

A close-up portrait of Sofia Vergara, smiling and looking directly at the camera. She has long, wavy brown hair and is wearing large, ornate earrings with red, blue, and green gemstones. She is wearing a red, textured, sleeveless top.

total **HEALTH** & wellness

For Members of
United Service
Association
For Health Care

FALL 2019

**Is Lack
of Sleep
Weighing
You Down?**

**You Can
Fight the Flu
This Fall**

**Sofia
Vergara**

Sofia's Got Grit

USA
United Service Association
For Health Care



[cover story]

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Total Health & Wellness is published by United Service Association For Health Care. This information is intended to educate the public about subjects pertinent to their health, not as a substitute for consultation with a personal physician.

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United Service Association For Health Care is an organization that provides privileges and services that promote the health and welfare of its members.

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FALL 2019

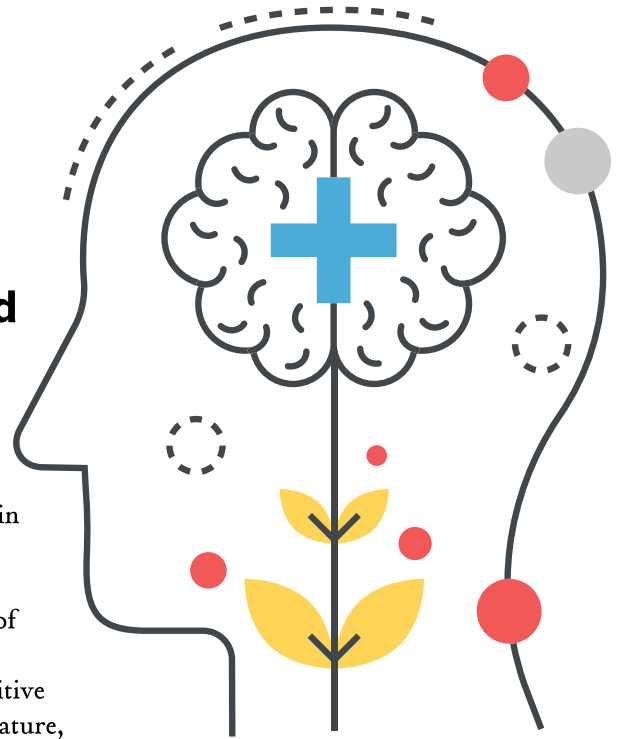


Leafy Greens Can Boost Your Brain

Can a salad a day keep cognitive decline away? A study in the journal *Neurology* found that eating one serving of leafy green vegetables a day may help slow the decline of mental performance in older adults.

Looking on the Bright Side Could Extend Your Life

Mental traits, such as resiliency and optimism, may contribute to a longer life. A study of 90- and 100-year-olds in Italy found that exceptional longevity was associated with a balance between an acceptance of obstacles and determination to overcome them, as well as a positive attitude. Strong ties to family, nature, or religion were also common among those living a longer than average life.



Make Your Meeting More Effective

Effective meetings at work can be the rule rather than the exception if you follow a few simple tips. First, make sure that the goal of the meeting is clearly stated for all participants. Second, create an agenda with items that lead to the goal. Third, provide participants with the agenda at least a week in advance so that they come to the meeting prepared.

Should You Take Aspirin?



Many people take an aspirin a day to help prevent heart disease. But a study in the *New England Journal of Medicine* found that compared to a placebo, older adults who took daily aspirin had a higher incidence of major hemorrhage. If you're wondering if you should stop taking a preventive aspirin, have a conversation with your doctor to assess your individual risk-benefit balance.

Eat Red for Heart Health

Research links a higher intake of anthocyanins—the flavonoids that give cherries, blueberries, and other deeply red and blue foods their colors—to a lower risk for coronary heart disease and cardiovascular-related deaths. Previous research shows that anthocyanins have antimicrobial and anti-inflammatory effects as well. Foods rich in anthocyanins include berries, black currants, red cabbage, black carrots, and purple potatoes.



You Can Fight the Flu This Fall



Look out—it's flu season again!

→ **THE FLU STRIKES ABOUT 8 PERCENT OF AMERICANS EVERY YEAR.** An annual vaccination is the most effective way to protect yourself. A shot isn't the only type of flu vaccine available—there's also a nasal spray flu vaccine. However, it's only approved for healthy people ages 2 to 49 who aren't pregnant. If you're not sure which vaccine is best for you, talk with your health care provider.

Ideally, everyone ages 6 months and older should get a flu vaccine by the end of October. However, even December or January isn't too late to get vaccinated.

The Truth About Flu Vaccines

Do you believe that flu vaccines are ineffective? Here are some facts:

- Contrary to popular opinion, a flu vaccine cannot give you the flu.
- You may get the flu even if you get vaccinated. But it most likely will be a milder case.
- For adults, flu vaccines reduce the risk for flu-associated hospitalizations by about 40 percent.

What to Know if the Flu Lays You Low

When the flu does strike, follow these tips to ease your symptoms:

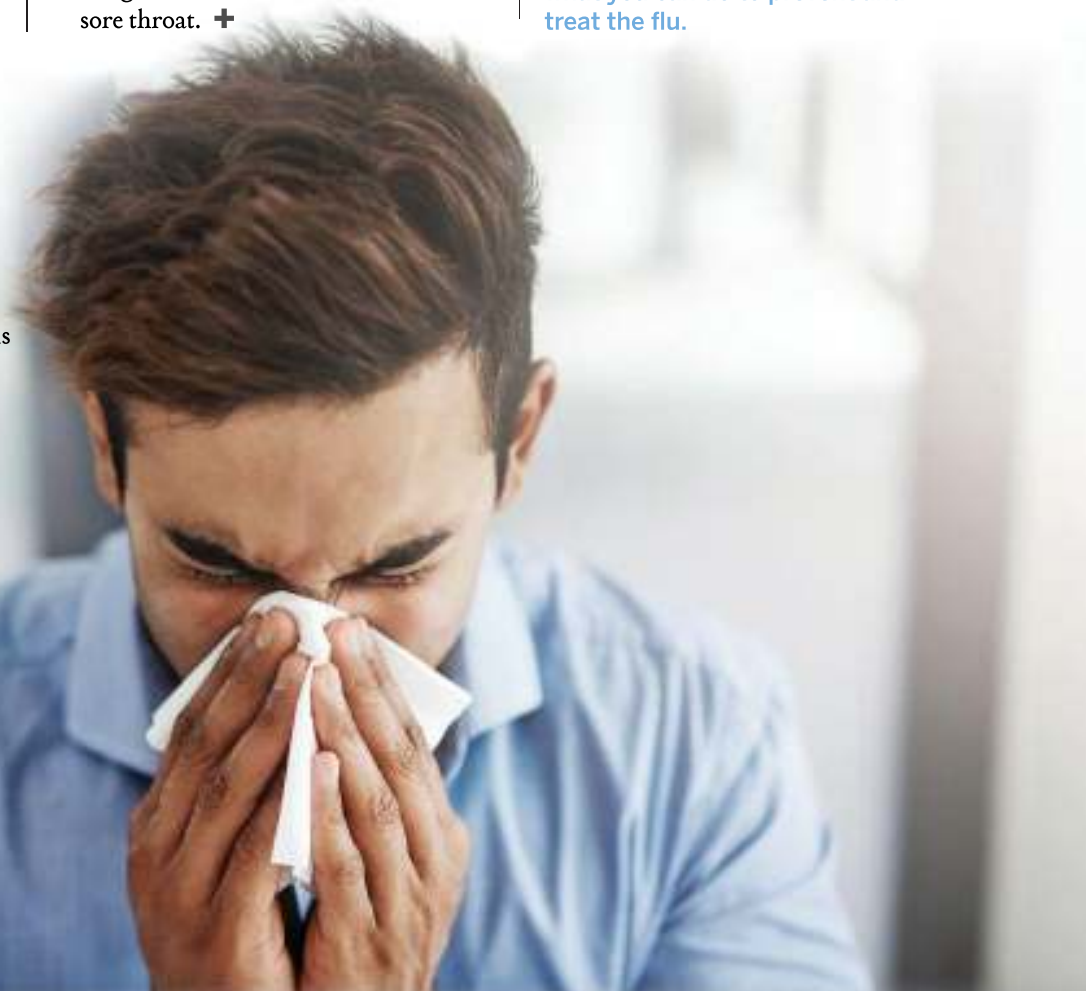
- Ask your provider about antivirals—these prescription drugs can make flu symptoms disappear faster and may prevent serious complications.
- Drink a lot of fluids.
- Try over-the-counter (OTC) medicines to soothe muscle aches, relieve congestion, and bring down a fever.
- Use a humidifier to clear a stuffy nose.
- Get plenty of rest.
- Gargle with salt water to calm a sore throat. +

DID YOU KNOW?

Most people only experience a mild case of the flu and don't need medical care or antiviral drugs. But you should go to the emergency room right away if you have serious flu symptoms, such as a fever or cough that improves but then returns or worsens, shortness of breath, seizures, or persistent chest pain.

Learn More About the Flu

Visit [cdc.gov/flu](https://www.cdc.gov/flu) to learn more about what you can do to prevent and treat the flu.



The Common Cold: Some Myths and Facts

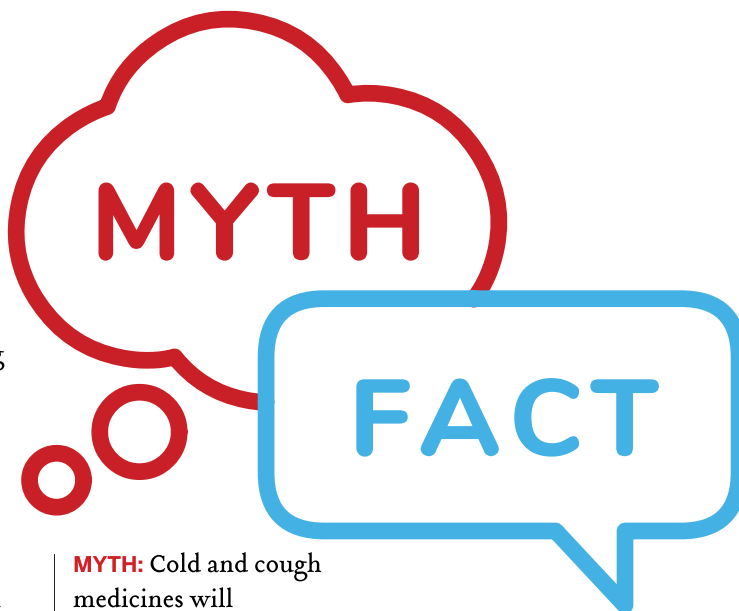
Here's some information to help you survive the sniffles:

MYTH: Echinacea can help prevent or treat colds.

FACT: Echinacea doesn't appear to be effective against colds, according to a study in the *New England Journal of Medicine*. Taking echinacea a week before being exposed to a cold virus didn't prevent subjects from catching colds. Nor did echinacea taken at the time of virus exposure appear helpful in shortening the colds they caught. But vitamin E might help, suggests another study. A daily vitamin E supplement cut the number of colds nursing-home residents caught.

MYTH: Antibacterial soap works better than regular soap in protecting you from colds.

FACT: A study in the *Annals of Internal Medicine* found that antibacterial products didn't reduce the risk for colds any more than regular soap. To help prevent colds, wash your hands often with your favorite soap and steer clear of people with colds.



