



# BENEFITS INSIDER

A PUBLICATION OF THE OHIO CONFERENCE OF TEAMSTERS & INDUSTRY HEALTH AND WELFARE FUND

## Why Strength Training is a Must for Everyone

Think you're too old to start a strength training program? Think again! Strength training is just what your body needs to fight the loss of muscle, bone mass and strength that comes with age.

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# Meet your summer solutions

Resolutions aren't just for the new year. Summer is the perfect time to take another step in the right direction with your health.

## EAT BETTER

Follow the balanced plate method

**50%** non-starchy vegetables

**25%** whole grains, starchy vegetables, fruits or dairy

**25%** lean protein



Enjoy the flavors of in-season produce from your farmer's market or garden.



Add frozen fruits, mint and other herbs to your water to help you sip all day long.

## MOVE MORE

Switch up your routine with outdoor activities



swimming



hiking

Get moving before 10 AM or after 3 PM



Avoid the hottest time of the day



tennis



yoga in the park

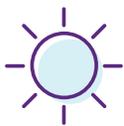
Add movement to your daily routine



1. Take the stairs
2. Host a walking meeting
3. Park farther away

## STAY WELL

**Wear sunscreen**



Apply a shot-glass size amount to face and body **15-30 minutes** before you head out

**Take a break**



If you feel dizzy, nauseous or tired outdoors, assess if you need **water, food or rest**

**Reduce foodborne illness**



Throw out any perishable foods that have been left out for **more than two hours**

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**Livongo**  
by Teladoc Health

# Tips for Eating Healthier

Eating lots of fruits and vegetables can help reduce your cancer risk. That's one reason the American Cancer Society recommends eating a variety of these foods every day. These foods contain important vitamins, minerals, phytochemicals, and antioxidants and they're usually low in calories. In general, those with the most color – dark green, red, yellow, and orange – have the most nutrients.

Think about how you can add more vegetables, fruits, and whole grains to your day while you watch your intake of refined carbohydrate and sugar.

**Breakfast:** If you usually have cereal, slice a medium or half a large banana on top. As an alternative to cereal, pour half a cup of berries into a cup of plain low-fat yogurt. Slice a banana on top or eat it on the run. Prefer something more savory than sweet in the morning? Add spinach and tomato to your morning omelet, or keep sliced red, orange, and yellow peppers and hard boiled eggs, or individual cottage cheese cups in the fridge.

**Mid-morning snack:** Snack time is a great time to work in more fruits or vegetables. Consider a snack of a single-serving container of applesauce, a handful of baby carrots, or a small orange.

**Lunch:** When you need a quick lunch, try a pita sandwich or a wrap loaded with vegetables, or a cup of hearty vegetable soup. Add a small side salad with low-fat dressing.

**Dinner:** Even if you only have a few minutes, dinner veggies are easy. Heat canned or frozen veggies (without added salt or sauces) in the microwave for a quick side dish. Microwave a sweet potato and add a teaspoon of butter, a splash of apple juice or squeeze of lemon, and a light sprinkling of cinnamon and brown sugar. Any one of these will add another serving of vegetables to your day.

**Dessert:** Savor a frozen treat made from 100% juice or put ½ cup of melon slices, peaches, or other favorite fruit on a toasted whole-grain waffle and you've added even more healthy fruits to your day.



## Other tips to help you eat healthier and get plenty of veggies and fruits.

- At each meal, fill at least half your plate with vegetables and fruits
- Layer lettuce, tomatoes, beans, onions, and other vegetables on sandwiches and wraps
- Add tomato sauce and extra vegetables to pastas and vegetable soups
- Add your favorite canned beans to soups, stews, and salads
- Choose a vegetarian dish when eating out
- Try different bean dishes: Split pea soup, vegetarian chili with kidney beans or white bean chili, black beans over rice, bean tostados and tacos, black-eyed peas with garlic and red pepper, or three-bean salad made with green beans, chickpeas, and kidney beans
- Challenge yourself to try new vegetables from the produce aisle, frozen foods section, or your local farmer's market

# Cataract Awareness

## What are Cataracts?

Cataracts develop when the natural lens in our eyes that allows us to see becomes cloudy. Cataracts are most likely to form gradually and are typically a result of aging.



