

# TAKE CHARGE!



July 2021

## Sun Safety: Get the Facts



**When it comes to protecting yourself from sun damage**, do you know fact from fiction? Review the basics from the American Cancer Society and CDC.

**Fiction:** You don't need to wear sunscreen when outdoors on cloudy days.

**Fact:** Up to 80% of the sun's UV (ultraviolet) rays can penetrate clouds. Unless it's raining heavily, your skin can burn if overexposed to UV rays.

**Tip:** Remember that sunscreen is just a filter — it does not block all UV rays.

**Fiction:** One application of sunscreen will provide several hours of protection outdoors.

**Fact:** The best prescription is to apply one ounce of broad-spectrum sunscreen with a sun protective factor (SPF) 30 to your entire body and reapply every two hours, especially after swimming or sweating.

**Tip:** Sunscreen products can only be labeled broad spectrum if they have been tested and shown to help screen both UVA and UVB rays.

**Fiction:** Sunscreens labeled as water-resistant only need to be applied once while sweating or swimming.

**Fact:** Water-resistant sunscreens must be reapplied at least every two hours. These sunscreens must state whether they protect the skin for at least 40 or 80 minutes of swimming or sweating. There's no such thing as a waterproof sunscreen — they all wash off eventually.

**Tip:** Most sunscreen products are good for two to three years; check expiration dates.

**Fiction:** Getting a base tan at an indoor tanning salon is a good way to prevent sun damage when outdoors.

**Fact:** A base tan provides little protection from sunburn — any tanning, indoors or out, injures your skin.



**You may be especially sensitive to UV damage** if you have: a family history of skin cancer; fair skin; or many moles, irregular moles, or freckles. Learn more at [cancer.org](https://www.cancer.org).

“Don't go through life, grow through life.” — *Eric Butterworth*

The Smart Moves Toolkit, including this issue's printable download, **Sunscreen: The Real Cover-Up**, is at [personalbest.com/extras/21V7tools](https://personalbest.com/extras/21V7tools).

## city events

### Talk Saves Lives: An Introduction to Suicide Prevention Webinar

Tuesday, July 13  
12:00 pm – 1:00 pm  
Click [here](#) to register

### Motivating Staff and Improving Morale Webinar

Thursday, July 15  
12:00 pm – 1:00 pm  
Click [here](#) to register

### Deferred Compensation Webinars

#### Updates to Your Deferred Compensation Plan

Tuesday, July 20  
12:00 pm – 12:30 pm  
Click [here](#) to register

#### Roth and 457 In-Plan Roth Conversions

Tuesday, July 27  
12:00 pm - 12:30 pm  
Click [here](#) to register

### Healthy Living: Managing Chronic Conditions and Creating Healthy Habits Webinar

Wednesday, July 21  
12:30 pm – 1:00 pm  
Join [here](#)

### Cost of Raising Children Webinar

Wednesday, July 21  
12:30 pm – 1:30 pm  
Click [here](#) to register

### Dealing With Burnout Webinar

Thursday, July 22  
12:00 pm – 1:00 pm  
Click [here](#) to register

### Health Plan Options for Retiring Employees

View the recorded 2021 webinar any time [here](#)

# When Adult Kids Move In

**Grown children moving in with their parents is no longer unusual.** In fact, the number of young adults living with one or more parents has surpassed the number living in multi-generational households during the Great Depression, according to Pew Research.

**There are numerous reasons why adult children return home,** including a job loss, apartment woes or a relationship breakup. While the new living situation may be fine for a while, it can disrupt the parents' home life and cause stress for all family members.

**Use these tips** to help you and your adult kids adjust more comfortably to your new living arrangement:

- **Set a mutually agreed-upon rent for room and board.** If your grown child is unemployed, encourage them to look for work and, in the meantime, to help with chores and errands.
- **Set limits.** If you're looking forward to retiring or downsizing, make it clear the living arrangement can't last forever and work out a timetable.
- **Respect each other as adults.** Your grown kids shouldn't treat your home like a dormitory or expect you to provide all their meals. And parents shouldn't expect their adult children to have a curfew.
- **Don't wait until there's an argument to set some rules.** For example, make it clear if you don't allow smoking in your home. Let them know your bedtime should be respected (no loud music or guests after a certain time).



## Did you know?

**Seasonal affective disorder (SAD) can occur in the summer.** Though less common than the winter version, many people do develop summer depression. Symptoms include poor appetite, weight loss, insomnia, restlessness and anxiety. Early, accurate diagnosis is important to ensure you get proper treatment. **If you suspect summer depression,** consult a health care provider familiar with this condition. Treatment may include medication, counseling and changing your sleep schedule. Lifestyle changes can also help: Maintain healthy eating, exercise consistently and don't overbook — find time to relax and do things you enjoy daily.

