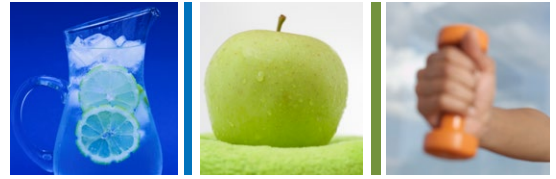


TAKE CHARGE!



July 2022

July is Ultraviolet (UV) Safety Month.



Sun Safety for Every Body

We all need some sun to produce **vitamin D**, which helps our bodies absorb calcium for healthier bones. But excess exposure to the sun's ultraviolet radiation can damage your skin and immune system and cause cataracts. At the current rate, about 9,500 people in the U.S. are diagnosed with skin cancer every day.



Basal cell and squamous cell carcinoma are the most common types of skin

cancer. Both tend to be relatively low-risk cancers when treated promptly. Melanoma is a much more dangerous kind of skin cancer. Watch for skin changes and see your health care provider if you notice unusual skin blotches, including a waxy bump, white or red, thick, scaly patch, a new or unusual bump or any spots changing, growing or bleeding.

At the height of outdoor summer activities, practice sun safety six ways:

1. Avoid getting a tan outdoors. It injures your skin, and it won't protect you from sunburn.
2. Slather on the sunscreen, even if you are sitting in the shade. Use one ounce of **broad-spectrum, water-resistant** sunscreen with a sun protective factor (SPF) of at least **30** to all exposed skin, and reapply every **two** hours, especially after swimming or sweating.
3. Use sunscreen on cloudy days, too, as 80% of the sun's UV rays can penetrate clouds.
4. Don't use tanning beds and sunlamps, which expose you to high levels of UV radiation.
5. Wear sunglasses and hats with wide brims to shade your face, head, ears and neck.
6. Avoid sun exposure when it's hottest, especially between 10 a.m. and 4 p.m.

Learn to relax and **enjoy the shade** — one of the best ways to limit UV exposure.

“Do your little bit of good where you are; it's those little bits of good put together that overwhelm the world.”

— Desmond Tutu

city events

Deferred Compensation Webinars

457 Basics

Thursday, July 7

12:00 pm – 12:30 pm [Register here](#)

Considerations When Leaving City Employment

Thursday, July 14

12:00 pm - 12:30 pm [Register here](#)

Accessing Your Online Account

Thursday, July 21

12:00 pm - 12:30 pm [Register here](#)

BIPOC Panel Discussion: Mental Well-Being

Tuesday, July 12

11:00 am – 12:00 pm [Register here](#)

Deeply Rooted: Resilience for BIPOC Individuals

Wednesday, July 13

11:00 am – 12:30 pm [Register here](#)

Social Security 101: Everything You Wanted to Know

Tuesday, July 19

12:00 pm – 1:30 pm [Join here](#)

“The Great Reckoning”: Exploring Wholeness as a White Person

Wednesday, July 20

11:00 am – 12:30 pm [Register here](#)

Stress Reduction Tool Bag

Friday, July 22

10:00 am – 11:00 am [Register here](#)

Compassion Fatigue

Tuesday, July 26

12:00 pm – 1:00 pm [Register here](#)

Coming Together for Minority Health Month

Wednesday, July 27

10:00 am – 11:00 am [Register here](#)

Social Media Privacy

Thursday, July 28

12:00 pm – 12:30 pm [Register here](#)



Water Sports

Summer is the season for watery fun. Swimming is the most popular way to cool off in pools, lakes or the ocean. But there are a host of other water-based recreational activities to enjoy, depending on your fitness level and preferences.

Five water sports to explore:

1. **Water skiing** is a full-body workout. You grip a tow rope while standing on skis as a motorboat pulls you and the water zips beneath you. With practice you can turn and even jump the boat's wake.
2. **Kayaking and canoeing** can involve racing. But they are also peaceful ways to explore a river or lake while getting upper body exercise from paddling.
3. **Snorkeling** allows you to explore marine life as you swim. If you dive in some tropical areas, you can explore coral reefs up close, too.
4. **Paddle boarding** is a water sport for all ages. Beginners can kneel or sit while paddling; the more fit and experienced can move through the water while standing and paddling.
5. **Surfing** takes a surfboard and patience for the right wave to come along. You paddle along with the wave and then attempt to stand and ride the wave. Expect to fall a few times before you succeed. If you're a surfing novice, take lessons. It's not as easy as what you see in movies.

Relaxation Techniques to Manage Stress

The challenging situations we face in daily life — ranging from traffic jams and work deadlines to serious worries — can set off our stress response over and over. Our heart rate and breathing speed up and our muscles become tense. While we can't avoid stress, we can adopt positive ways to offset the tension stress creates.

