

# Healthy You

Winter ~ 2024

Your guide to living well



Dynamic duo  
Probiotics  
vs. prebiotics



Reset your  
body clock

Binge  
watching  
and your health



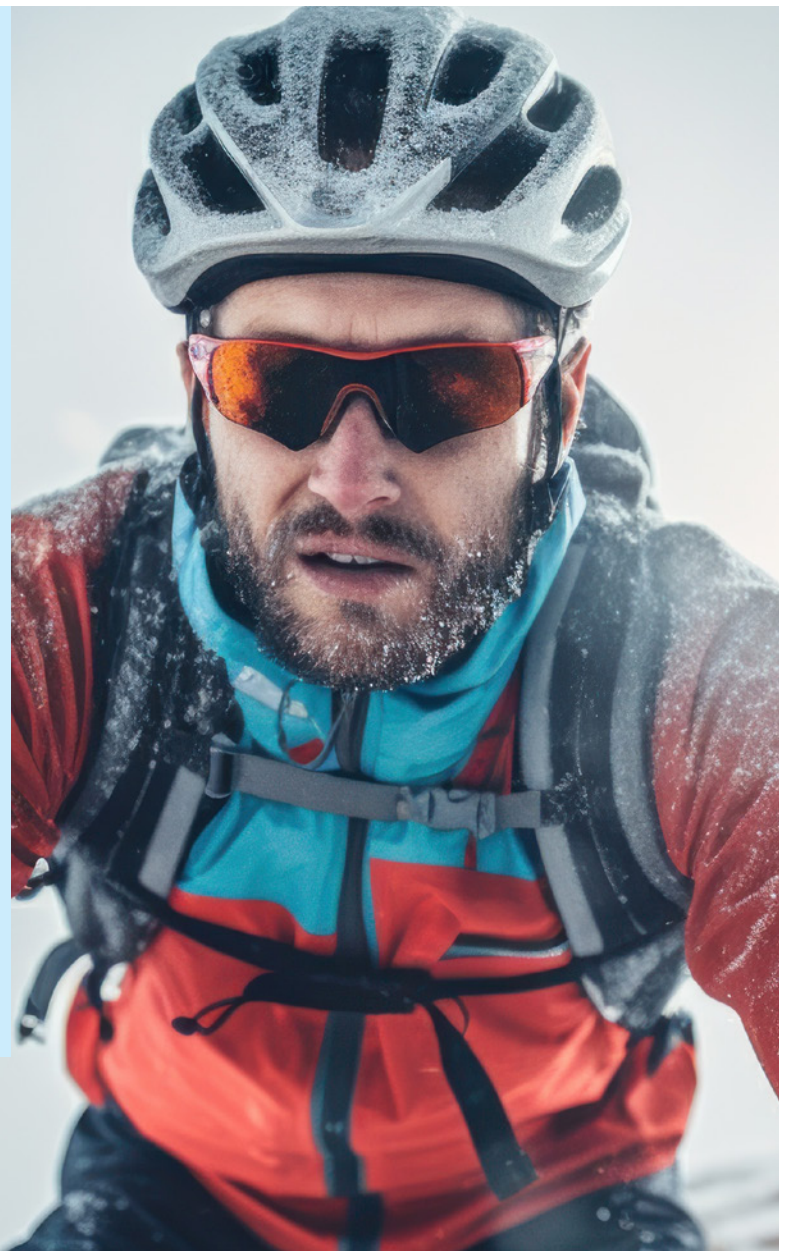
## About this magazine

*Healthy You* is an award-winning magazine featuring health and wellness articles and promoting practical tools that support and encourage healthier choices.

This educational resource for UMR members is published four times a year as part of our member online services and can be viewed, downloaded and shared digitally.

