



BACK TO THE BACK-TO-SCHOOL ROUTINE

If you want a successful return to school, you have to do more than simply shove your kids out the door on time for the first couple of weeks (although that can seem like a major victory). Instead, getting off to a good start requires easing back into routine. Here are a few tips.

Openly address anxieties. Some kids get pretty nervous about the beginning of the school year. Let them know it's OK, and that many of their classmates are feeling the same way.

Ease into the new sleep schedule. Don't try to shift all at once from staying up late to early bed times. Recognize that changes in sleep habits will take time, and work with your kids by moving up bedtimes a few minutes a day until you get onto the new schedule.

IN THIS ISSUE

- 2 Navigate the changing COVID landscape
- 3 Managing medical bills and benefits
- 4 Harvest of the Month: Beets

Dial back screen time. Kids get used to more TV, computer and game time in the summer. Don't make them go cold turkey when school starts. Reduce screen time during the first couple of weeks of school, before homework gets crazy, and then set it at a reasonable level. Extra bonus: It will improve the quality of their sleep, too.

Prepare for homework. Homework is often a real stress test for families. As school routine gets underway, talk with your kids about the best ways to manage it. Ask what they think will work best, then apply your wisdom to find a compromise that will lead to fewer arguments and less stress for everybody.

Smart Facts

84%

of parents planned to send kids back to in-person school in fall 2021.

\$268

is the average cost of back-to-school supplies for 2021.

16

states offer parents tax breaks on back-to-school supplies.



NAVIGATING THE EVER-CHANGING COVID LANDSCAPE

In the early days of COVID-19, we often were frustrated by a lack of information and conflicting evidence. Now the problem can seem to be too much information, and it's hard to know whether conflicts in evidence stem from science or politics.

The World Health Organization was so struck by this dilemma that it coined a new word: "infodemic."

How should you navigate this kind of landscape?

First of all, Marquette University Visiting Assistant Professor Kyle Whitaker says, "We have to accept what the experts say." Then he quickly adds, "All the critical thinking and tech-savviness in the world won't help us if the 'experts' we trust aren't actually experts."

To check out your "experts," Whitaker suggests looking into their credentials to ensure they come from reputable institutions. Having a degree isn't enough; it should be a degree from a respected school. Then make sure your expert actually has experience in the right areas. The fact that someone has "M.D." after his or her name, for instance, doesn't mean they understand a complex problem like COVID. They could be a great family physician, maybe, but know little about viruses.

Also, make sure your expert doesn't make money based on what he or she tells you. Someone who encourages wearing a certain kind of mask, for example, loses credibility if they own the company making those masks. Finally, Whitaker says, check your expert's reputation with other experts. If reliable sources have discredited your expert's assertions, then you probably should reconsider them.

Of course, you also need to consider those "reliable sources." How do you check them? Scientific America offers guidance:

Make sure your source is an authoritative COVID-19 source. Political organizations and partisan media outlets are NOT authoritative sources.

Check that the information is recent. Things move fast on COVID. Something published at the beginning of the pandemic might be out-of-date now. Make sure it's current. For example, [this GoodRx website article](#) has been online for months, but it carries a tag that says, "Last reviewed ... May 27, 2021." In other words, it's been updated.

Think local. Local sources likely will have the best guidance specific to your locality.

Avoid emotion-driven information. Some sources are geared to generate emotion and controversy. Avoid those if what you want are facts.



"All the critical thinking and tech-savviness in the world won't help us if the 'experts' we trust aren't actually experts."

PAPERWORK: MEDICAL BILLS AND BENEFITS

Let's face it: Paying medical bills can be daunting. Even the simplest doctor's office visit can result in a parade of bills and statements with numbers upon numbers. And if you're dealing with a serious illness – like cancer or major surgery – it can seem like there's no end to the bills, and the charges can be overwhelming.

But it can be managed. The trick? Take it slowly. Be methodical. And don't be afraid to ask for help. Following are some guidelines.

- **Create files.** At the very least, have one file for medical bills, one for the "Explanation of Benefits" (EOB) you'll get after each healthcare visit and one for other paperwork. You might also want separate files for each family member, or for specific illnesses or problems.
- **Get it in writing.** Before leaving a provider's office, ask for a print-out of all services you received at that visit. Make sure it's accurate. When you get home, put it in the "other paperwork" file.
- **Open your mail.** When you get a bill, open it and compare it to the print-out you got from the provider's office. If everything checks out, put it in the medical bills file; if not, call your provider to clear up any discrepancies. Don't pay it yet.
- **Review the EOB.** When you receive the EOB, compare it to any bills you've received to make sure all of the charges and benefits make sense. According to some research, as many as 8 out of 10 medical bills contain errors, so check carefully. Then put file the EOB and the bill you've received together in your medical bills file ... but don't pay it yet.
- **Review the adjusted bill.** Next you should receive a bill that shows an adjusted charge, taking into account your insurer's negotiated price and any deductibles or out-of-pocket limits you might have. Once again, compare the bill to the EOB and other documents. If all looks good, pay the bill, staple all the documents together and put them in a "paid bills" file. If there's a problem, contact your provider.
- **Break the code.** If you do talk to someone about problems with a bill, you might hear that the provided services were "coded" incorrectly. If so, your best option is usually to ask your healthcare provider to get it corrected.
- **Get help.** If you're running into walls or find yourself stymied by charges and bills, your employer's human resources team should be able to help you, and your provider often can help, as well.



