City of Seattle

TAKE CHARGE!







March 2025

Walking Does Wonders

Imagine a physical activity that nearly everyone can do, isn't expensive, doesn't require a gym membership and can be done as part of your daily life.

What is it? It's not a pill or a blockbuster medication. It's regular, brisk walking, and it can:

- Support immunity. Studies show that doing a regular walking routine for exercise can help protect you from illness during cold and flu season.
- Protect joints and reduce joint pain, according to several studies and walking five to six miles a week can even prevent arthritis from forming.
- → Also improve your cardiovascular fitness, muscle endurance and sleep, reduce stress and strengthen your bones and muscles.

Just starting? Try walking at three miles per hour (walking a mile in 20 minutes), beginning with ten minutes per day for the first three weeks. Slowly increase the time you walk by five minutes per week until you can walk 30 minutes per day, or more. You can gradually increase your speed to a brisk walk, which is four to five miles an hour. If you are already in good shape, start at this level. **Note:** First get your health care provider's okay if you have health problems or are unaccustomed to exercise.

If you've been walking for a while with no issues (e.g., trouble breathing), add extra effort to increase fitness:

- → Walk uphill. It boosts your heart rate and makes your lower leg muscles work harder.
- → Walk faster. Picking up the pace makes you work harder.
- Use weighted gloves. Just be sure not to swing your arms too far to prevent strain or injury.
- Work your upper body. Walking isn't just for your legs. Try adding Nordic walking poles to your daily exercise to activate your upper body muscles and burn more calories.
- → Walk on sand to give your muscles a different challenge.

The faster, farther and more frequently you walk, the greater the benefits. And walking can be a pleasant way to get fit. Invite a friend to join you.

The Smart Moves Toolkit, including this issue's printable download, Patient Safety 101, is at personalbest.com/extras/25V3tools.

city events

Pelvic Health: What is Your Pelvic Floor and

How can you Care for it?
Monday, March 4

12:00 pm – 12:30 pm Register here

Menopause

Thursday, March 6

11:00 am – 12:00 pm Register **here**

Deferred Compensation

Social Security: The Choice of a Lifetime

Thursday, March 6

12:00 pm – 1:00 pm Register **here**

Loans from the Deferred Comp Plan

Wednesday, March 19

12:00 pm – 12:30 pm Register **here**

Planning for Health Costs in Retirement

Tuesday, March 25

12:00 pm — 1:00 pm Register **here**

Distributions from the Deferred Comp Plan

Thursday, March 27

12:00 pm – 12:30 pm Register **here**

The Psychology of Saving Money and Other Good Financial Habits

Thursday, March 13

12:30 pm — 1:30 pm Register **here**

A Heart to Love

Friday, March 14

12:30 pm – 1:00 pm Register **here**

Your DHS Dental Benefits – Presented by Dental Health Services

Wednesday, March 19

11:00 am – 12:00 pm Register here

Understanding Pharmacy Benefits

Thursday, March 20

1:00 pm - 2:00 pm Register here

The Power of Food

Monday, March 24

12:00 pm — 1:00 pm Register **here**

The Successful Single Parent

Tuesday, March 25

11:30 am – 12:00 pm Register **here**

Making Benefits Changes When You Have Life Events

Thursday, March 27

11:00 am – 12:00 pm Register here

GUT HEALTH: What You Need to Know

A healthy gut is important for a lot more than good digestion. While it's true your gastrointestinal tract is key to digesting food, absorbing nutrients and moving waste out of your body, it's now known that gut health impacts other parts of your body.



Your gut is home to trillions of microorganisms (including bacteria, fungi and viruses), known as the microbiome. And researchers have found the health of your microbiome plays a huge role in your digestive system and your overall well-being — including how well your immune system functions and even the state of your mental health.

If you have any symptoms of health problems related to your gut, such as acid reflux, constipation, bloating, diarrhea or other problems, it's important to see your health care provider and follow up with any needed medical treatment. But there are also things you can do that can help improve gastrointestinal health.

For example, only take antibiotics when they are medically necessary to avoid wiping out the good bacteria. Overuse of antibiotics can cause an unhealthy shift in the gut microbiome, allowing clostridium difficile to multiply and produce a toxin which can cause a potentially life-threatening infection.

Also go easy on medications that lower stomach acid because the acid is the first defense against harmful gut bacteria. Reducing sugar and ultra-processed foods and eating a variety of fiber-rich vegetables, fruits, whole grains and beans can be beneficial for gut health.

Make Peace with Your Phone

Is your smartphone an invaluable time-saving tool, or an uncontrollable timeconsuming addiction? For many of us, it's a bit of both. Smartphones offer countless useful features but can also be an unhelpful distraction from other aspects of our lives. Other negative effects may include greater stress, eyestrain and sleep difficulties.

