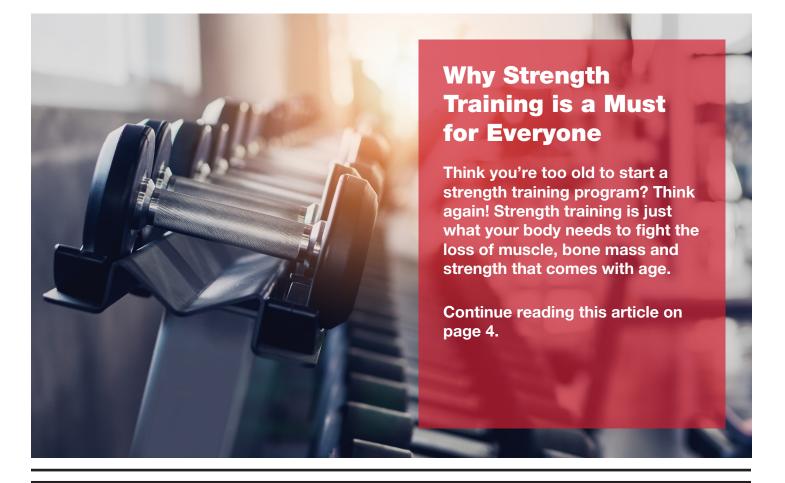
Summer 2023



BENEFITS INSIDER

A PUBLICATION OF THE TEAMSTERS OHIO CONTRACTORS ASSOCIATION HEALTH & WELFARE FUND



What's Inside.

Cataract Awareness

PAGE 2

Blood Pressure Basics

Tooth Trauma

PAGE 3

Summer Hearing Health Tips that Can Help Save Your Ears Why Strength Training is a Must for Everyone

PAGE 4

Men's Health: Time to start taking care of you The Importance of a Primary Care Provider

PAGE 6

Healthy Living Recipe

PAGE 8

PAGE 9

PAGE 10

PAGE 11

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.

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.

2 | BENEFITS INSIDER • SUMMER 2023 NEWSLETTER



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.

Did you know?

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

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.





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:

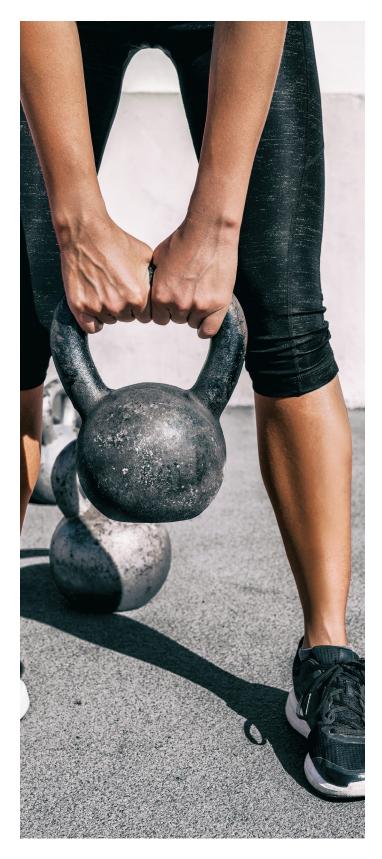
- Improves your ability to do everyday activities: The stronger your muscles, the easier it is to get groceries out of the car, get a package off of the top cabinet shelf, push the lawnmower.....the list goes on and on!
- Improves your balance and stability: The stronger and more resilient your muscles, 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.

The Importance of a Primary Care Provider



Why you need a Primary Care Provider (PCP) and how to find one that's the right fit for you.

Whether it's banking online instead of waiting for a teller or having groceries delivered right to our doors, we're used to getting the things we need on our terms. In this culture of convenience, it's tempting to consider a retail clinic, urgent care or the emergency room as your go-to place for your medical needs, even if it's not an emergency. While there might be a wait when you arrive, you can drop in when you want without an appointment. But that visit will cost you.

"Many people are unaware of how expensive a visit to the emergency department can be for a condition that is easily addressed in a primary care

center, " said Dr. Dwight McFadden, Assistant Medical Director at Medical Mutual.

It also might not be the best place for you to receive consistent, high-quality care. Your PCP is the healthcare professional who knows you best. They're familiar with your family, medical and social histories.

"Knowing a person and their past, pastimes and occupation helps a provider diagnose conditions that may have subtle or unusual early signs and symptoms," said Dr. McFadden.



