JANUARY 2016

LIVING



WOMEN'S PREVENTIVE CARE

by Jenna Mears

As we begin making our New Year's resolutions, it's important to think about preventive health and in particular how women can keep track of their overall health and well-being. We all have important women in our lives. Share this information to help them be certain they're taking important preventive steps for their health.

Women are more likely to suffer from heart attack, depression, and certain types of cancer than men, making it very important to stay proactive with their health. Preventive care or services include getting a screening, immunization, or just advice from your doctor to prevent illness or other health problems.

It's important for adult women to have their weight and blood pressure checked once a year and to have a pap test at least every three years starting at age 21. Starting at age 50, women

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should have a mammogram every two years to be screened for breast cancer and should also be tested for colorectal cancer. These screenings could start earlier if there is risk as advised by your doctor.

Women should also receive a variety of vaccinations to prevent illness or diseases. These vaccines include a flu shot, tetanus shot, chicken pox and shingles vaccines, HPV vaccine (helps protect from certain cancers), measles, mumps, and rubella shots, and the hepatitis B vaccine series. Consult your doctor or physician for more information about your preventive care needs. Ξ

Sources: Family Doctor.org. familydoctor.org/familydoctor/en/preventionwellness/staying-healthy/healthy-living/preventive-services-for-healthyliving.html. Accessed 8 December 2015.

Center for Disease Control. cdc.gov/features/vaccineschronicconditions. Accessed 8 December 2015.

SMART FACTS

66% of age eligible women have received a mammogram within the past two years. **90%** of women have one or more risk factors for developing heart disease.

43.6% of adults received a flu vaccine in 2014-2015.

Sources: Cancer.org. cancer.org/research/infographicgallery/mammography-statistics. Accessed 10 December 2015. The Heart Foundation. theheartfoundation.org/heart-disease-facts/heart-disease-statistics. Accessed 10 December 2015. CDC. cdc.gov/flu/fluvaxview/coverage-1415estimates.htm. Accessed 16 December 2015.



PRENATAL HEALTH

by Mechelle Meadows

Are you or your partner expecting a baby in 2016? If so, congratulations! While it's a myth you need to "eat for two," it is true that you need to be healthy for two. Your body is doing a lot of work to support the growing baby, so you can be more susceptible to nutrient deficiencies.

One of the most important to-dos is taking a prenatal vitamin. Many doctors recommend starting these as early as three months leading up to becoming pregnant. If you did not have this opportunity, start as soon as you find out you are expecting.

The most important nutrients in prenatal supplements that differ from a regular multi-vitamin are folic acid and iron. Folic acid is of extreme importance as it aids in proper development of the brain and spinal cord and helps prevent neural tube defects. It is often hard to get the recommended amount for pregnancy (400 mg per day) simply through diet. This is an important mineral to continue taking even while breastfeeding.

Iron is beneficial to help expectant mothers prevent anemia, a deficiency in red blood cells. Iron is often hard on the stomach, so if you find it hard to tolerate your prenatal vitamins, talk to your doctor about the best type as well as the best time of day to take them.

Nutrition becomes even more important when your baby is relying on you for nutrients. While vegetables or fish may sound unappetizing in the beginning weeks, try your best to incorporate as many healthy foods as you can into your diet and be careful about eating junk food in excess—just like any normal person should.

WebMD says whole grains, beans, salmon, eggs, berries, and low-fat yogurt are the super foods for pregnancy because of the nutrients they pack. Look for Whole grains, beans,

salmon, eggs, berries, and low-fat yogurt are the super foods for pregnancy...

foods that are high in calcium, iron, and protein to keep you feeling full for longer. You may also find it easier on your stomach to eat small meals every few hours rather than three square meals a day.

Cherish the moments of sleep in your first trimester, and allow yourself to nap when possible. As the baby (and your belly) grows, you might find it more difficult to get a good night's sleep in later weeks. When you are rested, not only do you have more energy, but your body is thriving at its best self.

Best wishes for a healthy pregnancy and happy baby! \blacksquare

Sources: Mayo Clinic. mayoclinic.org/healthy-lifestyle/pregnancy-week-by-week/in-depth/prenatal-vitamins/art-20046945. Accessed 14 December 2015. WebMD. webmd.com/baby/features/must-eat-foods-pregnancy. Accessed 14 December 2015.

HAPPY NEW "PLAN" YEAR

by John Thomas

When the clock strikes midnight on New Year's Eve, many health benefit items reset to zero; and other changes likely affect your health benefits, too. Here are some things to consider as the new year starts.