— Eric Endlich, PhD

# Chronic Pain and the Brain

**Nearly 100 million Americans suffer from chronic, persistent pain, according to the American Academy of Pain Medicine.** Pain is the most common symptom that sends us to our health care providers, yet it is hard to define. The sensation of pain involves communication among your nerves, spinal cord and brain. Some of the most common types of chronic pain are due to headache, arthritis, nerve damage, cancer, lower back pain, and pain after surgery or trauma.

**If you suffer chronic pain, you may find that your daily discomfort leads you to withdraw from socializing.** Over time, pain can weaken your physical and mental strength and social relationships and further reduce your ability to cope. As a result, many chronic pain sufferers also suffer depression.



**The good news is, effective therapies can help improve your well-being:**

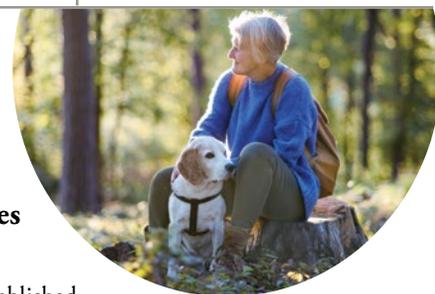
**Cognitive behavioral therapy** is a well-established treatment for anxiety and depression. It's also a very effective way to treat and control chronic pain. Therapists use it to help patients learn coping skills so that they can actively manage, rather than be victimized by, their pain. For example, patients might try participating in activities to help improve physical function and distract themselves from focusing on the pain.

**Relaxation training techniques** help people relax and reduce stress; techniques include progressive muscle relaxation, yoga and meditation.

**Routine physical exercise,** according to abundant research, is very helpful for boosting mood and reducing anxiety. Research suggests that aerobic exercise can be especially helpful for improving overall well-being and physical function in patients with some types of chronic pain.

**Mindfulness meditation practice** has recently been shown to reduce a person's pain experience. Some participants have been able to reduce or even eliminate pain medications through ongoing daily practice.

**Consider support groups.** Meeting with other people who have chronic pain offers a way to understand, share and explore other methods of coping with pain — and can help you feel less alone. To learn more, search for **support groups** at [theacpa.org](http://theacpa.org).



By Jamie Lynn Byram, PhD, AFC

In personal finance, *net worth* is a common term. Net worth is equal to what you own (assets) minus what you owe (liabilities). Growing your net worth isn't difficult; it just takes focus and commitment. Take these steps to grow your assets:

**1. Paying off debts will strengthen your net worth.** Focus on high-interest-bearing debt first; pay more than your minimum payment to speed up the process.

**2. Contribute as much as possible to your retirement accounts.** Many employers have matching programs that you should maximize. As your accounts grow in value, so does your net worth.

**3. Build an emergency cash fund.** Money set aside for emergencies will increase and protect your net worth. And you can avoid using a credit card and adding debt.

**4. Keep cash for savings and emergency funds in interest-bearing accounts.** Only hold what is necessary for monthly expenses in your non-interest-bearing accounts. Move all other funds to a savings account that earns interest. Compound interest is your friend.

**5. Track your spending.** Knowing where you spend money can help you control overspending. And the less you spend, the greater your net worth.



# Food Waste No More

By Cara Rosenbloom, RD

eating smart

**Ready for a shocking statistic?** It's estimated that between 30% to 40% of the U.S. food supply is wasted — that's more than \$240 billion worth of food. About a third of this food waste could be rescued and sent to communities in need.

**While this problem includes waste at the farm, factory, restaurant and grocery level,** there's also plenty of food wasted in homes across North America. The average family wastes \$1,866 worth of food each year.

**Here are some tips to help you waste less food at home.**

- **Plan ahead:** Organize the week's meals and shop with a grocery list of what you need.
- **Keep track:** Watch how much you toss each week and adjust your shopping habits as needed.
- **Stay organized:** Keep similar foods together so you can take a quick inventory of what you need before you shop.
- **Use leftovers:** Plan your next meal around leftovers so they don't end up in the trash.
- **Rely on the freezer:** Frozen food stays fresh longer. Store bread, meat, poultry, fish and certain vegetables and fruits in the freezer.
- **Learn about *best if used by* dates:** Don't toss food based on the date stamp. It indicates when the nutritional value starts to decrease, not when the product expires.
- **Strategize with freshness:** Eat foods based on how quickly they spoil. Enjoy berries and leafy greens first, and store harder apples and carrots until the end of the week.
- **Give foods a second chance:** Don't toss bruised or day-old foods. Make bread into croutons, and freeze ripe fruit for baking, oatmeal or smoothies.
- **Compost:** Peels from fruits and vegetables can be composted and used for personal gardening.