Building a Relationship

In addition to knowing your health background, a PCP can be a positive influence in the longer term. According to Dr. McFadden, lifestyle changes such as improving nutrition, smoking cessation or becoming sober take time and consistent support. A retail clinic or urgent care isn't equipped to help you map out a healthy lifestyle, but a PCP can help you to create one and work with you on preventive care.

Nurses at your PCP's office can be another good resource.

"A nurse can often be a confidant who makes difficult situations easier;" Dr. McFadden said. "They also may be a familiar voice who works to get your needs met."

When you foster a relationship with your PCP's team, you're also leveraging their network of colleagues. You doctor knows you well and can identify specialists who meet your needs medically and suit your personality.

Plus, when your specialists and PCP are in communication, your PCP can compile the care and treatments you're receiving and catch any prescription interactions that might not be optimal.

Prioritize Finding a PCP

With all the benefits a PCP provides, why wouldn't you have one? There are several reasons.

You may just be getting used to having health insurance.

"Preventive care and maintenance visits are often ignored if you're not covered by health insurance. Then, people only interact with the healthcare system when they have an injury or specific need," Dr. McFadden said.

"So, in part, we may not have changed that behavior for those who are the first generation with health insurance."

Making sure you choose the right PCP can be nerve-wracking, too.

"Wading through all the online data to choose a PCP takes time," he said. "Couple that with providers experiencing turnover as Baby Boomers begin to retire. The desire to find the right provider may keep individuals from finding any provider at all."

Medical Mutual Can Help

So how can you simplify the search? Medical Mutual offers tools to help you get started.

Members can access our Find a Provider tool by logging in to My Health Plan and selecting it from the Resources & Tools tab. Find a Provider will help you narrow down in-network doctors using a variety of filters.

As you look at your options, there are some things to keep in mind. Look for a boardcertified provider, Dr. McFadden suggested.

Will you be able to see the same provider on most visits? Also consider where the doctor is in their career-will he or she be able to care for you for a while?

Ask about the hours and availability of staff. Check if they have time allotted for urgent visits each day. Are you able to contact the doctor via phone call or text in an emergency? Does the doctor use telehealth?

Keep the capabilities of the practice in mind as well. Is blood drawn in the office? What other procedures or testing can be done in the office?

Once you've found a provider who fits your needs, get comfortable and start building a relationship. Having a skilled PCP in your corner can help with costs and help you lead a healthier life in the long run.



Blood Pressure Basics

Blood pressure should be near and dear to your heart, especially when it comes to understanding your readings and how to respond to them.

High blood pressure is sneaky. In fact, it's called the silent killer. If you have high blood pressure, or hypertension, you might not notice symptoms. But if you're checking your blood pressure at regular intervals, you can address hypertension before it negatively impacts your health.

How Often Should You Check Your Blood Pressure?

There's not a universal answer, according to Dr. Ken Goetz, Manager, Medical Director for Clinical Quality and Health Services at Medical Mutual. It all depends on your unique health history and existing conditions. During your next visit with your primary care provider (PCP), ask how often you should be checking.

Look at how all your readings trend over time. This will help account for the many variables that can affect your results. Be sure to share that information with your PCP.

Why is it High?

According to Dr. Goetz, genetics play some role in your blood pressure, as well as your risk for heart disease and related conditions. Your blood pressure tends to rise as you get older, too. According to the National Health and Nutrition Examination Survey, 70% of adults over 65 have hypertension. The Centers for Disease Control and Prevention states about 9 out of 10 Americans will develop high blood pressure during their lifetime.

Visit the Medical Mutual blog to learn more about blood pressure:

MedMutual.com/About-Medical-Mutual/Blog



Keeping Your Blood Pressure in Check

You're wondering what you can do to manage your blood pressure? Chances are you already know.

"We've all heard this list before, but actually doing it is the hard part;" Dr. Goetz said. "Eat a well-balanced diet low in salt, limit alcohol intake, exercise regularly, manage your stress levels and weight, stop smoking if you are a smoker, and take your medications as directed."

Getting adequate sleep also will help you keep your heart and blood vessels healthy.

"The bottom line here is knowing your numbers;" Dr. Goetz said. "If your blood pressure is elevated, then do something about it! See your physician. If you need to, take medications as prescribed."

