



## RELIEVE SEASONAL ALLERGY SYMPTOMS

by Kelly Thomson, MSHP

Spring brings warmer weather, more sunlight, and blooming trees; but for millions of people, it also brings seasonal allergies. Sneezing, a runny nose, and itchy eyes can make the end of winter bittersweet. Thankfully there are a few simple steps you can take to keep the pesky symptoms at bay:

**Take your shoes off at the door.** Wearing your shoes in the house can track pollen throughout your living space.

**Shower before bed instead of in the morning.** Switch to a nighttime shower routine so the pollen collected in your hair and on your body during the day doesn't get transferred to your bed and pillow to make your morning miserable.

**Keep the windows closed.** The sunshine and breeze during the first warm weather of the year makes it tempting to let the breeze in, but pay attention to pollen counts and keep the windows closed when the counts are high.

**Wear a mask when doing yard work.** If you are in charge of the outside maintenance work, a painter's mask works great as a filter.

**Rinse your sinuses.** Using a saline solution, along with a neti pot, is an effective and affordable way to reduce your nasal congestion. ☘

## IN THIS ISSUE

- 2 Drive Safe & Distraction-Free
- 3 Explanation of Benefits
- 4 Harvest of the Month: Rhubarb

Sources: Web MD. [webmd.com/allergies/allergy-relief-10/seasonal-allergy-checklist](http://webmd.com/allergies/allergy-relief-10/seasonal-allergy-checklist). Accessed 11 March 2016.  
Mayo Clinic. [mayoclinic.org/diseases-conditions/hay-fever/in-depth/seasonal-allergies/art-20048343](http://mayoclinic.org/diseases-conditions/hay-fever/in-depth/seasonal-allergies/art-20048343). Accessed 11 March 2016.

## SMART FACTS

**4,000,000**

workdays are lost each year as a result of seasonal allergies.

**BELOW 60%**

is the ideal humidity level in your home to help manage allergies.

**10 AM - 4 PM**

is when pollen counts are usually the highest.

Sources: Web MD. [webmd.com/allergies/allergy-statistics](http://webmd.com/allergies/allergy-statistics). Accessed 8 March 2016.  
Web MD. [webmd.com/allergies/allergy-relief-10/seasonal-allergy-checklist](http://webmd.com/allergies/allergy-relief-10/seasonal-allergy-checklist). Accessed 8 March 2016.







# A SIMPLE EXPLANATION

by John Thomas

You know the drill: Shortly after receiving healthcare services, you get mail from your insurance provider. The good news? As it says in big letters, "This is not a bill." Unfortunately, that makes it tempting to ignore. But don't—this Explanation of Benefits (or "EOB") is important.

As you look at your EOB, keep a few things in mind:

- **Different EOBs for different things:** You might get multiple EOBs for a single visit to a healthcare provider. That's OK. They cover different aspects of your visit.
- **Names:** The "insured" has the insurance coverage; the "claimant" is the person who received medical services.
- **Charges:** Different insurers use different words to describe charges, but one way or another, the EOB tells you:
  - » The original charge
  - » A reduced amount your insurer has negotiated
  - » The amount your insurance covers
  - » The amount you pay
- **Codes:** These footnotes explain factors that went into charges.
- **Deductible/Out-of-Pocket to Date:** This lets you know how much more you have to spend before you meet your deductible or out-of-pocket limits.

## FINANCIAL CORNER WITH PETE THE PLANNER

I've found most people are on one of two financial tracks.

The first is the track where everything is going wrong, you are constantly panicking, and you're unlikely to take action because you feel stuck.

The second track is when everything is just good enough that you can ignore the future and hope for the best. As you can imagine, neither track is ideal.

I'm proposing a third track. This track is full of the normal ups and downs. Those are unavoidable. What's special about this track is your attitude. Your attitude is everything. I'm asking you to care about your financial life.