Here are some recommendations to keep your phone use in check:

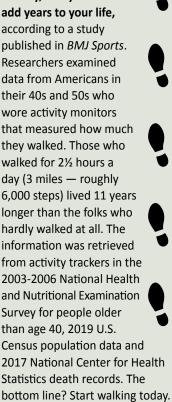
- **Put** your phone outside the bedroom while you sleep. Studies suggest that you'll sleep better if your phone is in another room. Ideally, set your phone aside well before bedtime and wind down with another relaxing activity.
- → Set limits with the people in your life. Establish guidelines with friends or family to put phones aside during mealtimes or when socializing.
- Make your phone less distracting. Turn off push notifications for non-essential functions, delete social media apps and install app blockers or screen time monitors if needed. Consider using an app to track how you spend your time on your phone.
- •• Check your emotions. Before grabbing your phone, pay attention to your motivation: If you're simply bored, what else could you be doing? If your online activities make you feel worse, put the phone down and do something else.
- Notice how you're spending your screen time. Reading a book or chatting with a friend may be more fulfilling than scrolling through social media or news feeds.
- → **Rediscover** what you love. Spend time nurturing your hobbies and relationships.

As you rack up more phone-free time, give yourself a pat on the back and savor those offline activities.

Want to live longer

Increase your physical

activity, and you could



PB4.U® 3.2025: Live Well, Be Well

STUDY: Sodium and Eczema

If you have the itchy, dry skin disease known as eczema, you aren't alone. It affects more than 31 million Americans. The often miserable condition can wax and wane, too. But why?

Research from UC San Francisco dermatology experts, published in JAMA Dermatology, found highsodium diets increased the risk of eczema and a boost in salt intake is linked to eczema flare-ups for some people. They studied the diets of 13,000 U.S. adults in the National Health and Nutrition Examination Survey, and findings revealed an additional 1,000 milligrams of sodium a day was associated with 22% higher odds of active eczema. (Note: High sodium intake wasn't established as a cause of eczema. It was a common dietary factor among survey participants.)

The good news? The researchers concluded limiting sodium can be an easy way for eczema patients to manage their disease. Most Americans eat too much sodium - about 3,400 milligrams a day, according to the FDA. Federal guidelines recommend consuming fewer than 2,300 milligrams daily (about one teaspoon of salt). The American Heart Association advises no more than 1,500 milligrams a day, especially if you have high blood pressure.

TIP of the MONTH

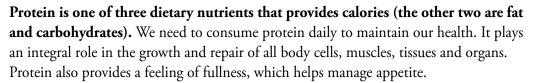
Nutrition and Disease Risk

A new study shows that people who eat sweets are at a higher risk of developing stroke, heart conditions and type 2 diabetes. On the other hand, health-conscious people who prefer fruits and vegetables over sweet treats have lower risks for heart failure and stroke. Your food choices do matter. An excessive intake of sugar is linked to inflammation and high blood sugar levels, so it's advised to keep added sugar intake to less than 12 teaspoons (48 grams) per day. Fruit contains natural sugar, so it does not count as part of those 12 teaspoons.



Protein Primer

By Cara Rosenbloom, RD



How much protein do you need? There is no specific amount of protein that is right for everyone. Your protein requirement depends on your gender, age, medical conditions, activity level and other factors.

At a minimum, adults need 0.8 grams of protein per kilogram of body weight per day. That means a person weighing 160 lbs. (73 kg) needs a minimum of 58 grams of protein per day. Many people get more protein than that. A 160-lb. athlete or person on a high-protein diet may get closer to 145 grams of protein. You can work with a dietitian to determine the right amount of protein for you.

Which foods contain protein? A good rule is to fill one-quarter of your plate with protein-rich foods at every meal. That's about 25 grams of protein per meal. You can find protein in:

- Poultry (chicken, turkey).
- Meat (beef, pork).
- Eggs.
- Fish and seafood.
- Dairy foods (cheese, milk, yogurt).
- Legumes (soy, lentils, chickpeas).

There are also smaller amounts of protein in nuts, grains, vegetables and fruits.



EASY recipe

Good to know: You can use Nutrition Facts tables to determine grams of protein per serving of food. A daily value percentage is not listed for protein. That's because there is no standard amount of protein that everyone needs, and protein deficiency is not a public health concern.

Turkey and Vegetable Stir-Fry

2 tsp extra-virgin olive oil

1 lb. ground turkey

2 cloves garlic, minced

1 tbsp freshly grated ginger

1 small onion, chopped

2 carrots, diced

2 celery stalks, diced

1 red bell pepper, seeded and diced

½ cup frozen edamame

1/4 cup hoisin sauce

1 tbsp rice vinegar

2 tsp toasted sesame oil

2 cups cooked brown rice, cooled

In a large skillet set over medium heat, add olive oil and turkey. Break turkey meat apart and stir occasionally, about five minutes. Add the garlic, ginger and onion. Cook 2 minutes, stirring well. Add carrots, celery, peppers and edamame. Mix and cook for 5 minutes. Add hoisin, vinegar, sesame oil and rice. Cook and stir for 1 minute or until all ingredients are hot. Serve.

Makes 4 servings. Per serving: 441 calories | 38g protein | 20g total fat | 3g saturated fat

Enjoy fruit more often than 10g mono fat | 6g poly fat | 32g carbohydrate | 6g sugar (1g added sugars) | 4g fiber | 442mg sodium candy and pastries.