## What are the Signs You May Have Cataracts?

Some of the signs you may have cataracts include:

- Blurry vision
- Sensitivity to light
- Seeing halos around lights
- Vision seems to have faded in color to a dull yellow

## What are the Risk Factors Associated with Cataracts?

There are many factors that may increase a person's risk of getting cataracts, including:

- Age (the most common cause; most people start getting cataracts around age 40 but won't notice symptoms until after age 60)
- Family history (cataracts can be hereditary)
- Diabetes
- Smoking
- History of one or more eye injuries
- Prolonged periods of time in the sun and/or eye exposure to radiation
- Certain medications such as corticosteroids (anti-inflammatory medicines)

## How to Diagnose Cataracts?

To be diagnosed with cataracts, you must see your optometrist or ophthalmologist who will perform a comprehensive eye examination. This thorough examination includes a slit-lamp exam (helps see abnormalities in cornea, iris, or lens), retinal exam (examines the back of the eye to see retina), and refraction and visual acuity test (eye chart exam) that help properly diagnose cataracts.

## How to Treat Cataracts?

If symptoms are not too serious and seem to be manageable, removal of the cataract(s) may not be necessary. If this is the case, you may need a different prescription of glasses to help you see better. More severe cases may require surgery to remove the cataract(s). This procedure usually takes about 15-20 minutes and about 95% of people say they see better afterwards. However, in some cases, it is possible to experience some blurriness after the cataract has been removed, which can be treated with a minor procedure.

Overall, while there are many factors that can trigger cataracts, it is certain that age increases your risk of developing them. That is why it is crucial for people to see an eye doctor at least every one to two years before the age of 50, and then at least once every year after the age of 50. If you are experiencing some of the symptoms listed above, schedule an appointment with your optometrist or ophthalmologist to check for cataracts today.



VISION WITHOUT CATARACTS



VISION WITH CATARACTS



National Vision Administrators, L.L.C.

To find a list of eye care providers near you, you can use our NVA Eye Care Provider Search Tool on the Member Portal or the NVA Vision Benefits Mobile App.



## Did you know?

A tooth that has been knocked out only has 60 minutes to survive if kept in a dry environment.

## Tooth Trauma

Quick action is crucial to saving the life of an injured tooth. Teeth are remarkably resilient, but can be chipped, fractured or broken when quick, strong impact occurs. Today's advanced dental care makes it possible to repair or replace injured teeth if care is obtained within a certain amount of time.

Tooth trauma is very common, particularly among children. In fact, one-third of 5 year olds suffer injury to their primary (baby) teeth, and one-fourth of 12 year olds suffer injury to their permanent teeth. Baby teeth are responsible for creating space for the adult teeth, helping to develop clear speech and keeping the permanent teeth healthy underneath. That's why taking precautionary steps with an injured baby tooth is just as important as a permanent tooth.



Protecting teeth from injury isn't always possible, but knowing what to do after trauma occurs can increase the chance of saving the tooth (see tips to the right).

Including preventive measures such as wearing a mouthguard during sports-related activities can help decrease the chances of tooth trauma and keep teeth happy and healthy.

## Quick bites

**Follow these steps if a tooth is chipped, broken or knocked out:**

- Be prepared for an emergency by keeping the phone number of your dentist handy.
- If possible, find all parts of the tooth and handle it by the top. Do not touch the root.
- Do not clean or handle the tooth more than necessary.
- Put the tooth back into the tooth socket if your child can hold it there without swallowing it. If not, place the tooth in a cup of milk to help prevent it from drying out.
- If the injury involves braces or wires, cover sharp or protruding portions with cotton balls, gauze or dental wax. Do not remove any wires stuck into the gums, cheek or tongue.
- Get to a dentist as quickly as possible.