MYTH: Cold and cough medicines will help cure your cold.

FACT: There's no cure for the common cold. And there's no evidence that cough suppressants and expectorants relieve symptoms, says the *American College of Chest Physicians*. Instead, they recommend over-the-counter antihistamines and decongestants for symptom relief.

MYTH: A cold is never serious.

FACT: A simple cold could turn into pneumonia, especially in older adults. Call your doctor if you have any of these possible symptoms:

- Trouble breathing
- Chest pain
- A fever higher than 102 degrees Fahrenheit +

JUST A COLD? OR SINUSITIS IN DISGUISE

Common sinusitis culprits include allergies, asthma, and infections. And though they're caused by viruses, colds can create inviting conditions in the nose and sinuses for bacteria. This can lead to sinusitis from a bacterial infection.

Colds and sinusitis both can cause fever, congestion, coughing, and a sore throat. But sinusitis usually leads to additional symptoms, such as pain in the forehead, cheeks, upper jaw, or eye area.

If your symptoms stick around for more than a week or two, see your doctor. Treatment may include decongestants, pain relievers, and antibiotics. For added relief, try applying a warm washcloth to your face, inhaling steam, and using an over-the-counter saline nasal spray.



The Centers for Disease Control and Prevention recommends that adults age 65 and older get immunized against pneumonia. One shot at age 65 usually offers lifetime protection.

Foods That Help Fight Inflammation

There's a lot of buzz these days about eating an "anti-inflammatory diet." But what does that actually mean? And why is it beneficial?

→ **INFLAMMATION** is the immune system's natural response to an injury or infection. It can be very helpful when needed. But when it lasts too long, inflammation can become destructive. Chronic inflammation is associated with a wide range of health problems, including obesity, type 2 diabetes, and cardiovascular disease.

Eating the right foods is one way to help control inflammation. By building your diet around these anti-inflammatory foods, you can protect your health.

What to Eat

Fish contain inflammation-fighting omega-3 fatty acids. Among the best choices are salmon, albacore tuna, mackerel, herring, lake trout, and sardines. The American Heart Association recommends eating two servings of non-fried fish every week.

Nuts are full of healthy fats that help combat inflammation. Good choices include walnuts, almonds, pistachios, and pine nuts. Keep in mind that nuts are also packed with calories, so don't overdo it. A 1.5-ounce serving—about a handful—per day is plenty.

Fruits and vegetables are high in antioxidants, which support a healthy immune system and may decrease inflammation. Good choices include blueberries, blackberries, strawberries, cherries, spinach, kale, broccoli, and carrots.

Beans contain anti-inflammatory and antioxidant substances. The best options include pinto, red kidney, black, and garbanzo beans. Have at least a 1-cup serving, twice a week.

Whole grains are another key part of a healthy, anti-inflammatory diet. One caveat: Gluten—a protein found in wheat, barley, and rye—may trigger inflammation in some people who are sensitive to it. Gluten-free whole grains include brown or wild rice, quinoa, buckwheat, and certified gluten-free oats or oatmeal.



What to Skip

Other foods have the opposite effect, fueling inflammation.

Limit foods that contain:

- Saturated fat (such as red meat and cheese)
- Trans fat (such as many fast foods and processed snacks)
- Refined grains (such as white bread and white rice)
- Added sugars (such as sweets and sugary drinks)

When it comes to your health, you really are what you eat—and what you don't. An anti-inflammatory diet helps safeguard your well-being. +



Vegetarian Stir Fry with Edamame

Ingredients

white onion (5 oz.), diced small
1 lb. eggplant, peeled and
diced into 1/2-inch cubes
1 red bell pepper (1 lb), seeded and diced
into medium pieces
2 tsp. vegetable oil
1 small clove garlic, peeled and chopped
1 tbsp. fresh ginger, peeled and chopped
1 pkg. (14 oz.) extra-firm tofu,
diced medium
1 cup sesame garlic sauce
1 cup edamame (soybeans), pods
removed
2 tbsp chopped cilantro
3 tbsp (about 2) scallions, washed and
cut on bias

- 1** Blanch onion, eggplant, and red pepper in boiling water, until crisp-tender about 2-3 minutes, drain, and set aside. Heat nonstick wok or large nonstick skillet on high, about 2 minutes. Add vegetable oil; swirl to coat pan (oil should smoke lightly).
- 2** Add garlic, ginger, and tofu (tofu breaks up slightly); stir fry 1 minute. Add in vegetables and stir fry 2 minutes. Add garlic sauce; stir fry 3 minutes. Add edamame; stir fry 2 minutes.
- 3** Add chopped cilantro, remove from pan, garnish with scallions.

Per Serving

Makes four servings. A serving is $\frac{3}{4}$ cup of noodles and sauce. Each serving contains about 300 calories, 11 g fat (2 g saturated fat), 0 mg cholesterol, 180 mg sodium, 39 g carbohydrates, 8 g fiber, 7 g sugar and 19 g protein.

Diabetic exchanges: 1 meat, 0 carbohydrates, 0 fruit, 2 vegetable, 0 milk, 1 fat

Source: National Center for Chronic Disease Prevention and Health Promotion, Centers for Disease Control and Prevention.



Is Lack of Sleep Weighing You Down?

Did you know that the amount of sleep you get each night may be hampering your ability to lose weight?

→ **A NUMBER OF STUDIES** have found a strong connection between lack of sleep and increased weight gain. Unfortunately, people who carry excess weight are already at a higher risk for sleep problems—creating a destructive cycle of weight gain. If you're not getting seven to nine hours of sleep a night, it's time to take action.

Poor Sleep Throws Your System Off

Researchers found that getting too little sleep actually boosts your appetite and changes your metabolism. How? When the body is deprived of sleep, it alters the level of key hormones. Leptin, the hormone that suppresses appetite, is reduced and ghrelin, an appetite-stimulating hormone, is boosted. Working together, these cause sleep-deprived people to experience food cravings. What's more, the brain views the drop in leptin as a signal that the body is



starving and slows its metabolism to conserve calories.