Sound overly simplistic? Sadly, it's not. I meet people daily who don't care enough. Care more. Do more. Take action. Everyone has the chance at being financially healthy if they try. Start by picturing the financial life you want and work toward it every single day. ✕

An EOB can look intimidating, but it's pretty clear once you get used to looking at it. It's important that you do look at it to confirm you're being charged correctly. If you have questions about information on your EOB, contact your insurer immediately. There's usually a limit to how long you can wait before questioning a cost. ✕



## NATIONAL HEALTHCARE DECISIONS DAY APRIL

April 16 is National Healthcare Decisions Day. It is meant to inspire, educate, and empower the public and providers about the importance of advance care planning. The initiative encourages patients to express their wishes regarding health care and asks providers to respect those wishes. The theme for 2016 is "It Always Seems Too Early, Until It's Too Late." Learn more at [www.nhdd.org](http://www.nhdd.org).

Source: National Healthcare Decisions Day. [nhdd.org](http://nhdd.org). Accessed 17 February 2016.

# HARVEST OF THE MONTH: RHUBARB

by Jenna Mears

Commonly referred to as the “pie plant,” rhubarb is a member of the buckwheat family and is actually a vegetable, not a fruit. Though often used for baked goods, rhubarb has astounding nutritional value! It has protein, three different vitamins, calcium, and potassium to name a few. Rhubarb is one of the lowest caloric vegetables and it is recommended for those individuals struggling to lose weight. It is also recommended for cardiovascular health, digestion, and Alzheimer’s disease.

## How to Select

When buying fresh rhubarb, look for moderately thin, crisp, dark pink to red stalks. Greener, thicker stalks are more stringy and sour. Leaves should be crisp and free of blemishes. Rhubarb’s peak season is April-June but it is normally available year-round.

## How to Store

Fresh rhubarb is perishable and should be kept in a plastic bag in the crisper drawer. It is best when stored only 3-5 days before use. If you need to freeze rhubarb, cut it into one-inch chunks and store in an airtight bag. Rhubarb is also easily canned.



## How to Prepare

Rhubarb is best served when stewed or braised. To do this, first wash the rhubarb and slice each stalk into one-inch chunks, discarding the leaves as they should not be eaten. Mix equal parts water and sweetener of your choice in a sauce pan. Boil the mixture, stirring until the sweetener is dissolved. Next, stir in the chopped rhubarb and bring to a boil then lower heat to a simmer and cook uncovered for 10-15 minutes. ✕

Sources: Organic Facts. [organicfacts.Organet/health-benefits/fruit/rhubarb](http://organicfacts.Organet/health-benefits/fruit/rhubarb). Accessed 8 March 2016.

Home Cooking. [homecooking.about.com/od/howtocookvegetables/a/rhubarbstorage](http://homecooking.about.com/od/howtocookvegetables/a/rhubarbstorage). Accessed 8 March 2016.

Healthy Eating. [healthyeating.sfgate.com/cut-cook-rhubarb-7844](http://healthyeating.sfgate.com/cut-cook-rhubarb-7844). Accessed 8 March 2016.

## RECIPE OF THE MONTH: *Oatmeal Rhubarb Porridge*

### Ingredients:

1 ½ cups nonfat milk or nondairy milk

½ cup orange juice

1 cup old-fashioned rolled oats

1 cup ½ inch pieces rhubarb, fresh or frozen

½ tsp ground cinnamon

Pinch of salt

2-3 Tbsp brown sugar, pure maple syrup, or agave syrup

2 Tbsp chopped pecans or other nuts, toasted

### Directions

1. Combine milk, juice, oats, rhubarb, cinnamon, and salt in a medium saucepan and bring to a boil over medium-high heat.
2. Reduce heat, cover, and cook at a very gentle bubble, stirring frequently until the oats and rhubarb are tender (about 5 minutes).
3. Remove from the heat and let stand covered for 5 minutes.
4. Stir in sweetener to taste and top with toasted nuts.

**Tip:** To toast chopped nuts, place in a small dry skillet and cook over medium-low heat, stirring constantly until fragrant and lightly browned (about 2-4 minutes).

### Nutritional Info

PER 1 CUP SERVING: 336 calories, 8g fat, 1g saturated fat, 56g carbohydrates, 13g protein, 153mg sodium, 4 mg cholesterol, fiber: 6g

Source: Eating Well. [eatingwell.com/recipes/oatmeal\\_rhubarb\\_porridge](http://eatingwell.com/recipes/oatmeal_rhubarb_porridge). Accessed 1 March 2016.