DATA PROVIDED BY



## Why Strength Training is a Must for Everyone

By Jen Mueller

Everyone, no matter how young or old, should be doing some kind of regular strength training. This could be at the gym, or at home using very little equipment. Resistance bands and balls, small hand weights, water and even your own body weight can be used as resistance when designing a strength training program.

So what's the point? If you've never participated in a strength training program, why start now? Here are some very important reasons strength training makes a difference in your quality of life:

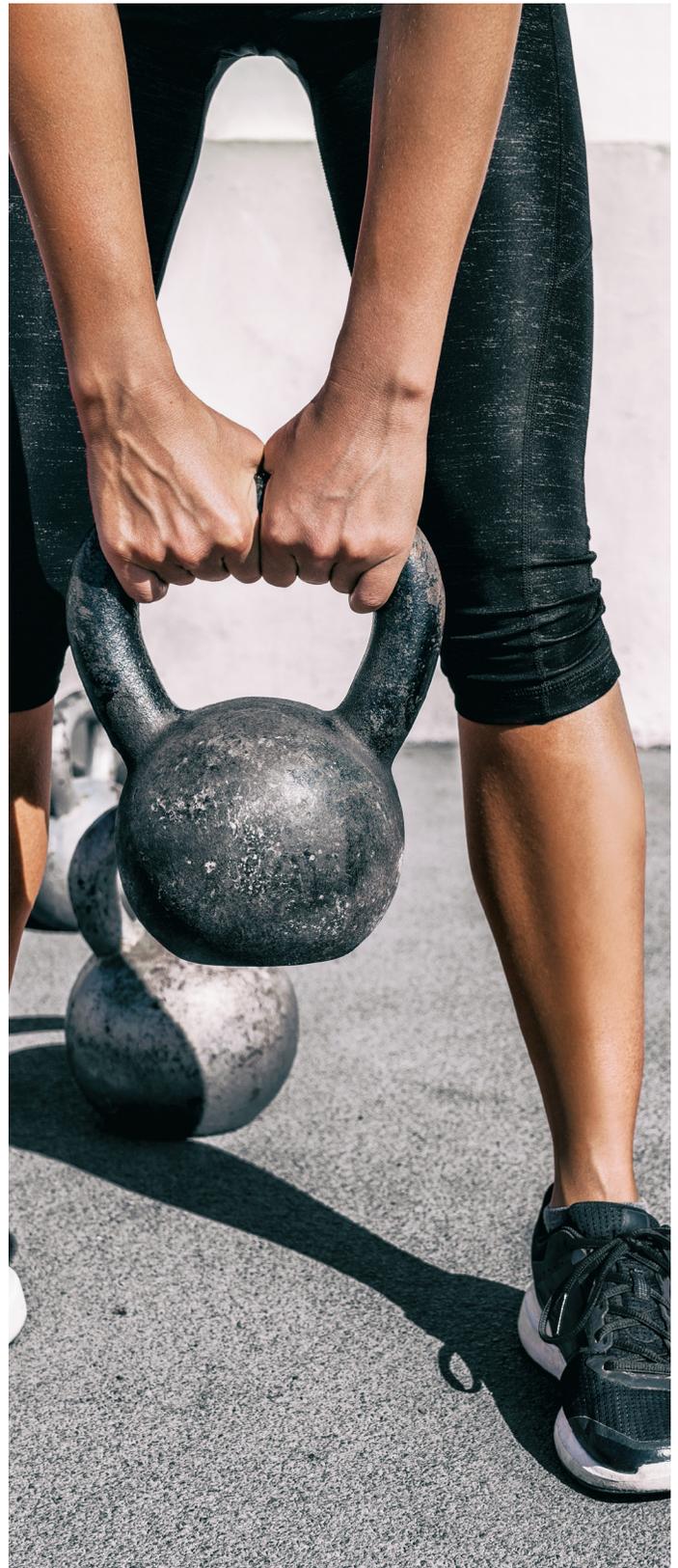
- **Improves your ability to do everyday activities:** The stronger your muscles, the easier it is to get groceries out of the car, get a package off of the top cabinet shelf, push the lawnmower.....the list goes on and on!
- **Improves your balance and stability:** The stronger and more resilient your muscles, the more sturdy your balance. This will help keep you safe in your daily activities and decreases the risk of falls or accidents.