Steps for Better Shut-eye

So how much sleep is enough? Studies show that getting less than seven hours at night can affect weight gain. And the greater the sleep deficit, the higher the chance of weight problems. Although the amount of sleep people need varies somewhat, most experts recommend adults get seven to nine hours every night.

Don't make your weight loss goals more difficult through lack of sleep. If you have trouble sleeping, try these tactics:

- Establish a sleep-wake cycle by going to bed and waking up at the same time each day, even on weekends.

- Increase exercise levels during the day, but refrain from physical activity at least three hours before bedtime.
- If you nap, keep it to less than one hour and don't nap after 3 p.m.
- Stay away from caffeine, alcohol, and nicotine for six to eight hours before sleep.
- Create a relaxing bedtime routine. Take a warm bath, read for 30 minutes, or listen to soft music.

If these tips don't help get your sleep back on track—or if you still feel sleepy during the day despite a full night's rest—call your doctor. You may have a sleep disorder. +

Learn More About a Good Night's Sleep

The National Sleep Foundation offers a wealth of tips for getting better sleep. Learn more at <https://www.sleepfoundation.org/sleep-solutions/sleep-tools-tips>.



Open Your Eyes to the Importance of Dilated Pupil Exams

The ability to see is a gift that we often take for granted. Without it, our lives would change dramatically.



→ **THAT'S WHY IT'S SO IMPORTANT** to take care of our eyes and have them checked with regular eye exams.

Dilating the pupil of the eye, part of a routine exam, is especially important. This gives the eye doctor a view of the retina, macula, and optic nerve inside the eye, which can help diagnose problems such as glaucoma and diabetic retinopathy (a complication of diabetes). In many cases, early detection and treatment of these problems can help you avoid permanent damage to your eyesight.

What to Expect

In a dilated eye exam, a few drops are placed in each eye to widen the pupils. The doctor then examines the back of your eye by looking through a special magnifying lens. This enables him or her to identify any problems or early signs of disease—such as changes to the blood vessels—before you notice any changes in your vision. After the exam, your close-up vision may remain a little blurred for a few hours.

Crucial Care for Diabetics

People diagnosed with diabetes are at high risk for vision problems and need a dilated eye exam at least once a year. Between 40 and 45 percent of Americans with diabetes have some form of diabetic retinopathy, a leading cause of blindness in the U.S. The good news is that finding and treating the problem early can prevent or delay blindness in 90 percent of cases.

Many people with diabetic retinopathy don't realize they have the condition without an eye exam because it often doesn't cause any symptoms in its early stages. However, if you experience any of the following warning signs, see your eye doctor right away:

- Blurred or double vision
- Pain or pressure in one or both of your eyes
- Blank spots or flashing lights in your vision
- Rings around lights
- Spots that “float” in your vision
- Trouble seeing things out of the corners of your eyes

Bottom line? Don't close your eyes to potential vision problems. Visit your eye doctor regularly for a dilated eye exam. +

DRY EYES? THERE'S RELIEF IN SIGHT

When you don't produce enough tears or when tears dry up quickly, your eyes can feel as dry as the desert.

Chronic dry eyes are a common problem, especially in women after menopause. Some studies suggest that hormonal changes have an effect on tear production. Medical conditions, such as rheumatoid arthritis and lupus, are linked to dry eyes, too. In addition, some medicines, including antihistamines and diuretics, can contribute to dry eyes.

Talk to your doctor if you suffer from dry eyes. Your doctor might recommend over-the-counter artificial tears. Other steps that may help:

- Try to steer clear of dust and smoke.
- Use a humidifier in your home.
- Avoid using a hairdryer.

If these steps don't work, your doctor may suggest prescription options.

More About Your Eyes' Health

Visit the American Academy of Ophthalmology at <https://www.aaopt.org/eye-health> to learn more about eye problems and taking care of your eyes.



Sofia's Got Grit

the success of Sofia Vergara is almost impossible to miss. As one of the highest-paid women on television today, the Colombian-born actress has been a standout on the long-running sitcom *Modern Family* and continually turns heads with her jaw-dropping body, age-defying beauty, and gregarious laugh. But the Latin beauty's life has not been without challenges—some of them very similar to our own. It's her determination and grit—not just her genes—that has helped her come out on top.

Making Her Way

Sofia was studying to be a dentist in South America when she was discovered by a talent scout at age 17. But her rise to fame wasn't instantaneous. In fact, she married her high school sweetheart at 18 and had a son, Manolo, a year later. But by age 20, Sofia was a single mom. Determined to reach her career goals, Sofia moved with Manolo to the United States.

"Often I haven't been the youngest or most intelligent girl in the room," Sofia said to *Women's Health*. "But I always, always am the hardest-working one. Dreams don't happen if you just sit down and accept things."

Combating Cancer

Working various jobs in modeling and television, the young mother hit another bump in the road—this time with her health. At age 28, Sofia was diagnosed with thyroid cancer. A small gland in the base of the neck, the thyroid impacts almost every function of the body—from heart rate and body temperature to metabolism.

Sofia's thyroid was removed to rid her of the cancer. But it also caused her to become hypothyroid—a condition in which the body doesn't have enough thyroid hormone, requiring lifelong medication to control. Every day, Sofia takes a pill to help replace the thyroid hormone her body no longer makes. And she gets her blood levels checked every 3 to 6 months to make sure her treatment plan is on track.

Hypothyroidisms can develop for a number of different

reasons—not just thyroid cancer. And for the millions of people struggling with hypothyroidism every day, Sofia is an inspiration. In fact, she was the face of a campaign called "Following the Script" to encourage others to stay on top of their care and follow their treatment plan.