*Healthy You* is packed with helpful resources and practical recommendations to address the most common health topics, including:

- Building healthy habits
- Preventive care recommendations
- Chronic health conditions
- Exercise tips
- Nutrition and recipes
- Stress and mental health management
- First aid and getting care
- Health literacy
- Spanish-language resources



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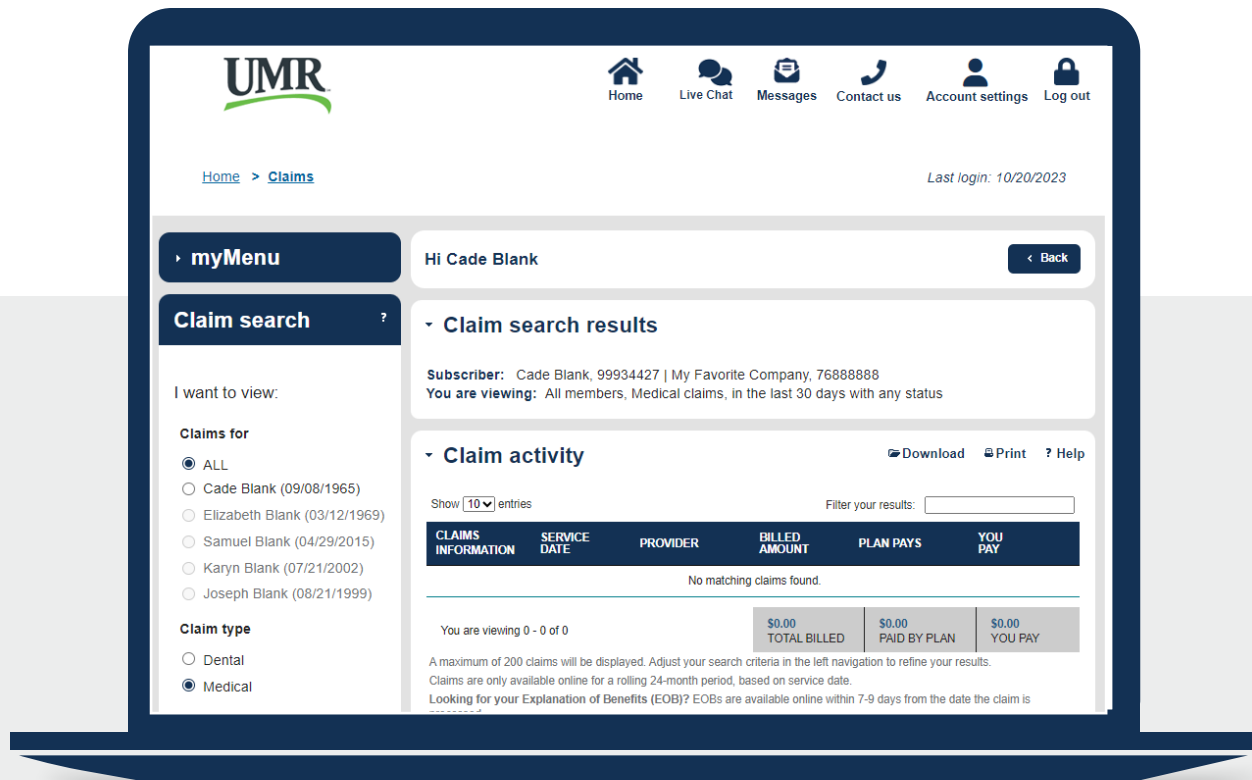
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Register on [umar.com](https://www.umar.com) to take advantage of all our online resources for members.