Stress can cause a wide variety of symptoms, including decreased energy, insomnia, headache and depression. Basic relaxation techniques can be easy and performed in a variety of ways. They provide many benefits, including:

- Healthier blood pressure and heart rate.
- Better digestion and sleep.
- Healthier blood sugar levels.
- Reduced muscle tension and chronic pain.
- Better concentration and mood.
- Reduced fatigue.
- Reduced anger and frustration.
- More confidence to handle problems.

Your relaxation response will be the opposite of your stress response. The goal is to reduce tension through immediate rest that you can achieve in several ways. With regular practice you can simply create a sense of calm as the need arises. Here are some relaxation techniques that can help produce calm:

Breathing focus, or belly breathing, involves taking long, slow, deep breaths. As you breathe, you gently disengage your mind from distracting or worrisome thoughts and sensations.

Mindfulness meditation involves sitting comfortably, focusing on your breathing and bringing your mind's attention to the present without drifting toward concerns, worries and negative thoughts. This form of meditation has enjoyed increasing popularity recently. Research suggests it may be helpful for people with anxiety, depression and chronic pain.

Yoga, tai chi and qigong are ancient arts combining rhythmic breathing with a series of postures or flowing movements. The physical aspects

distract you from troubling thoughts; they can also enhance your flexibility and balance. These techniques may be challenging if you have physical health problems; consult your health care provider.

Progressive muscle relaxation helps you focus on slowly tensing and then relaxing each muscle group, so you focus on the difference between muscle tension and relaxation. For example, you can start by tensing and relaxing the muscles in your toes and progressively working your way up to your neck and head — or reverse direction.

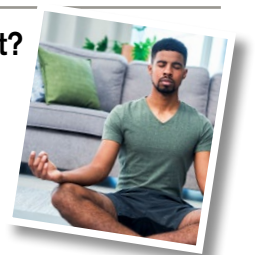
Other methods that can produce relaxation and calm include massage, hydrotherapy, music and art therapy and biofeedback. Remember that relaxation techniques are skills that take practice. Enjoy them and learn to relax often.



Having trouble sleeping this summer during long periods of sunlight?

Try these summer snooze tips from the American Academy of Sleep:

- Limit exposure to sunlight in the evening. Keeping an indoor routine two hours before bedtime can ease your body into sleepiness, even if it's still light outdoors.
- Make your bedroom comfy. Enjoy a cool breeze with fans and use blackout curtains to block out early sunrises.
- Relax and wind down after a busy summer day. Reading and playing music before bedtime can help.





Reduce Out-of-Pocket Health Care Costs

Not all expenses for medical care are reimbursed by health care coverage plans. These are your out-of-pocket costs. They include deductibles, coinsurance, copayments for covered services and all costs for services that aren't covered through your plan. Here are ways to save:

Ask your health care provider if your medicines are available in lower-cost generic forms with the same active ingredients. Take all of your medicines as directed to avoid further health problems.

Recognize the level of care you need — when to call your provider and seek urgent or emergency room care. ER care examples: chest pain, trouble breathing or severe pain or bleeding. Urgent care examples: sore throat, bladder infection or a dog bite.

Get routine health screenings, which are often covered without co-payments.

Choose in-network health care providers whenever possible as charges can be less than out-of-network providers.

In advance of having procedures or surgery, ask your provider if you can have it done at an outpatient clinic, often cheaper and faster than having the same procedure in a hospital.

If possible, use a Health Savings Account (HSA) or Flexible Spending Account (FSA). These are savings accounts that allow you to set aside pre-tax money for health care expenses, potentially saving you significant money each year.

Learn more at choosingwisely.org.

Produce Straight from the Farm

From juicy apples to freshly laid eggs, many people partner with local farms to enjoy their weekly harvest. This is **community-supported agriculture (CSA)**, and it's a smart way to support local farms and save money.

To receive a CSA box, you buy shares in a specific farm's harvest. The farm then sends you your share of the fresh food the farm grew. Is a CSA box the right choice for you? Here are some pros and cons:

Pros:

- You support a local farm. You can visit the farm, meet the team, volunteer, and see where your food grows.
- Freshness: You get a weekly box of whatever was grown or harvested that week.
- You may save money compared to buying the same items at the grocery store.
- You'll have lots of vegetables and fruits on hand, which is a great incentive for healthy eating.

Cons:

- You need to pay it all up front (usually a few hundred dollars), instead of buying groceries weekly.
- You invest in some risk. If the weather or pests are bad and the farmer has a poor growing season, you get less than what you paid for.
- You may have little choice about what's in your weekly box. If the farmer grows kale, that's what you'll get, even if you don't like it.
- You may get more food than you can use in a week. Be prepared to use, share, can or freeze items to reduce food waste.