- **Health Care Deductibles.** This is what you pay for health care services before your plan pays anything. This almost definitely resets to zero on January 1.
- **Out-of-Pocket Maximum.** This is the limit to how much you actually pay—including deductibles and co-pays—in a plan year. This usually starts over on January 1 as well.
- **Rx Coverage.** In high deductible plans with no Rx benefits, you must pay for prescription expenses in full until you reach your deductible.
- **Preventive Care.** Most plans cover 100% of the cost for innetwork preventive health care services on a calendar-year basis. Potentially life-saving services such as vaccinations and screening tests are covered in full.

FINANCIAL CORNER WITH PETE THE PLANNER

New year, new you. At least that's what you'll hear a lot in the coming weeks. While the sentiment is nice, it's unrealistic. To change takes practice, discipline, and accountability.

This is nowhere more apparent than with your financial behavior. It's possible to change, but not easy. Yet, changing your behavior is the only way to have a healthy financial life.

Start small. Over the next seven days count the number of consumer purchases you make. Over 20 purchases is a serious issue. 15-20 transactions means you need work. Fewer than 14 is decent, but your goal is to make under 10 purchases a week.

Take the challenge up a notch and attempt to spend money less than five times in a week, per household. It'll be a make or break week for you. If you make it through, your attitude on spending will have inevitably changed, for the better. μ

- Health Savings Account (HSA). If you have money left in your HSA account at the end of the year, it rolls over into the new year with no penalty.
- Network Changes. Some physicians might leave or join networks on January 1. Make sure your providers are still in your network. $\protect\xspace{1.5}$



CERVICAL HEALTH AWARENESS MONTH JANUARY

While cervical cancer was once one of the most common causes of cancer death in American women, recent rates have gone down by more than 50%! This is largely due to the increase in screenings, which can catch changes in the cervix early or even before cancer develops. The HPV vaccine has also helped in the fight against cervical cancer. Talk to your physician about preventive screenings or vaccinations that are recommended for your gender and age.

Source: American Cancer Society. cancer.org/cancer/news/specialcoverage/cervical-health-awareness-month. Accessed 14 December 2015.

HARVEST OF THE MONTH: POMEGRANATES

by Rachel Savieo

Pomegranates are a fruit with amazing health benefits. The edible seeds inside, called arils, are loaded with antioxidants. Studies have shown that pomegranates may help prevent heart disease by improving blood flow to the heart and preventing plaque from building up in blood vessels. The downside is that eating a pomegranate takes work to get to the juicy seeds, and juicing them is tricky. The good news is that now you can buy pomegranate juice in bottles and the seeds are pre-packaged. The health benefits, along with their unique, pleasant flavor and vibrant color, make pomegranates worth a try!

How to Select

The outside of a pomegranate can vary from pink to a deep ruby red. Choose pomegranates by weight rather than by color. The heavier they are, the more juice they contain.

How to Store

Store the whole fruit at room temperature for up to one week, or refrigerate for up to two weeks. You can also freeze the seeds in a plastic bag or container for several months.



How to Prepare

To remove pomegranate seeds with no mess, partially fill a deep bowl with water. Cut the pomegranate into quarters, then hold the pieces underwater and gently nudge the seeds loose. The seeds will float so you can easily lift them out of the bowl with a slotted spoon or your hands. You can also juice a pomegranate the same way you would any citrus fruit using a hand-press or electric juicer. Keep in mind that you can also find pomegranate seeds and juice at your grocery store—no prep needed! ¤

Sources: pomwonderful.com/pomegranate-wellness/easy-to-use-pomegranate/how-to-select/. Accessed 10 December 2015. webmd.com/food-recipes/pomegranate-power. Accessed 10 December 2015. webmd.com/food-recipes/winter-fruit-and-vegetables-recipes-and-tips. Accessed 10 December 2015.

Ingredients:

Salad

2/3 cup chopped walnuts or pecans, toasted
¾ cup pomegranate arils
3 oz feta cheese, crumbled
½ cup dried cranberries
2 Bartlett pears (firm but ripe), cored and sliced
9 oz baby spinach

Dressing

¼ cup apple cider vinegar
3 Tbsp extra-virgin olive oil
1 ½ Tbsp honey
1 tsp dijon mustard
Salt and pepper, to taste

Directions

- 1. Whisk all dressing ingredients in a bowl to blend well.
- 2. Place all salad ingredients in a large salad bowl.
- 3. Drizzle with desired amount of dressing, then toss to evenly coat.
- 4. Serve immediately (makes about 6 servings).

Nutritional Info

PER SERVING: 60 calories (15 fat calories), 1.5g fat, 0g saturated fat, 0mg cholesterol, 11g carbohydrates, 1g protein, 70mg sodium, 2g fiber, 7g sugars, 1g protein

Source: Cooking Classy. cookingclassy.com/2014/11/pear-pomegranate-spinach-salad/. Accessed 10 December 2015.