- **Builds muscle strength:** Adults lose between five and seven pounds of muscle every decade after age 20. Strength training will help prevent this muscle loss, and rebuild what you may have lost.
- **Decreases your risk of osteoporosis:** Inactivity and aging can lead to a decrease in bone density, leading to brittleness. Studies have shown that consistent strength training can increase bone density and prevent osteoporosis.
- **Reduces blood pressure:** Strength training can be beneficial for the prevention and treatment of high blood pressure by strengthening the heart, allowing it to beat more efficiently.
- **Increases calorie burn:** Strength training increases the body's metabolic rate, causing the body to burn more calories throughout the day. This aids significantly in long term weight loss.
- **Reduces low back pain:** Research has shown that strength training can increase low back strength and alleviate low back pain.

**CONTINUED ON NEXT PAGE.**

Time spent on strength training can literally help you turn back the clock and feel younger each day. Here are some principles to remember when putting together a program:

- Start by strength training 2 days/week, building up to 3 days/week for more of a challenge. Make sure you have at least one day of rest in between each session.
- Start with two to three exercises each for lower body and upper body and one to two core exercises (abs, lower back).
- Start with one set of each exercise (12 to 15 repetitions, slow and steady), using light hand weights, resistance bands or your own body weight. As you progress, you can work up to two and then three sets.
- As you add additional sets, rest 30 seconds to a minute in between each one.
- Never hold your breath during the exercises. Always exhale when exerting force (on the hard part of the movement).
- Always warm up before and stretch before and after each session.
- Pay attention to proper form and technique, as they are very important for injury prevention and producing results.
- When selecting a weight, it should be heavy enough that you feel the muscle working and the difficulty increasing as you get to the 15th repetition. The weight should be light enough that you can do 15 repetitions without pain or breaking proper form.
- Strength training should never be painful! If you experience pain, stop the exercise immediately.



No matter what your age, you have a lot to gain from regular strength training. Just remember to consult your doctor before starting any exercise program. It is one of the most important things you can do to ensure your independence for many years to come.



Access your Medical Mutual healthcare plan online 24/7

A secure website specifically for Medical Mutual members, My Health Plan makes it easy and convenient to manage your plan and your health online.



### Manage Your Plan

- Search for in-network providers, hospitals and facilities to maximize your benefits
- Order a new member ID card or access a temporary ID card if you don't have yours with you
- View your plan documents to see what is covered



### Manage Your Health

- Learn about preventive care and mental health resources available to you
- Access our wellness portal for recipes, interactive fitness challenges, online courses and videos
- Get support for your medical condition through our Chronic Condition Management program.



### Manage Your Costs

- Check the status of your deductible and coinsurance
- View your Explanation of Benefits (EOB) statements



To access My Health Plan or register for your account, visit [MedMutual.com/Member](https://www.MedMutual.com/Member).

# Wellness Programs and Resources



## Live Healthier With Programs Designed Around You

You can live healthier by taking advantage of Medical Mutual's wellness programs. Understand your health, identify risks for disease and make positive changes to improve your life.

### Wellness Portal

Learn about a wide variety of health and wellness topics, enroll in your health plan's wellness program (if available) and receive reminders about needed care through our online Wellness Portal. Interactive tools, trackers, recipes, videos and links to resources are available to help you set and achieve personal health goals. You can learn how to maintain a healthy weight, quit tobacco, be more active, manage stress and eat healthier.