These simple tips can help you save money and reduce waste.



## Summer Salad with Blueberries

EASY recipe

- 6 cups baby spinach
- 2 cups chopped red/purple cabbage
- 2 cups blueberries or other berries
- ¼ cup + 1 tsp feta cheese, crumbled
- 2 tbsp apple cider vinegar
- 2 tbsp extra-virgin olive oil
- 1 tbsp chopped shallot

In a large serving bowl, combine spinach, cabbage and blueberries. **Using** a blender or small food processor, blend together ¼ cup feta, vinegar, oil and shallot. **Pour** dressing over salad and toss to coat. **Serve** topped with 1 tsp crumbled feta.

**Makes 4 servings. Per serving:** 152 calories | 4g protein | 9g total fat | 2g saturated fat | 6g mono fat | 1g poly fat | 16g carbohydrate | 9g sugar | 4g fiber | 159mg sodium



## Stay in Touch

Keep those questions and suggestions coming!

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## News & Notes

- **Reach Your Goals – Enjoy the Journey:** The Reach well-being portal\* has been refreshed for the new program year starting July 1. Halfway through 2021, as social distancing restriction begin lifting, is a great time for new beginnings. Consider reconnecting with your well-being goals and explore new activities such as getting out of debt, remembering your body and breath, exercising 150 minutes each week, being sun smart, and your intersecting identities. See what's new at [cityofseattle.limeade.com](http://cityofseattle.limeade.com) or through the Limeade mobile app with employer code SEATTLE.
- **The Mobile Mammography Screening** will not be held this year due to reduced number of employees working regularly in the downtown Seattle core. To schedule a mammogram at an imaging center, contact your provider. (If you are on a Most benefit program, connect with an Accolade Health Assistant at [member.accolade.com](http://member.accolade.com) or call **1-866-540-5418** to find a provider.)

\*Available to employees on the Most benefit program. Not available to employees on the Local 27, Local 77 and SPOG benefit programs, Seattle Housing Authority or COBRA participants.

## EXPERT advice — Elizabeth Smoots, MD

### Q: What is juvenile arthritis?

**A:** Juvenile arthritis, also known as pediatric rheumatic disease, is the medical

term for many different inflammatory and rheumatic conditions that affect children age 15 years or younger. Most of these conditions are autoimmune. This means the body's immune system acts in abnormal ways to attack and damage healthy cells in the body.

**Juvenile arthritis may cause a variety of symptoms.** Common ones include joint swelling, redness, pain and tenderness. Sometimes juvenile arthritis can affect the skin, eyes or internal organs without any joint symptoms. The cause usually involves environmental factors and heredity.

**Tests and a physical exam** can help a primary care provider or rheumatologist diagnose juvenile arthritis. There is no cure. But early diagnosis and treatment can decrease symptoms and minimize disease activity. It can also help avoid joint and organ damage and prevent progression of juvenile arthritis.



## Take the Sting Out of Outdoor Work

**If you work outdoors, chances are you will encounter a stinging insect.** While insect stings can hurt, sometimes they can also cause severe reactions. Be prepared and protect yourself with these tips:

**Wear** clean, light-colored, smooth clothing. Long sleeves and long pants are strongly suggested.

**Tuck** pants into socks or boots.

**Avoid** wearing cologne, perfume, scented lotions or scented deodorants.

**Look** over your work area before you start for hives and ant mounds.

**Stay** away from flowering plants, if possible.

**Keep** your work area clean. Clean up especially after lunch as insects are attracted to discarded food.



**Carry** an epinephrine auto-injector and wear a medical ID bracelet stating your allergy if you have severe allergic reactions to insect stings.

**Take** care when lifting things off the ground. You could be disturbing ground bees or ant mounds. **Caution:** Never disturb ant mounds (especially in a fire ant-infested area).

**Seek** immediate medical attention if a sting causes severe chest pain, nausea, profuse sweating, breathlessness, serious swelling or slurred speech.

### Smartphone tendonitis is linked to excessive time typing, scrolling and tapping, especially with thumbs.

Symptoms include pain, swelling and sometimes limited use of the hand or wrist. Irritation and swelling of the thumb's flexor tendon can cause trigger thumb, a painful locking of the thumb. If you have swelling, stiffness or pain in your hand, wrist or thumb, talk to your health care provider. Tendonitis can often be treated with rest, ice and anti-inflammatories, as well as a wrist brace, if necessary.