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Stay in Touch

Keep those questions and suggestions coming!

Phone: 800-871-9525 Fax: 205-437-3084 Email: PBeditor@ebix.com Website: personalbest.com

Executive Editor: Susan Cottman • Advisers: Patricia C. Buchsel, RN, MSN, FAAN; Jamie Lynn Byram, PhD, CFP, AFC, MBA; Eric Endlich, PhD; Kenneth Holtyn, MS; Reed Humphrey, PhD; Gary B. Kushner, SPHR, CBP; Zorba Paster, MD; Cara Rosenbloom, RD; Elizabeth Smoots, MD; Margaret Spencer, MD • Editor: Aimie Miller • Designer: Sheila Nupen

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News & Notes

- File 2024 FSA Claims by March 31, 2024. Did you have a Health Care or Daycare Flexible Spending Account (FSA) in 2024? Submit your claims and documentation now to naviabenefits.com or on the MyNavia app. Filing now will allow you time to address issues, such as substituting receipts for denied claims or re-submitting unreadable scans or faxes. Any remaining 2024 balances over the carryover limit (\$610) will be forfeited.
- Check out the New WeightWatchers App Features. Make tracking (and life) easier. Track from a photo just snap a photo of your meal or plate. Drop a recipe URL in the app search bar to get estimated Points for your next meal. See Points and macronutrients in your trackers without having to track twice. All regular employees and their adult family members can join WeightWatchers at a discount. To learn more, visit ww.com/cityofseattle.
- Five Steps to Get Started with VSP: Get the most out of your vision benefits by following these 5 steps. 1. Use your VSP member account. Log in or create a new account. 2. Find your VSP network provider; your benefits go further when you stay in-network. 3. Prioritize your eye health and schedule an appointment. No ID card is needed when you visit a VSP-network location. 4. Maximize your lens and frame coverage. You can purchase through a private practice or online through Eyeconic. 5. Take advantage of VSP exclusive member savings on eye care, eyewear, travel, entertainment, and more with Exclusive Member Extras.

10 Concussion Cautions

Concussions are a serious type of traumatic brain injury resulting from a blow, impact or strike to the head or a hit to the body that causes rapid, repetitive, back-and-forth movement of the head and brain. But you can protect yourself against injury:

- ① Choose the appropriate helmet to help reduce the risk of sustaining a serious brain injury or skull fracture while biking, skiing, snowboarding, riding a scooter or playing a contact sport, such as football or hockey. Replace the helmet if it is damaged, shows signs of wear and tear, or has been in an accident. Also check the helmet's expiration date.
- **2 Wear a hardhat when required.** Replace it if it's damaged, exposed to prolonged sun exposure or when impacted. Otherwise, follow the manufacturer's recommendations for replacement time.
- **3 Keep children safe on playgrounds** by ensuring there are guardrails on equipment and the playground surface is made of a soft material, such as rubber or wood chips. Only use age-appropriate equipment for your child.
- **4** Wear helmets when driving or riding in an ATV.
- **5 Buckle up.** Make sure you wear your seatbelt every time you drive or are a passenger in a vehicle.
- **6** Ensure your young children are safely secured in a car seat designed for their age and weight and that older children are always wearing seat belts.
- **7 Use window guards** or stops on any window six feet above the ground if you have small children living in or visiting your house.
- **8 Use baby gates** at the top and bottom of stairs if toddlers and small children are in your home.
- **9 Teach your children** to always use the handrails on stairs and escalators.
- **10 Always tie off to an anchor** if doing repairs above six feet.

If you or your child becomes concussed, see your health care provider immediately.



Get That EXCELLENT Credit Score

By Jamie Lynn Byram, PhD, CFP, AFC, MBA

Improving your credit score is an essential step toward financial health and stability. A higher credit score can lead to better loan terms, lower interest rates, and increased chances of approval for credit applications.

Use these proven strategies to boost your score:

- 1] Check your credit report. Start by obtaining a free copy of your credit report from major credit bureaus. Review it carefully for errors or inaccuracies, such as incorrect account information or late payments. Dispute any discrepancies you find, as they can negatively impact your score.
- 2] Pay your bills on time. Timely payments are essential, as payment history accounts for a significant portion of your credit score. Set reminders or automate payments to ensure you never miss a due date.
- **3] Keep your credit utilization ratio low.** This is the percentage of available credit you're using. Paying down existing balances can help achieve this.
- **4] Limit new credit applications.** Each time you apply for new credit, a hard inquiry is recorded, which can temporarily lower your score. Instead of applying for multiple credit accounts, space out your applications.
- 5] Maintain older accounts. Length of credit history is another factor in your score. Keep older credit accounts open, even if you don't use them frequently, to demonstrate a long-standing credit history.
- **6] Diversify your credit mix.** A varied credit mix can positively influence your score. However, only take on debt you can manage responsibly.

By implementing these steps, you can steadily improve your credit score and enhance your financial future.

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