# Buried in paperwork?

Track all your claims in one place



## Hassle-free access when you need it

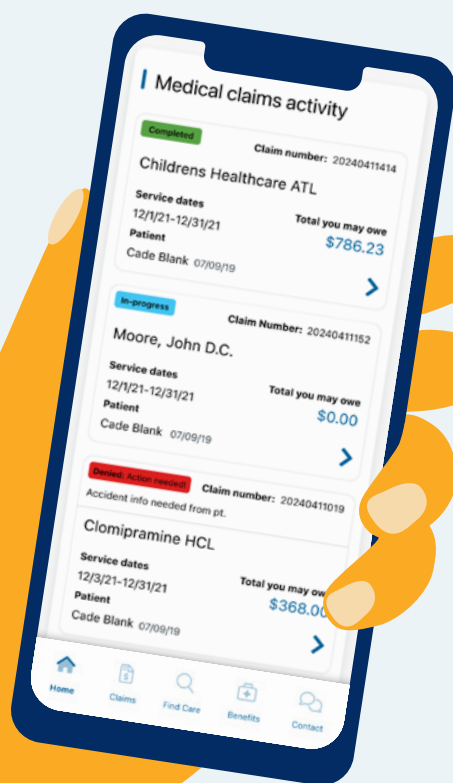
Check in at your convenience to see if a claim has been processed and what you might owe. You can search the claim activity for everyone on your plan, view your claims cost summary or submit a new claim.



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way to manage your health care benefits,  
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- Look up in-network health care providers
- Find out if there's a copay for your upcoming appointment
- View your recent medical and dental claims
- Chat, call or message UMR's member support team



**Download the UMR app today!**

Simply scan the QR code or visit your app store to get started.

# Circadian rhythms:

## Understanding your body's natural



### Did you know?

In migratory birds, circadian rhythms play an integral role in both the timing of migratory behavior and how they navigate during migration.

Everyone's familiar with the natural, 24-hour cycle of our bodies. You wake up at a certain time, go about your day, then eventually wind down and go to bed. You may notice you have less or more energy at certain times of the day. But what's behind these routines that dictate our daily habits?

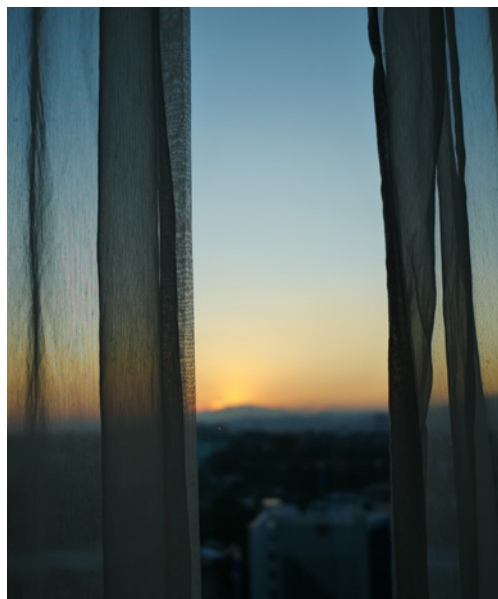
**Circadian rhythms are internal biological clocks that play a vital role in our day-to-day lives.**

They are like the conductors of a complex orchestra that is our body, controlling the timing of several bodily functions and making sure everything runs smoothly.

**Circadian rhythms affect everything from your body temperature to your hormones to your alertness.**

While genetics play a role in our circadian rhythms, these 24-hour cycles are also largely influenced by external cues. Many cues, like exercise, social activity and temperature, can affect the internal clock.

# clock



## Circadian rhythms change with age

It's hard to wake teens in the morning due to their circadian rhythms – it's not because they are lazy.

**Light is the most powerful influence on circadian rhythms. Because of this, one of the most prominent and well-known circadian rhythms is the sleep-wake cycle.**

Our bodies are finely tuned to follow a sleep-wake cycle that aligns with our circadian rhythms. Certain aspects of our modern lifestyles can trick our bodies into thinking it's still daytime, making it harder to fall asleep at a reasonable hour.

For example:

- Artificial lighting
- Late-night TV binging
- Irregular working hours
- Phone/tablet scrolling

**You may also become more aware of your sleep-wake cycle when changing to and from daylight saving time.**

This one-hour time shift may seem inconsequential, but it can have a powerful effect on our body's natural cycles. If your circadian rhythms get thrown off balance, you may experience daytime fatigue, disturbed sleep, gastrointestinal issues or changes in mood. Over a long period of time, this could also lead to sleep disorders or other health problems.

## Did you know?

Circadian rhythms allow plants to cope with adverse surroundings, as well as synchronize themselves with predictable changes, like the shift from day to night.



