00 am  
[Click here to register](#)

Managing Taxes  
Tuesday, February 23  
10:00 am – 11:00 am  
[Click here to register](#)

Compassion Fatigue  
Thursday, February 4  
12:00 pm – 1:00 pm  
[Click here to register](#)

A Parent’s Introduction to Rethink Webinar  
Tuesday, February 9  
10:00 am – 11:00 am  
[Click here to register](#)

Hinge Health Webinar  
Thursday, February 11  
12:00 pm – 1:00 pm  
[Click here to register](#)

Resilience Webinar  
Thursday, February 18  
11:30 am – 12:30 pm  
[Click here to register](#)

Health Plan Options for Retiring Employees  
[View the recorded 2021 webinar any time here](#)



# Heartbreakers You Can Live Without



**Heart disease remains the leading cause of death** for men and women of most racial and ethnic groups in the U.S. Nearly half of all Americans have some form of cardiovascular disease, claiming more than 800,000 lives each year. But it is highly preventable. **The CDC has tied 80% of deaths caused by heart disease to six preventable conditions. Review them here:**

**1 Obesity** — Ongoing obesity can elevate your blood cholesterol, blood pressure and blood sugar levels, raising your risk of heart disease, stroke and diabetes. Scientists believe you are more likely to develop these conditions if most of your added weight is in your waist or upper body.

**2 Unhealthy cholesterol** — Poor blood cholesterol levels can be a serious risk for heart disease. Eating smart (avoiding saturated and trans fats), exercising regularly, and weight control can all help your cholesterol numbers. For those unable to achieve desirable levels by behavior alone, prescription medications can improve cholesterol.

**3 High blood pressure** — This common condition, also called hypertension, often goes untreated. It is a leading cause of heart attack and stroke. Regular exercise and proper weight can help control and even prevent hypertension; some individuals may still require medication.

**4 Inactivity** — Staying physically active helps control weight as well as blood cholesterol, blood pressure and blood sugar levels, which reduce your odds of cardiovascular illness. Not enough exercise can reduce the strength and efficiency of your heart and blood vessels, leading to premature heart attack and stroke.

**5 Smoking** — If you have high blood pressure or unhealthy cholesterol levels, you are at risk for heart attack; that risk increases significantly if you also smoke. If you have diabetes, smoking increases your risk of nerve damage and kidney failure, and you are three times as likely to die from heart disease as people who have diabetes and don't smoke.

**6 Alcohol abuse** — Drinking too much alcohol can raise blood pressure levels and the risk for heart disease. It also increases levels of triglycerides, a fatty substance in the blood, which can increase heart disease risk. Daily limits: for women, no more than one drink; for men, no more than two drinks.

## Exercise and Mood

**Whether you are feeling stressed, anxious, sad or mad, exercise can often help.**

Researchers have found a strong link between regular exercise and improvements in mental health and mood. Becoming more active can even enhance memory and cognition, too.

**For example, Duke University researchers found that people who are active** are less depressed than more sedentary folks. Studies also show exercise can help reduce anxiety and even control panic attacks, according to the American Psychological Association (APA).

**Here's how physical activity has a positive impact on your mental outlook:** Although exercise is a form of physical stress, physical activity helps manage your emotional stress because, after physical activity, you experience lower levels of stress-linked hormones, such as cortisol and epinephrine. And that can boost mood.

**It turns out that all forms of exercise** — from walking and yoga to running and sports — improve mood. But if you are feeling too anxious, stressed or down to find the motivation to exercise, how do you start? The APA advises that beginning with any amount of physical activity, even a short walk, is better than not starting at all. You may soon find your mood is better and you look forward to exercise.



## Working From Home — With Kids

**Changes due to COVID-19 find homebound working parents and their children facing challenges they couldn't have imagined a year ago.** Meeting job responsibilities with your kids underfoot can certainly complicate your day. The solutions may not be easy, but they're doable with patience and practice.

✓ **First, be prepared.** If your kids are young, you've probably learned to expect the unexpected, such as frequent interruptions or unruly behavior in the middle of a work deadline.

✓ **Plan for extra time** needed each day to deal with any sidetracking setbacks.

