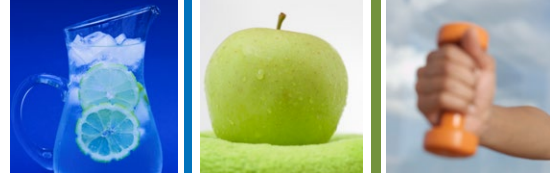


TAKE CHARGE!



August 2024

Prescription Weight Loss Drugs

By Cara Rosenbloom, RD

The prescription weight loss drug semaglutide, sold with different brand names, has been making headline news for a few reasons. These medications are newsworthy because they provide striking weight reduction in a short time. But they can also have side effects, high cost, and cause drug shortages. Do the benefits of taking semaglutide outweigh the risks?

Semaglutide is an injectable medication that was developed for people with type 2 diabetes to help with blood sugar control. It's injected by the user once a week, on the same day. Since a noted side effect of semaglutide is weight loss, the drug became popular, especially in Hollywood, for the sometimes off-label use of weight control.

Unfortunately, its popularity as a weight loss aid has caused drug shortages for people who need it to control their diabetes, and shortages are not expected to resolve anytime soon.

These drugs may not be covered by health insurance plans, especially for an off-label use. Since they need to be taken long-term, they are costly without a drug plan. Studies have shown that people who stop taking semaglutide will regain the weight they have lost, so it's a true lifetime commitment.

While there is no doubt that semaglutide reduces appetite and aids weight loss, it may also cause troubling side effects in some people, including:

- Nausea.
- Vomiting.
- Diarrhea.
- Heartburn.
- Headache.
- Low blood sugar.
- Loss of facial fat (gaunt appearance).

Check with your health care provider before making any decisions about taking semaglutide. Remember to weigh the cost, side effects, commitment and worrisome drug shortages with the outcome of weight loss while you make your decision.



city events

Quit for Life Tobacco Cessation

Thursday, August 1
10:00 am – 10:30 am
Register [here](#)

Deferred Compensation Webinars

Introduction to Deferred Compensation

Thursday, August 8
12:00 pm – 12:45 pm
Register [here](#)

Nearing Retirement

Wednesday, August 14
12:00 pm – 12:45 pm
Register [here](#)

Rollovers to Deferred Compensation

Tuesday, August 27
12:00 pm – 12:30 pm
Register [here](#)

Stressless Screen Guide

Thursday, August 8
1:30 pm – 2:30 pm
Register [here](#)

Mobile Mammography Event

Tuesday, August 13 and
Wednesday, August 14
7:40 am – 3:20 pm
Register [here](#)

Staying Positive While Performing Difficult Client Service Work

Tuesday, August 20
11:30 am – 12:30 pm
Register [here](#)

Green Tips for the Home

Tuesday, August 27
12:00 pm – 1:00 pm
Register [here](#)

Being Adaptive in an Ever-Changing World

Wednesday, August 28
12:00 pm – 1:00 pm
Register [here](#)

Lowdown on **Body Fat**

Did you know? *Where* you carry body fat can affect your risk for some health conditions.

The fat directly under your skin is *subcutaneous*. Most of this fat is in the buttocks, hips, thighs and upper arms. Subcutaneous fat protects muscles and bones, plus it helps control body temperature. Excess fat in your hips and thighs is less associated with health problems than visceral (abdominal) fat.

Visceral fat resides deeper; it wraps around your stomach, liver, intestines, kidneys and other internal organs. Some fat is needed to pad and protect your organs, but excess abdominal fat is a greater health risk than subcutaneous fat. Visceral fat releases substances, including hormones, which travel through the blood into the liver.

These substances can affect the ability of the pancreas to control blood sugar, raising the risk for metabolic syndrome and type 2 diabetes. What's more, visceral fat cells can spark the release of inflammatory cytokines — proteins linked to heart disease and cancer.

Excess visceral fat in your middle also can be a warning sign for high blood pressure.

Note: Metabolic syndrome occurs when you develop three or more of the following conditions — high blood pressure, high blood sugar, high triglycerides, low HDL (good) cholesterol and abdominal obesity. This combination raises your risk of type 2 diabetes, heart attack and stroke.



Scientists use waist size (circumference) to determine if we have too much abdominal fat. Women with a waist size of 35 inches or more and men with a waist size of 40 inches or more may have greater risk for the conditions listed above. Even normal-weight adults are at an elevated risk for health problems if they carry excess fat around their middle. Some practitioners will also assess the impact of weight on overall medical, mental and functional (movement) health.

Tip: To measure waist circumference, place a tape measure snugly around your bare

abdomen just above your hip bone.

If you exceed the waist measurements listed above, consider talking to your health care team. They can help you develop a sustainable plan that may include changes to eating habits, physical activity, alcohol intake, sleep, medications, stress levels and more. Sustainable weight loss requires a multifaceted approach.