"In my career, I'm known to ad lib and go off-script—but not when it comes to my health. I make sure to 'Follow the Script,' so I get exactly what my doctor prescribed. This is so important to me, because you can't enjoy what you have without your health," Sofia said in a campaign news release.

Prioritizing Health and Fitness

Despite Sofia's hypothyroidism, which can affect energy levels and weight, Sofia is known for her amazing body. In fact, at age 45, she posed nude on the cover of *Women's Health*, showing other women that age is relative. Clearly, genes play a role in her ability to maintain her physique. But it's also a result of hard work.

You can't enjoy what you have
without your health.

Sofia is open that she doesn't love exercising (sound familiar?), but knows that it's important to stay healthy and maintain her shape. She reportedly works out a few days a week in her home gym or with the help of a trainer. She's also tried Pilates, spinning, and other types of exercises to keep her workouts interesting. One key to her fit frame? Resistance training.

"The one thing that I have done that really has made a difference in my body is lifting weights ... It keeps your muscles tight, and your skin tighter to you," Sofia explained to *Health*.

Sofia has also learned to balance her diet. Although she eats lots of fruits and vegetables and drinks plenty of water, she doesn't let her food choices keep her from enjoying life.

"I don't smoke, I've never done drugs. I think the most



Sofia partners with the St. Jude Thanks and Giving® campaign.

unhealthy thing is that I'm obsessed with dessert. And it's verrry hard for me not to eat it at least once a day," Sofia said to Fox News.

Raising Others Up

From working as a single Latina mother to facing major health issues, Sofia's challenges have given her inspiration and motivation to give back to others. For example, before she ever realized her own dreams in Hollywood, she began to help other Latinos achieve theirs. Early in her career, Sofia cofounded a management company called Latin World Entertainment (LWE) to help improve the representation of Latin talent. Over two decades later, it's the premier Hispanic talent management agency in the country.

Sofia also recently launched a subscription underwear project called EBY. The business gives 10 percent of sales to the Seven Bar Foundation, which empowers women to rise up from poverty and start their own small businesses.

"In countries where there is a lot of poverty, women are such an important force for the family," Sofia said to *Women's Health*. "And sometimes they have to endure horrible things because they don't have the means to just pack up and leave. I want to give them something to be able to help themselves,

to save some money, to be able to have more control of their lives."

Sofia's health issues have also inspired her to help others. In addition to supporting a number of health-based causes such as St. Jude Children's Hospital, she created Peace and Hope for Children of Colombia, a charity foundation that has helped thousands of children in Colombia. She also donated and gives her time at a pediatric cancer pavilion near her hometown in Colombia.

Living Her Best Life

Clearly grit and determination have paid off for Sofia. But even as she finishes her 11th and final season as Gloria on *Modern Family*, her run at the top is far from over. In addition to her acting career, Sofia is the ambassador for a number of major beauty brands. She also owns her own furniture, appliance, and denim lines among other business ventures. But she keeps life in perspective. Sofia is now happily married to actor Joe Manganiello and continues to enjoy an amazing bond with her son.

She said to *Forbes*, "Put yourself out there without being scared of failing. If you're good at what you're doing, if you believe in what you're doing, it's going to happen no matter what. It might take a lot of effort but it's going to happen." +



United Service Association
For Health Care Foundation
Giving from the Heart

YOUR USA+ MEMBERSHIP HELPS OTHER PEOPLE, TOO!

Many people are facing significant challenges: financial, emotional, or physical problems that severely impact the quality of their lives. And many times, all that is usually needed is some assistance from someone who truly cares. On the other hand, there are many people who would love to participate in charitable causes—they just might not know how to reach out and help. Maybe you're one of those people. If so, it might be comforting for you to know that your United Service Association For Health Care (USA+) membership includes an extra benefit: philanthropy.

As a member of the USA+ family, a portion of your membership fee is donated to the USA+ Foundation, which gives to charities that make a difference and are committed to saving and improving lives. Through the combined contributions of our members, more than \$8 million has been awarded to more than 200 worthwhile charities, community programs, and national research programs. Remember: Together, we can make a real difference.

For additional information regarding the USA+ Foundation or to request a Donation Grant Application form, please email us at info@usahc.com or call 800-872-1187.

Forget Dieting:

You Can Keep Pounds Off by Moving More

According to *Archives of Internal Medicine*, 73% of adults with weight problems were able to maintain—and even lose—weight without changing their calorie intake. Their secret: exercise.

→ INCREASE THE CALORIES YOU BURN

Researchers recruited 120 inactive adults ages 40 to 65 who were overweight or somewhat obese. They were divided into four exercise groups:

- No exercise
- A low amount of exercise at a moderate pace—the subjects tried to walk 12 miles a week at a moderate to brisk pace
- A low amount of exercise at a vigorous pace—the subjects tried to jog about 12 miles a week
- A high amount of exercise at a vigorous pace—the subjects tried to jog about 20 miles a week

Each group was told not to diet or change the amount of calories they ate each day.

Eight months after starting the exercise program, they weighed in. People in the high-exercise group had lost the most weight—almost 8 pounds on average.

But the majority of adults in the two low-exercise groups also lost some weight—about 2 pounds on average. Interestingly, both low-exercise groups lost about the same amount of weight—even if they exercised at a faster pace.

All the exercise groups also lost body fat and inches around their waists, hips, and thighs. In comparison, 73% of the controls who did not exercise gained weight and inches. Researchers say the

weight gain was due to the control group consuming more calories than they burned.

Create an Exercise Plan

The researchers concluded that overweight people can stop the scale from edging upward by walking just six miles a week—without dieting. To lose a few pounds, you would need to up your mileage to about 11 miles a week. Most people can accomplish this by walking at a moderate to brisk pace for 30 minutes a day. If you prefer more vigorous exercise, such as jogging, you can cut your

daily exercise time down to 20 minutes.