Access the Wellness Portal through My Health Plan. Click Healthy Living, then Wellness Portal.

### Health Assessment

Get a picture of your overall health and identify your risk for certain chronic diseases by taking our Health Assessment.

- Receive an Individualized Profile Report with information about your risks and changes you can make.
- Find the Health Assessment on your My Health Plan homepage.

### Healthy Outlooks Newsletter

Read articles on current health issues, health plan information, and our health and wellness services.

- Sent twice each year by email.
- Log in to My Health Plan and click Healthy Living, then Healthy Outlooks.

### QuitLine Program

Get help with QuitLine to give up the tobacco habit for good.

- Receive one-on-one coaching, a personalized quit plan, educational materials and a supply of nicotine replacement therapy (if you qualify).
- Call 1-866-845-7702 or log in to My Health Plan and click Healthy Living, then Quit Tobacco.

### WeightWatchers® Program

Start or renew your WeightWatchers membership and save almost 50% off the standard rates. Log in to My Health Plan and click Healthy Living, then WeightWatchers for more information and how to enroll.

### Fitness Discounts

Save money on gym memberships, home exercise equipment, nutrition programs and more. Log in to My Health Plan and click Healthy Living, then Fitness.

### Member Discounts

Access discounts on health and wellness products and services. Log in to My Health Plan and click Healthy Living, then Discounts.

### Health Promotion Mailings

Receive materials specific to your health. Topics may include lifestyle issues, missed services and recommended preventive screenings.

**Log in to My Health Plan at [MedMutual.com/Member](https://www.MedMutual.com/Member) to learn more.**

# You Are Not Alone: The Remedy for Financial Stress

By DJ Enga, CPFC, Financial Wellness Manager, AllOne Health

Studies show that financial stress is a major concern among adults, especially with inflation playing a bigger role in how we spend and save money. According to a Capital One CreditWise survey, 73% of Americans rank their finances as their biggest stressor.

Nearly 80% of Americans have credit card debt, according to a study by Best Money Moves. More than 45% of them have over \$10,000 in debt, while 5% carry more than \$250,000 in credit card debt!

According to a survey from the National Endowment of Financial Education, only 24% of Millennials could pass a financial literacy test.

Whether you are finding yourself relying on credit cards or drawing from savings, you are not alone. Many people have been affected by the rising cost of living and our challenging times.

Unfortunately, worrying about finances can impact your mental health, cause relationship issues, and even impact work performance. Over time, financial stress can increase depression and anxiety, loss of sleep, social isolation, and health problems, such as higher blood pressure, weight concerns, and substance misuse concerns.

It is important to recognize the root of your stress. If it's related to finances, take steps to remedy your situation.

While there might be challenges beyond your control, there are basic steps you can take to inventory your current situation. This allows you to create a game plan—a solution that can potentially bring some peace of mind and help you navigate these uncertain economic times.

## **The following are some suggestions to consider when addressing your financial health:**

1. Recognize that stigma is normal. Financial concerns are not something we openly discuss with others. Sometimes it can be difficult to admit that our financial condition could use some improvement, even with loved ones.

2. Set aside time to assess. One of the common themes of financial stress stems from not having a clear picture of your money situation. Sitting down and looking at income and monthly household obligations is an effective way to understand what is happening and allows you to establish a plan. Budgeting is the foundation of any healthy financial landscape.
3. Be aware of spending. Oftentimes we spend money without even thinking about it. One way to bring a higher awareness of your overall financial situation is to consider going back into your checking account for the last few months and adding up all the peripheral spending that occurred that wasn't directly related to household priorities (housing, utilities, insurance, groceries, etc.). This will immediately identify areas of spending that might have otherwise gone unnoticed before. It also provides an opportunity to become more aware of your habits and consider ways to modify those that might be working against you.
4. Come up with a debt management plan. If you find yourself dealing with any form of debt, it may be time to proactively seek out some plan to tackle it.
5. Seek help. Your Assistance Program includes access to financial counseling and coaching to help improve your financial wellness. Whether you're looking for support with budgeting, addressing debt, improving credit ratings, or guidance on retirement, a financial consultation provides unbiased support and an action plan based on your situation to help restore financial balance to your life.