✓ **Schedule regular playtime breaks** during the workday with your kids. Maybe consider an occasional babysitter during crunch times.

✓ **Set boundaries.** Designate a specific area for your home office, ideally a spare room with a door or a screen. To reduce interruptions, such as during calls with your coworkers, establish procedures with your kids. **Example:** When you're on the phone, instruct your kids to retreat until you hang up.

✓ **Train your kids.** Assuming they're old enough to keep themselves occupied, explain the situation and that you'll need to remain focused throughout the day with minimal interruptions. Communicate to them that they are a part of the home team and their role is to help you stay productive.

✓ **Given time,** you can figure it out as you and your children adapt and move forward.



Q: Can side jobs affect my taxes?

A: A side job is a second job you might work for a few hours a week to supplement your income or help you reach your financial goals faster. You must report the income earned from side jobs to the IRS. How much time you spend on your side job will determine how you report the additional funds.

**Schedule C:** If you devote a substantial amount of time to your second gig, the IRS may consider you self-employed, which requires you to file a Schedule C. If your primary purpose is to make a profit and the work is regular and continuous, a Schedule C is the right choice; it is filed along with your Form 1040.

**Form 1099-MISC:** If you do freelance work or are a contractor and you receive more than \$600 from a side job, you should receive a Form 1099-MISC from the person or company who hired you for miscellaneous income. They also report the income to the IRS. Important: If you make less than \$600 as an independent contractor or as a freelancer, you still report the income to the IRS, whether or not you received a Form 1099-MISC.

If you don't fall into either of these categories, your side money is considered other income by the IRS and you must still report it. Underreporting your income can lead to penalties from the IRS. Another consideration: If you are reporting side income, keep records and receipts of your expenses to receive tax breaks on your return.

— Jamie Lynn Byram, PhD, AFC

# Food, Stress and Emotional Eating

By Cara Rosenbloom, RD

If you often turn to food when you feel stressed, sad or angry, this may be a coping mechanism known as **emotional eating**. Some people describe stress or sadness as an empty feeling and use food to fill the emptiness. You may reach for comfort food without realizing it, and even when you're not particularly hungry.

**Comfort foods tend to be ultra-processed and high in salt, sugar, fat and calories;** think pizza, French fries, cookies and ice cream. While these foods are fine as occasional treats, habitual consumption due to emotional eating can lead to health problems, including obesity, heart disease and type 2 diabetes.

If you're eating for reasons other than hunger, it's time to understand your habits. Dietitians and psychologists use mindful eating to help their patients curb emotional eating. They teach you to focus on your emotional and physical responses to food. Studies show that **mindful eating** can successfully help curb emotional or binge eating, stop impulsive food choices and help you make healthier choices.



**Want to get started?** Find a dietitian or psychologist who specializes in mindful eating. You'll begin by tracking what you eat and how you're feeling when you eat. This can help you see patterns between your mood and food cravings. Once you know your triggers, you can take steps to change. Some people learn to replace ultra-processed foods with healthier alternatives or turn to exercise or other non-food activities for comfort.

## TIP of the MONTH

### Eat for Your Heart

Give your heart a Valentine this month by examining your eating habits. Heart-healthy eating is not focused on one food; it's about your long-term, daily eating. A heart-smart eating plan contains lots of vegetables, fruit, nuts, fish and beans and replaces refined white flour with whole-grain options. It's also lower in salt, meat and sweets.



## Sushi-Inspired Rice Bowls

- 1 cup brown rice
- 3 tbsp rice vinegar
- 2 tbsp reduced-sodium soy sauce
- 2 tsp sugar
- 1 can (7.5 oz.) salmon, drained
- 1 cup shelled edamame beans, boiled and drained
- 2 medium carrots, diced
- ½ ripe avocado, diced
- 1 medium cucumber, diced
- 2 sheets dried nori seaweed, sliced thin
- Optional: Wasabi

**Cook** rice according to package directions; drain and set aside. **In** a small saucepan set over medium heat, combine vinegar, soy sauce and sugar. **Warm** until sugar dissolves. **Pour** sauce over cooked rice. **Separate** rice into four bowls. **Top** each with salmon, edamame, carrot, avocado, cucumber and seaweed. **Drizzle** with more soy sauce if desired, or add heat with wasabi.