Also, ask yourself if you are creative and enjoy cooking. The most satisfied CSA users are those who are willing to try new things.



Peach Salad with Arugula

- | | |
|-------------------------------|----------------------------|
| 2 ripe peaches, quartered | 1 tbsp balsamic vinegar |
| 6 cups arugula | 1 tsp Dijon mustard |
| ½ cup crumbled feta cheese | 1 tsp honey |
| ½ cup freshly chopped mint | Pinch each salt and pepper |
| 2 tbsp extra-virgin olive oil | |



Preheat grill to high. **Grill** peaches, cut sides down, on oiled grates for about 2 minutes. **Flip** peaches and grill 2 more minutes. **Set** aside to cool. **On** a serving platter, scatter arugula and top with feta and mint. **In** a small container with a lid, combine oil, vinegar, mustard, honey, salt and pepper. **Shake** well until combined and pour over salad. **Slice** peach quarters in half lengthwise and serve on top of salad.

Makes 4 servings. Per serving: 151 calories | 4g protein | 11g total fat | 3g saturated fat | 5g mono fat | 3g poly fat | 10g carbohydrate | 8g sugar | 2g fiber | 286mg sodium

Stay in Touch

Keep those questions and suggestions coming!

Phone: 800-871-9525

Fax: 205-437-3084

Email: PBeditor@ebix.com

Website: 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 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 — Elizabeth Smoots, MD

Q: Prevent medication interactions?

A: Medications can interact with prescription drugs,

as well as over-the-counter medications, dietary supplements and food or drinks. For instance, alcohol combined with pain relievers or sedatives may interact to cause drowsiness and slow breathing — adverse effects that may lead to accidents or even death.

Know how to avoid dangerous drug interactions. Keep all your health care providers informed about your prescription and over-the-counter medications and any dietary supplements. Read the labels and printed materials that come with your medications.

If you have medication questions, ask your provider or pharmacist. Also fill all your prescriptions at the same pharmacy so they can more easily assist you in looking for medication interactions.

Learn more: Use online drug interaction checkers, such as those at webmd.com/interaction-checker/default.htm and drugs.com/drug-interactions.html. If the online checkers find any potential interactions, get your provider's advice before stopping medications or making any changes.

News & Notes

• **Reach Your Goals and Enjoy the Journey:** The Reach well-being portal* has been refreshed for the program reset on July 1. Reconnect with your well-being goals and exploring new activities such as Build in Recovery Time, Shattering Racial Stereotypes, or Practice Smart Saving Behavior. The latest version has more engaging activities and messaging through the app to stay informed on the City's benefits and well-being program. Multi-factor authentication makes your information even more secure. Starting July 1, download the new Limeade One app with employer code SEATTLE. You can also see what's new at cityofseattle.limeade.com.

• **The Path to Quit Starts Today:** If you've thought about quitting tobacco, Quit for Life on Rally Coach can help. Get all the tools and online resources you need to quit — and stay quit — at no cost to all regular City employees. Get started at quitnow.net or call 1-866-QUIT-4-LIFE TTY 711.

• **Support When and How You Need It:** Get the guidance and motivation you need to start a healthy lifestyle journey that's all you with the PersonalPoints Program with WW. Join by August 31 and get a \$25 WW Shop credit with your membership, plus free shipping on your order. All regular City employees and covered family members get 50% savings off the retail price. Join for as low as \$8.48 per month. Sign up at WW.com/us/CityofSeattle.

*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.

Ransomware: How to Protect Yourself

Ransomware occurs when online hackers hold your information hostage by encrypting it and then demanding payment. However, you can protect yourself and your data.

Protect yourself against ransomware:

- Keep all of your apps, including the operating system, as well as security, entertainment and office products, updated.
- Don't click on links or download attachments and apps unless you asked for them.
- Back up all important files often on all devices. When you finish, log out of the cloud and unplug external hard drives.
- Always assume public Wi-Fi isn't secure and never access your personal or financial information while using a public network.

What to do if you are a victim of ransomware:

- Contain the attack by disconnecting all infected devices from your network.
- Remove malware and follow instructions to restore your computer (if you've backed up your files).
- Report ransomware to an FBI field office or the Internet Crime Complaint Center at ic3.gov.



Looking to Ward off Type 2 Diabetes?

Researchers say both nutrition and exercise may help to reduce your risk of developing this common condition. A recent study showed that women who get more daily steps (measured on a pedometer) are less likely to develop type 2 diabetes compared to women who are more sedentary. And a second study found that men who exercise are 39% less likely to develop diabetes than men who are sedentary. Aim for at least 150 minutes of moderate-intensity movement (e.g., brisk walking) each week in combination with a balanced eating plan.