What if you want to lose a significant amount of weight from exercise alone? Aim for 3.5 hours of vigorous exercise a week, which is equal to jogging about 17 miles a week.

Start Slowly

Remember to start slowly if you've been inactive. The subjects in this study took two to three months to build up to their goals. They began with small amounts of exercise and gradually increased their pace and the amount of time they worked out. +

Get Active!

The U.S. Department of Health and Human Services has a handy guide for getting started on a physical activity routine here: <https://health.gov/paguidelines/2008/pdf/adultguide.pdf>.



5 Ways You're Damaging Your Teeth

You brush. You floss. You see your dentist regularly. You've got your oral health covered, right? Maybe not. You may be damaging your pearly whites with one or more of these five common habits:

1

CHEWING ICE. Chewing on hard substances, like ice or hard candies, can damage your enamel and put your teeth at risk for chips and break.



2

CITRUS OVERLOAD. Lemons, limes, oranges, and other citrus fruits are highly acidic and can erode your enamel over time. Some citrus is fine—just don't overdo it.



4

SWEET DRINKS. Sugary drinks, such as soft drinks and sports drinks, can create plaque that eats away at your teeth and causes decay. If you do sip sugary drinks, drink water afterward to rinse your mouth.



3

SMOKING OR CHEWING TOBACCO. Need another reason to quit? Not only can tobacco products stain your teeth, but they can also cause gum disease, tooth loss, and loss of tissue and bone around the teeth.



5

DRINKING ALCOHOL. Over time, heavy alcohol use can reduce saliva flow, which can lead to tooth decay and infections. Limit how much you drink to reduce your risk. +

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What's Your Dental IQ? Test yours with this easy quiz.
Visit www.mouthhealthy.org/en/dental-iq.

USA+ DENTAL BENEFITS PROVIDE FLEXIBILITY, VALUE

United Service Association For Health Care (USA+) is proud to provide exceptionally high-value benefits. Our goal for every USA+ member is to continually provide great value and service for you and your family and we always work to find ways to save you more money and enhance the value of your membership benefits.

For many USA+ members, coverage under a group dental expense policy is included in the membership. In addition to receiving coverage for dental services, when you see your dentist for preventive services, such as teeth cleaning, you not only brighten your smile, freshen your breath and improve your overall health; you also increase your dental benefits!!! Your dental program includes Dental Rewards, which rewards insureds that care for

their teeth and use only a portion of their annual maximum benefit in a year. With its increasing maximum feature, each insured member and dependent earns additional money toward his or her next year's annual maximum.

To get the maximum carryover for the next year, you must meet the following requirements:

- Visit your Dentist between Jan. 1st and Dec. 31st. (If you have the Incentive Co-Insurance Plan, you must visit your dentist during your 1st Benefit Period).
- Submit claim for payment prior to April 1st of the next year. (If you have the Incentive Co-Insurance Plan, Submit the claim within 180 days of service).
- Total benefits paid for current year visits must be less than \$500.

If you meet all 3 requirements you will have an additional \$250 available in Annual Maximum for the next year.

In future years if you have benefits paid of less than \$500, additional amounts of \$250 will be added to the carryover. However, the most you can accumulate in the maximum carryover is \$1,000.

Your annual maximum will be \$3,500 in four years if you continue to visit the dentist once each year!

If you have the Co-Insurance Plan, remember to see the dentist each year so that the percentage payable for covered expenses increases to the next level. If you have any questions about your benefits, please call us at **800-872-1187** and a Member Services Representative will be happy to assist you.

Q&A: Is High-Fructose Corn Syrup Making You Fat?

Soda pop, ketchup, jam, canned fruit, many breakfast cereals, and sweetened yogurt all contain high-fructose corn syrup (HFCS). Should you worry?

→ **Q. What is HFCS?**

A. HFCS is a cheap sweetener made from corn syrup and sugar. Since the 1970s, it's appeared in more and more prepared foods.