**Makes 4 servings. Per serving:** 443 calories | 33g protein | 12g total fat | 2g saturated fat | 5g mono fat | 3g poly fat | 49g carbohydrate | 5g sugar | 6g fiber | 436mg sodium



EASY recipe

## Stay in Touch

Keep those questions and suggestions coming!

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## News & Notes

- **Watch for 1095-C Tax Form:** Form 1095-C will be mailed to your home in early February. Keep this “Healthcare W-2” for your records.
- **NEW Health FSA Changes:** All unclaimed 2020 Healthcare FSA account balances will be carried over to 2021 accounts by the end of January by Navia Benefit Solutions; the normal maximum of \$550 won’t apply this year. If you didn’t elect a 2021 health FSA account, 2020 account balances under \$120 will be forfeited. This temporary removal of the maximum will also apply at the end of 2021. In addition, employees who separate from City service in 2020 or 2021 can spend down their unused balances for expenses incurred through the end of the year in which the separation occurred.
- **NEW Day Care Carryover:** All unclaimed 2020 Day Care FSA funds will be carried over to 2021 accounts by the end of January by Nava Benefit Solutions. If you didn’t elect a 2021 day care FSA account, funds under \$120 will be forfeited. (Day Care FSAs are already available to separated employees through the end of their final year.)
- **Be Unstoppable:** WW is offering a free Unstoppable kit\* (over \$100 value) when you enroll by 2/28/2021 at <http://ww.com/us/cityofseattle>. All regular City employees and covered adult family members get a 50% discount.

## EXPERT advice — Elizabeth Smoots, MD

**Q: BP vs. heart rate — what’s the difference?**

**A:** Blood pressure and heart rate are two different measurements of cardiovascular health. The vital signs taken by health care providers commonly include both.

**Blood pressure is the force your blood exerts** as it moves through your blood vessels. It’s usually measured with a blood pressure cuff around the arm. A normal blood pressure is less than 120/80. A blood pressure between 130 and 139 systolic or between 80 and 89 diastolic is diagnosed as hypertension stage 1. **Note:** Because of the risk for blood pressure-related illnesses, especially diabetes, blood pressure between 120 and 129 systolic and less than 80 diastolic is considered elevated.

**Heart rate is equivalent to the heartbeat or pulse.** It’s measured by feeling the pulse of an artery just under the skin. The heart rate is the number of beats felt in a minute — normally between 60 and 100. A very rapid or irregular resting pulse may signal cardiovascular disease, especially if you also have difficulty breathing, dizziness, chest pain, nausea or other symptoms.

**Call 911 immediately** if you think you may be having a heart attack or an acute cardiac event.

## Take Action Against Distraction

**Cell phones. Conversations. Social media. Daydreaming. Deadlines. Pressure.**

All are distractions and they can lead to accidents or injury. That’s why it’s so important to be observant and pay attention to the task at hand, whether you’re working or walking across the street. Here’s how you can help eliminate distractions:

- » **Plan** your day if you can.
- » **Complete** one task at a time.
- » **Take** your time. Do not rush through a job or a home project under pressure.
- » **Pay** attention to the task at hand.
- » **Tell** others that you need to focus. Likewise, don’t disturb coworkers while they are performing their jobs.
- » **Take** a break after finishing a task or when you feel your attention declining.
- » **Don’t** use your cell phone on the job. Save it for your breaks.
- » **Never** text and drive. According to OSHA, studies show that drivers who receive or send text messages take their attention away from the road for an average of 4.6 seconds. If you are driving at 55 mph, that is like driving the length of a football field blindfolded.
- » **Deal** with stress. If you find yourself becoming overly stressed, take a short break to breathe deeply.



## Celebrate the power of compassion on February 17, Random Acts of Kindness Day.

Donate to a charity, compliment a coworker, call a lonely relative, or surprise strangers behind you at a drive-through by paying for their meal. You’ll find acts of kindness brighten your day while you bring smiles to others. The Random Acts of Kindness Foundation ([randomactsofkindness.org](http://randomactsofkindness.org)) hopes the event will encourage making kindness the norm.