Experts recommend moderate-intensity cardio (aerobic) exercise 150 minutes or vigorous-intensity cardio 75 minutes a week. Find the level that's right for you and commit to getting active and losing weight. Exercise intensely enough to increase your heart rate, but so you can still talk; some sweating is okay. Gradually increase your exercise time to an hour a day on most days of the week. Why? Your body burns fat better when you exercise for longer periods of time.

Note: Get your health care provider's okay before changing your activity level.

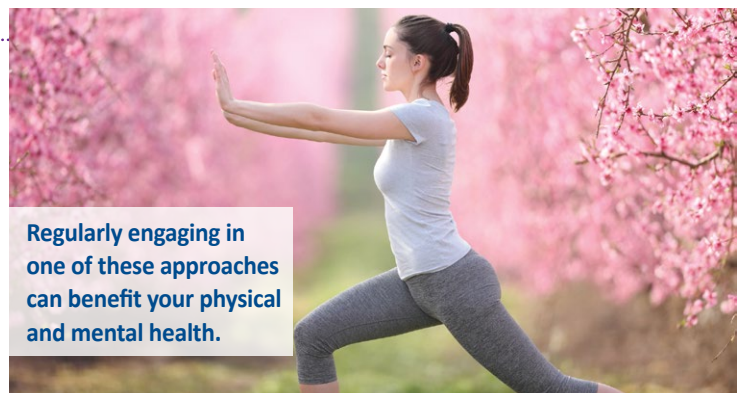
Lessons in Relaxation

It's not possible to eliminate all of the stress from your life — and even if you could, life might become rather boring. But if constant stress is causing you a great deal of anxiety or muscle tension, you may want to explore some of the many well-established relaxation techniques, such as:

Deep breathing: Inhale slowly, and try to inflate your belly more than your chest. Exhale gradually, and continue this pattern for several minutes; consider repeating a soothing word, such as peace or relax, in your mind (or a phrase from a favorite prayer) as you breathe out.

Progressive muscle relaxation: Focus on a set of muscles, such as your thighs, tense them for five to ten seconds (this part is optional), relax them and move on to another area.

Mindfulness meditation: This involves taking a few minutes to tune in



Regularly engaging in one of these approaches can benefit your physical and mental health.

to your thoughts and sensations, accepting them without judgment. A body scan where you mentally notice the level of tension from head to toe is another variation on this approach.

Visualization or guided imagery: Sitting in a comfortable position, take a mental journey to a favorite place (real or imaginary), including as many sensory details as possible.

Movement-based approaches: These include tai chi, yoga and nature walks. Rhythmic, repetitive, physical activity also can help you relax: swimming, walking, rowing, running and dancing.

Q: What is brain fog?

A: Brain fog is a cluster of symptoms related to brain dysfunction. Fuzzy thinking, confusion and forgetfulness are usually involved. Trouble staying mindful, attentive, organized and focused may make it seem like your brain is looking through a thick fog.

Many conditions can cause brain fog. Lack of sleep may make you groggy. Depression or chronic stress are often associated with difficulty thinking through problems. Dehydration, nutrient deficiencies and food allergies or sensitivities may be contributing factors. Hormone changes during pregnancy or menopause can temporarily lead to brain fog.

Several chronic diseases can cause confusion or difficulty focusing. Common culprits include anemia, chronic fatigue syndrome, diabetes, fibromyalgia, hypothyroidism, lupus, migraines, and multiple sclerosis. Post-COVID syndrome (also known as long COVID) is another well-known cause of foggy thinking.

Side effects from prescription and over-the-counter drugs, such as sleep and pain medications, may lead to cloudy reasoning. So can chemotherapy or having cancer. Finding and treating the underlying condition is usually the best way to treat brain fog.

TIP of the MONTH

Go Nuts for Nuts

Nuts contain a combination of healthy fats, vitamins and minerals. One prominent nutrient in nuts is vitamin E, an antioxidant that's also important for immune function. The combination of unsaturated fats in nuts makes them prone to rancidity at room temperature; they are a delicate and fragile food. It's best to store nuts in the fridge or freezer rather than the pantry. They will last much longer if kept cool.

Beyond Counting Calories

By Cara Rosenbloom, RD

Calorie counting is popular weight loss advice. The concept seems simple: Eat fewer calories and burn more through exercise, and you'll shed unwanted pounds. Yes, calories are important. However, the landscape of human metabolism and nutrition is more complex than this, and calories are just one small piece of the puzzle.

Medical conditions, such as overweight and obesity, are multi-layered. Many factors beyond calorie intake can affect your weight status, including:

- ↻ Health conditions.
- ↻ Hormones.
- ↻ Food availability.
- ↻ Physical activity.
- ↻ Socioeconomic status.
- ↻ Genetics.
- ↻ Environment.
- ↻ Stress.
- ↻ Sleep.

A simplistic “calories in, calories out” approach fails to address these variables. Your health provider needs to take all these factors into account if you want to lose weight.