Your doctor will help determine the best treatment for you. Once you've started a blood pressure medication regimen, it's important to keep taking the medicine exactly as prescribed. Abruptly stopping these medications can lead to serious health consequences.



Summer Hearing Health Tips that Can Help Save Your Ears

Summer is in full swing! As temperatures heat up, there is an increase in outdoor and social activities. With so many choices for summer fun, it is also important to make smart decisions. There are steps you can consider when enjoying the season while also making a positive impact on your hearing health. Here are a few summer hearing tips that will allow you to enjoy the full sounds of life for many years to come.

- Pools, beaches, waterparks, and a run through the sprinklers are quintessentially summer activities. To avoid ear infections such as "swimmer's ear," be sure to protect your ears by wearing ear plugs or thoroughly drying your ears afterward.
- 2. Summer sounds can carry and be loud. Concerts, fireworks, and other social activities can have potentially harmful effects on hearing that may not appear until years later. Reducing the decibel level by distancing yourself from the main source of the sound, wearing earplugs, and periodically taking a break from the noise can all help you to enjoy the event and care for your hearing at the same time.
- 3. While it is polite to shield others from your personal playlist or podcast by wearing earbuds or headphones, there are some best practices to consider. Use the 60/60 rule- keep your volume at no more than 60% and no longer than 60 minutes at a time to minimize any negative effects on your hearing. Avoid using them altogether while operating power tools or lawn equipment and opt for earplugs instead.



Enjoy the long summer days! While you are making new memories with friends and family, consider incorporating these simple tips to care for your hearing health. Also, seek help from specially trained hearing care professionals, such as an audiologist who is licensed to guide your hearing care needs.

SUMMER 2023 NEWSLETTER • BENEFITS INSIDER | 9



Men's Health: Time to start taking care of you.

A study by the Cleveland Clinic found that 65% of men avoid seeing their primary care provider (PCP) and 20% admitted they are not always honest about what they tell their PCP when they do go.

African American men, especially, are less likely to have a PCP and are at higher risk of heart disease, cancer, stroke, asthma, flu, pneumonia, diabetes and HIV/AIDS. According to a study, African American men have a 68% higher incidence of prostate cancer than white men. It's important to find a PCP you trust and visit once every year for a physical. You should also be honest about any changes or concerns with your health. Many conditions can be treated or better managed if caught early.

If you don't have a PCP, you can use the Find a Provider tool on My Health Plan to find one in your network. At your appointment, don't be afraid or ashamed to discuss your health and ask any questions. There are also a few important things you may want to talk to your doctor about:

Preventive care screenings

Preventive care includes screenings and medical tests that check for diseases and health conditions before they cause any signs or symptoms. Depending on your age and medical history, you may need to be screened for certain types of cancer. The Centers for Disease Control and Prevention (CDC) recommends regular screening for cancer starting at age 45. Your provider may also want to check for high blood pressure and high cholesterol and will let you know if you are due for any vaccinations. Learn more about preventive care here.

Maintaining a healthy weight

Losing excess pounds – and keeping them off – can lower your risk of heart disease as well as various types of cancer. A good way to measure your overall fitness and determine your risk for chronic disease is to measure your waist. In most cases, men should have a waist circumference of 40 inches or less. Check with your PCP to determine what is right for you.

Managing your mental health

Your mental health is just as important as your physical health. Men are often reluctant to admit they are affected by stress and anxiety; But if you feel constantly on edge or under pressure, your lifestyle habits may suffer — and so might your immune system. When worry and fear become frequent, intense, excessive and persistent, it is known as anxiety disorder. These feelings are difficult to control, often out of proportion to the actual danger and can last a long time.

It's not uncommon for someone with anxiety disorder to also suffer from depression, and vice versa. Depression is a serious but common mood disorder that affects how you feel, think and handle daily activities.

Quitting tobacco

If you currently smoke or use other tobacco products, ask your doctor to help you quit. You can also contact Medical Mutual's QuitLine at 1-866-845-7702 to enroll in our tobacco cessation program.

Limiting alcohol consumption

Too much alcohol can raise your blood pressure and increase your risk of heart attack, stroke and some liver cancers. If you choose to drink, limit your alcohol consumption to one drink a day.

Talk to your primary care provider

To learn more about how to improve your overall health, visit the Medical Mutual Wellness Portal for articles, online classes, fitness tips and more. Log in to your My Health Plan account at MedMutual.com/Member and select Wellness Portal from the Healthy Living tab.

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.



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