Q. Why are some experts concerned?

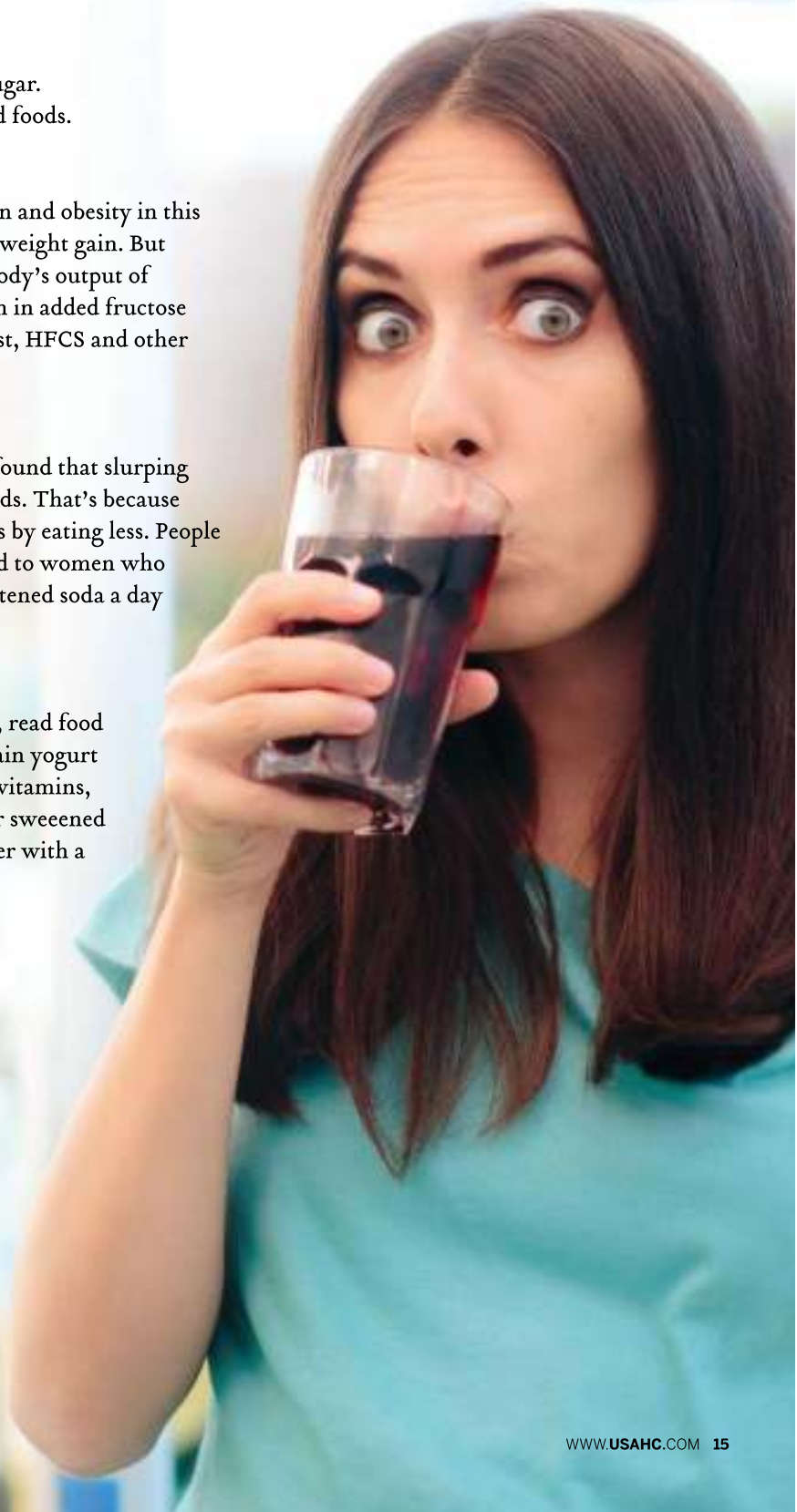
A. The use of HFCS has paralleled a huge rise in weight gain and obesity in this country. No one can say whether HFCS alone promotes weight gain. But unlike other added sugars, fructose doesn't trigger the body's output of natural appetite regulators, insulin and leptin. Diets high in added fructose also produce triglycerides, an unhealthy blood fat. At best, HFCS and other added sugars are empty calories.

Q. What about the HFCS you drink?

A. A recent review in the *American Journal of Public Health* found that slurping sodas sweetened with HFCS definitely piled on the pounds. That's because soda drinkers fail to make up for the extra liquid calories by eating less. People who drink soda also may be courting diabetes. Compared to women who seldom drank pop, those who downed one or more sweetened soda a day doubled their risk of developing this disease.

Q. How can you consume less HFCS?

A. To cut calories and unnecessary sugars, including HFCS, read food labels. For example, instead of sweetened yogurt, top plain yogurt with fruit. After all, fruit's natural fructose comes with vitamins, minerals, and healthy fiber. And drink smart. Swap your sweetened soda, tea, and fruit drinks for diet soda or sparkling water with a little fruit juice or a squeeze of lime. Or choose a glass of nonfat or lowfat milk. +



Furry Friends Help You Keep Your Cool Under Stress

Petting the pooch. Curling up with the kitty. While this may not sound like a proven prescription for stress management, some research shows it can help.

→ Pets Help Heart Health

One study found dog and cat owners had lower resting heart rates and blood pressure levels even before the study began, compared with those who didn't have a pet. Then, during a series of stressful tasks, pet owners experienced smaller heart rate and blood pressure increases and recovered more quickly.

Reducing blood pressure and heart rate levels also helps keep your heart healthy. The researchers say pet owners consider their dogs or cats important supportive companions—and these positive feelings may help them cope with stress more effectively than non-pet owners.

Non-Pet Owners Can Reduce Stress With These Tips

If running out and getting a dog or cat doesn't work for your lifestyle, here are four other stress management tips:

- Join a support group or seek help from a trusted family member or friend.
- Exercise regularly. Experts say just 20 minutes a day can help reduce stress.
- Discover your personal limits. Learn to say “no” and don't hesitate to ask others for help if necessary.
- Take 10 to 15 minutes each day to relax, listen to music, or meditate. +

PETS AND ALLERGIES CAN LIVE TOGETHER

The best way to avoid pet allergies is to not own a dog, cat, or other furry pet. But if you have trouble parting with your four-legged friend, you can take some steps to decrease allergy symptoms:

- Keep pets outside. If you keep your pet indoors, try to keep it out of the bedroom.
- Rinse down your pet once or twice a week with water. Frequent brushing also helps. Wear a facemask when doing both, or recruit allergy-free family members to do this.
- After playing with your pet, wash your hands and put your clothes in the laundry.
- Remove carpets in your house, if possible.
- Vacuum floors and furniture weekly with a high-efficiency particulate air, or HEPA, filter. And dust often with a wet cloth.



Give Attention to Ailing Feet

Three common foot ailments—ankle sprains, plantar fasciitis, and Achilles tendonitis—warrant medical attention.



→ **HERE ARE SOME TIPS** on recognizing these disorders, along with some reasons why optimal healing goes hand in hand with professional medical care.

An ankle sprain is a painful, swollen injury that results when the ligaments supporting the ankle bones and joint are stretched beyond their normal range and tear. Always seek medical care for a sprain. A health care provider will assess the severity of the injury and recommend appropriate treatment, which may include medication (such as ibuprofen and naproxen), rest, compression wraps, and rehabilitation exercises.