Focusing solely on counting calories doesn't account for the quality of the food. Not all calories are created equal. For example, a 100-calorie apple affects your body differently than a 100-calorie cookie. The apple provides fiber, vitamin C and a feeling of satiety, while the cookie offers mostly sugar and refined flour. Eating mostly calories from foods that contain little nutritional value can lead to nutrient deficiencies.

For some, counting calories becomes tedious and starts to erode the pleasure of food. If you start



to see everything as numbers, you lose sight of the enjoyable taste, scent and texture of food. This can lead to disordered eating habits and an unhealthy relationship with food.

A mindful eating practice, where you learn how to feel your hunger and fullness cues, is a preferred approach. You can work with a dietitian or therapist to learn more. Calorie counting can be a useful tool in weight management but is not sufficient on its own. Sustainable weight loss requires a multifaceted approach.

Spice-Roasted Chickpeas and Almonds

EASY recipe

- 1 can (15.5 oz.) unsalted chickpeas, drained and rinsed
- 2 tbsp extra-virgin olive oil
- 1 tsp ground cumin
- 1 tsp paprika
- 1 tsp salt
- ½ tsp garlic powder
- 1 cup raw almonds



Preheat oven to 400°F. Line a baking sheet with parchment paper. **In** a bowl, combine chickpeas, oil, cumin, paprika, salt and garlic powder. **Stir** well and pour onto baking sheet. **Roast** 30-35 minutes, stirring occasionally. **Remove** from oven, add almonds, stir well and roast another 15 minutes until chickpeas are dry and crispy. **Serve.**

Makes 6 servings. Per serving: 272 calories | 9g protein | 17g total fat | 1g saturated fat | 9g mono fat | 6g poly fat | 23g carbohydrate | 1g sugar (0g added sugar) | 7g fiber | 208mg sodium

Stay in Touch

Keep those questions and suggestions coming!

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Wildfire Watch

Most wildfires occur in the summer and have been more frequent in recent years with devastating results. Statistics show humans start most wildfires on public lands.

You can do your part to prevent wildfires.

Here's how:

- ➔ Check weather and drought conditions before building an outdoor fire.
- ➔ Build campfires and bonfires in an open location and away from flammables.
- ➔ Never build a fire when it's windy or restricted because of drought.
- ➔ Extinguish all campfires or bonfires until they are cold before leaving the area or going to sleep.
- ➔ Maintain your vehicles, equipment and tires. Keep vehicles off dry grass.
- ➔ Don't smoke or use fireworks or sparklers during a drought or in a dry area. **Tip:** Leave fireworks to the professionals.



News & Notes

• **Health FSA Planning – Anticipate Your 2025 Healthcare Costs:** Are you planning to elect the healthcare flexible spending account during Open Enrollment? Now is the time to estimate your known expenses. Start thinking ahead and check in with your health care provider to identify non-essential services for 2025. You can plan and save for higher-cost items such as non-emergency crowns, prescription eyeglasses or contact lenses, orthodontia, or elective surgery.

• **Check-in on Your Child's Mental Health:** Kids don't always have the words (or desire) to tell you exactly how they feel. But behavior is communication. Try this [short quiz](#) from Brightline to give you an idea of what your child's behavior could be telling you about their mental health. Answer a few short questions about your child and get important insights into what they may be experiencing, helpful tips, and guidance on when it's time to get more support from Brightline.

Brightline is in-network with Aetna and appointments are subject to copays. Click on helloworldbrightline.com/aetna to create an account and schedule your first appointment.

• **Save the Date!** Open Enrollment for 2025 Benefits runs Monday, October 7, through Friday, November 1. One of the advantages of moving to Workday is that we can extend Open Enrollment to four (4) weeks to allow more time for employees to make changes. Mark your calendar and look for more information in the fall.

College Debt Strategies

Student loans serve a necessary role in helping students obtain college degrees. However, for various reasons, the burden of these loans can be financially crippling. Here are factors to consider:



Cover the interest. If your minimum payment doesn't include the accrued interest on your loan, the interest could be capitalized into principal on the loan, making your loan balance increase (negative or reverse amortization). Make sure you include the interest accrued each month.

Enroll in autopay. Government loans and many private loans offer a 0.25% reduction in interest rates for using autopay. This is a smart and easy way to reduce your loan interest. Enrollment instructions should be on the loan provider's home page or in the payment section.

Staying on top of your loans is a must. Keep any mail you receive from your loan provider. Also take substantive notes if you speak with anyone by phone. Include the reason, date and time, the names of people you speak with, and other pertinent information.

Deduct the interest. Depending on your filing status and income you can deduct up to \$2,500 of your student loan interest from your tax return (reported on Schedule 1). Check irs.gov annually for updates on deduction amounts.

Consult the Department of Education at studentaid.gov for new payment plan options and changes to current loan forgiveness programs. The website includes a loan simulator that can help you select the best repayment strategy for you.