**For more information please visit:**

<https://myassistanceprogram.com/impact-solutions/>  
or call 800-227-6007

Your Assistance Program provides a whole health approach to well-being, providing industry-leading resources to help you improve your financial literacy and situation. Our financial consultants collaborate with you to identify areas that need guidance and clarity. Then we create action steps that empower you to overcome financial stress and improve mental health. Please reach out to us.

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## HEALTHY LIVING RECIPE:

# Chocolate Mayonnaise Cake

### INTRODUCTION

So very moist and NO ADDED eggs or oil (aside from the ones in the mayo)! Moistest cake ever. The family loves it. For real decadence frost with Sander's Frosting. YUM!

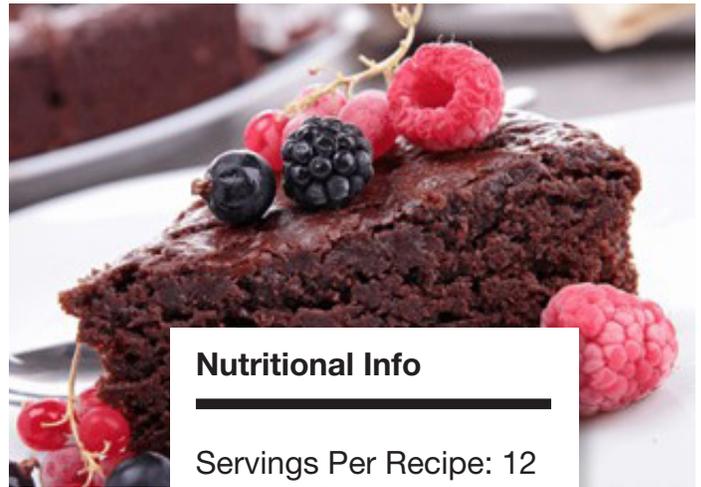
### DIRECTIONS

1. Sift the flour, cocoa, soda and salt together. (I suggest not using a regular sifter as the cocoa does not come out well, use a strainer instead)
2. Cream the sugar, mayonnaise, water and vanilla together.
3. Add dry ingredients to the creamed mixture and stir.
4. Pour batter into greased and floured 9 x 13 inch pan.
5. Bake at 350°F for about 25-30 minutes.

When serving cut into 12 pieces to get the nutritional info listed.

Serves 12 for 189.5 calories each. Since it is very rich a smaller piece satisfies. If you make cupcakes it will make 18-24 depending on size of tins.

Keep it covered tightly to retain its moistness. We eat it plain but you can sprinkle powdered sugar on it to make it fancier. Use a paper doily and sprinkle the powdered sugar through a sifter. Lift doily and you have a beautifully decorated cake.



### Nutritional Info

Servings Per Recipe: 12  
Amount Per Serving  
Calories: 183.5  
Total Fat: 4.2 g  
Cholesterol: 4.5 mg  
Sodium: 332.4 mg  
Total Carbs: 35.6 g  
Dietary Fiber: 1.8 g  
Protein: 2.9 g

### INGREDIENTS

2 cups flour  
1/2 cup cocoa  
1-1/2 teaspoons baking soda  
1/4 teaspoon salt  
1 cup sugar  
3/4 cup Hellman's (Best Foods) Light mayonnaise  
1 cup water  
1 teaspoon vanilla

**Minutes to Prepare: 15**

**Minutes to Cook: 30**

**Number of Servings: 12**