If improperly treated, a sprain can weaken your ankle and increase susceptibility to future sprains. Repeated ankle sprains can lead to long-term issues, including arthritis and ongoing ankle instability.



Plantar fasciitis is inflammation of the tissue on the sole of the foot, extending from heel to toes. The result is heel or arch pain that gradually worsens over several months. This pain often flares up first thing in the morning or after sitting for prolonged periods. People with overly flat or high-arched feet are more susceptible to developing this condition. Obesity, wearing shoes with poor support, and jobs requiring long periods of standing can also trigger plantar fasciitis.

A health care provider's assessment is needed for proper diagnosis and treatment. Effective therapy includes stretching exercises, orthotic shoe supports, and a foot splint worn while sleeping at night.



Achilles tendonitis (tendinitis) is an aching, stiffness, tenderness, or pain in the tendon that connects the calf muscle to the heel bone. It's common among so-called "weekend warriors," because the condition typically develops after a sudden increase in physical activity. Improperly treated, this ailment can progress to Achilles tendonosis (tendinosis)—degeneration of the tendon that often results in microscopic tears.

Immediate treatment includes rest and ice. But the most effective long-term care involves a health care provider. Treatment may involve pain medication, physical therapy, and immobilization of the foot in a cast or a removable walking boot. +

Do You Need a Mammogram?

Getting regular mammograms might save your life or help you save a breast.

A MAMMOGRAM is so sensitive that it can detect breast changes that could be cancer years before physical symptoms develop. This allows doctors to diagnose breast cancer early, when it is most treatable.

Mammography is an important tool for detecting breast cancer. But the benefits and limitations of mammography vary based on factors like age and personal risk. Experts have different recommendations for mammography. Currently, the U.S. Preventive Services Task Force recommends screening every two years for women ages 50 to 74. The American Cancer Society recommends yearly screening for all women ages 45 to 54, while women ages 55 and older can transition to screening every other year or continue with an annual mammogram.

Women at a high risk for breast cancer because of their personal or family history may need earlier and more frequent screenings. Women should talk with their doctors about their personal risk factors before making a decision about when to start getting mammograms or how often they should get them. +

Learn More About Breast Cancer

The National Cancer Institute has an informative site on breast cancer screening, prevention, and treatment. Find it at <https://www.cancer.gov/types/breast/patient/breast-treatment-pdq>.





Take Charge of Your Breast Cancer Risk

One in eight women will develop breast cancer in her lifetime. While some risk factors are beyond your control, there are steps you can take to keep cancer at bay. Here's what you can do decade-by-decade to slash your risk.

In Your 20s



FILL UP ON FIBER. Consuming more fiber-rich foods in early adulthood decreases your breast cancer risk by about 19 percent as you age. Reach for fruits, veggies, beans, and whole grains.

LIMIT YOUR ALCOHOL INTAKE. Women who down two to five daily drinks have 1½ times the risk of developing breast cancer than teetotalers. Keep your sips to no more than one drink per day.

In Your 30s



In Your 40s



HIT YOUR STRIDE. Clocking about 30 minutes of physical activity, such as brisk walking, five days per week slashes your risk for breast cancer by 18 percent.

TAKE A STAND. Spending lots of time on your tush increases your risk for breast cancer by 10 percent. Take the stairs instead of the elevator, walk or bike when possible, and take breaks to walk and stretch during long car rides.

In Your 50s



In Your 60s



DRIZZLE ON THE EVOO. Women who increase their intake of extra virgin olive oil reduce their risk for breast cancer by about 62 percent. Use it to make your own salad dressing and reach for olive oil instead of butter when cooking.

Articles in this magazine are written by professional journalists or physicians who strive to present reliable, up-to-date health information. Our articles are reviewed by medical professionals for accuracy and appropriateness. No magazine, however, can replace the care and advice of medical professionals, and readers are cautioned to seek such help for personal problems. Developed by StayWell.
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Winterize Your Exercise

Keeping physically active through the winter helps control your weight, which is crucial for managing metabolic syndrome. It also reduces your risk of getting heart disease and type 2 diabetes.

→ **AND IT MAY EVEN HELP PROTECT YOU** from the sniffles! According to the American Heart Association, exercise boosts your immunity during cold and flu season.



Add some variety to your winter workouts by trying outdoor activities, such as snowshoeing and cross-country skiing. Or get your heart pumping by tossing snowballs, building a snowman, or sliding downhill on a sled (and then hauling it back uphill again).

Snow Day Tips

When the thermometer plunges, a few extra steps can help you stay safe and warm while exercising outdoors:

- **DO A WARM-UP FIRST.** Your muscles, ligaments, and tendons are more likely to get injured when cold.
- **DRESS IN LIGHT LAYERS.** That way, you can remove or replace clothing as needed. The innermost layer should be a fabric that holds body heat and doesn't absorb sweat. Wool, silk, or polypropylene work best (avoid cotton because it traps moisture next to your skin and will actually make you feel colder). Next, add a layer of fleece. End with an outer layer that protects you from blustery winds, rain, and snow.
- **DON'T FORGET YOUR HAT.** Up to 40 percent of your body heat can be lost from your head.
- **DRINK PLENTY OF FLUIDS.** It's easy to get dehydrated in cold weather, so be sure to bring your water bottle.

Move It Inside

When the weather outside is frightful, another option is to move your favorite summer activity inside. Walk at the mall, jog or bike at the gym, swim in an indoor pool, or shoot hoops on an indoor court.

Some activities, such as tennis and softball, don't have exact equivalents. But you can still stay in shape for next summer. Now is the perfect time for that kickboxing, yoga, or salsa aerobics class you've always wanted to take.

At home, a new fitness toy—such as a Hula-Hoop, stability ball, hand weights, resistance band, exercise DVD, or fitness video game—can boost your motivation.

So keep moving! Just because it's winter doesn't mean you have to hibernate. +