Prostate Cancer Awareness Month

Prostate cancer is the second most common cancer among men (only skin cancer strikes more men), with nearly 175,000 American men being diagnosed with it annually. Fortunately, the death rate is relatively low ... but it could be lower with better detection and care. Honor Prostate Cancer Awareness Month by making sure you or the men in your life have been checked. Learn more about prostate cancer at <https://www.cancerhealth.com/tag/prostate-cancer>.

HARVEST OF THE MONTH: BEETS

Among the foods dubbed “superfoods” in recent years, some people would consider the beet to be something like a super hero. It contains many of the things we should consume every day, including vitamins C and B6, folate, manganese and copper, as well as fiber and potassium. That’s why health-conscious diners makes salads and shakes out of beets, and why athletes have taken to drinking beet juice before and after workouts.

While the “super food” label is relatively new, the status might not be. Ancient cultures grew beets for a variety of purposes, finding them to be tasty to eat, medicinally useful and even good as an aphrodisiac. While the beet used to be prized more for its green stalks and leaves, modern cultures pay more attention to the red root.

In the grocery store, look for beets that are smaller and firm, with a deep maroon color. Select ones with the taproot still intact, but bypass any larger beets that have “hairy” taproots. Those will likely be tougher and less sweet.



Avoid the temptation to wash beets before storing them, but do trim off the greens about two inches above the root. Don’t store beets in plastic bags, but put them loose into your refrigerator’s crisper drawer (or, if you like, loosely wrapped in paper towels). They’ll store there nicely for two to three weeks.



Recipe: Berry-Beet Salad

Ingredients (4 servings):

1 fresh red beet, one fresh golden beet
¼ cup balsamic vinegar
2 tablespoons walnut oil
1 teaspoon honey
Dash salt
Dash pepper
½ cup sliced fresh strawberries
½ cup fresh raspberries
½ cup fresh blackberries
3 tablespoons chopped walnuts, toasted
1 shallot, thinly sliced
4 cups torn mixed salad greens
1 ounce fresh goat cheese, crumbled
1 tablespoon fresh basil, thinly sliced

Directions:

Place beets in an 8-inch-square baking dish and add 1 inch of water. Cover and bake at 400° for 30-40 minutes or until tender. Meanwhile, in a small bowl, whisk together the vinegar, oil, honey, salt and pepper; set aside. Once beets have cooled, peel and cut them into thin slices. In a large bowl, combine the beets, berries, walnuts and shallot. Pour dressing over beet mixture and toss gently to coat. Divide salad greens among 4 serving plates. Top with beet mixture; sprinkle with cheese and basil.

Nutrition Information:

PER SERVING: CALORIES: 183; FAT: 12G; CHOLESTEROL: 5MG; CARBS: 18G (11G SUGARS, 5G FIBER); SODIUM: 124MG; PROTEIN: 4G

Sources: Accessed 9 August 2021

- <https://childmind.org/article/helping-kids-back-school-routine/>
- <https://www.mother.ly/how-to-get-into-back-to-school-bedtime-routine>
- https://www.rand.org/pubs/research_reports/RRA1393-1.html
- <https://www.cncb.com/select/states-sales-tax-holidays-back-to-school-items/>
- <https://stories.marquette.edu/covid-19-who-should-i-trust-3a56d396803>
- <https://www.mdanderson.org/cancerwise/coronavirus-covid-19-news-and-information--6-tips-on-how-to-separate-fact-from-fiction.h00-159381156.html>
- <https://www.goodrx.com/covid-19>
- <https://blog.bernardbenefits.com/bid/202939/3-steps-to-better-managing-medical-bills>
- <https://familydoctor.org/understanding-your-medical-bills/>
- <https://www.cancer.net/navigating-cancer-care/managing-your-care/tracking-your-medical-bills-and-health-insurance-claims>
- <https://www.cancerhealth.com/tag/prostate-cancer>
- <https://www.thespruceeats.com/beetroot-storage-and-selection-1807740>
- <https://www.everydayhealth.com/diet-nutrition/diet/beets-nutrition-benefits-types-how-cook-more/>
- <http://www.whfoods.com/genpage.php?name=foodspice&dbid=49>
- <https://www.latimes.com/health/la-he-why-you-should-be-eating-beets--20160711-snap-story.html>
- <https://www.tasteofhome.com/recipes/berry-beet-salad/>