**Plant systems are now in the forefront of circadian studies.**

## How to get back on track with your sleep-wake cycle



Understanding and nurturing these natural cycles can lead to better sleep, improved mood and overall well-being.

**So, consider taking some time to give your circadian rhythms the attention they deserve – your body will thank you!**

Average circadian cycle of an adult:



### Keep a regular meal schedule

Having breakfast, lunch and dinner around the same time each day will help your body stick to an easily recognizable routine.

### Start a bedtime routine

Creating a relaxing bedtime routine can make a world of difference when trying to get a good night of sleep. Find small habits to curate a serene space and signal to your body that it's time to wind down. This could be lighting a candle, putting on comfy pajamas or taking a warm bath.

### Limit certain foods and drinks

It's important to be mindful of what you eat and drink close to bedtime. If possible, avoid heavy meals, caffeine or alcohol, since they can disrupt your sleep.

### Work with different types of light

Try to limit exposure to artificial light in the evening, especially from screens. Turning on blue light filters for electronic devices or switching to warm, low-intensity lighting before bedtime can help. Exposing yourself to natural light during the day can also help regulate your sleep cycle. Regulating artificial light vs. natural light based on when you're planning on sleeping is especially important if you work inconsistent or irregular hours.

### Track your sleep

Be aware of how much sleep you're actually getting. Using a wearable device like a fitness tracker or smart watch/ring can help you stay on top of your sleep and ensure you're getting the recommended 6 to 9 hours each night.



# Binge watching

## Screen time and your health

Once upon a time, we'd have to wait a week to see the next episode of our favorite TV show. But these days, many streaming services release an entire season at one time; plus, there are hundreds of past seasons of series (and on-demand movies) at our fingertips.

That can be very tempting if you're a person who loves to watch TV for long stretches of time. **Researchers define this behavior, called binge watching, as streaming multiple TV episodes in one sitting.**

BACK

INFO

While it can be fun to cozy up to the TV on long winter days, there's more to binge watching than meets the eye.

▶ Resume: S1 Ep 16

Play from beginning

Episodes and more

More like this

Audio & subtitles

Remove from 'continue watching'

Add to my list

In a 2018 survey:

**60%**  
60% of American adults who use streaming services said they binge watch once a week.

**+73%**  
More than 73% of 18-29-year-olds admit to binge watching weekly.

## How binge watching affects your health

Watching television itself may not directly harm your health, but it may cause behavioral patterns that lead to health problems over time.



### You miss out on physical activity.

When you spend hours at a time sitting in front of the TV or tablet, your physical activity comes to a screeching halt. According to the National Institutes of Health, some of the dangers of a sedentary lifestyle include weight gain, high blood pressure, heart disease, diabetes, stroke, anxiety and depression.

### You might develop a behavioral addiction.

Much like addictions to gambling, video games and even sex, binge watching can become an addiction that can have negative effects on your relationships. Researchers say this type of addiction can affect daily activities and commitments, including family, work and school.

### Your heart health suffers.

Researchers for the Journal of the American Heart Association say that regularly watching TV for four or more hours at a time can increase the risk for cardiovascular disease or early death by as much as 50% compared to that of folks who watch fewer than two hours daily.

### You may isolate yourself.

People who binge watch regularly tend to spend time alone so they can satisfy their craving. Social isolation can lead to loneliness and depression, which can in turn take a toll on your physical health through fatigue, excessive weight gain or other serious health problems.

### You could form blood clots.

Prolonged sitting can increase the risk of deep-vein thrombosis (DVT), or blood clots. This is like sitting on an airplane for a very long flight, which limits blood circulation. A blood clot in the leg can easily travel to the heart or lungs, which can be fatal.

### You might develop poor eating habits.

When you eat while doing something else, it can lead to “mindless” or “distraction” eating – for instance, downing a huge tub of buttery popcorn at a movie theater. Binge watching often goes hand in hand with mindless snacking and eating unhealthy fast food and take-out meals.

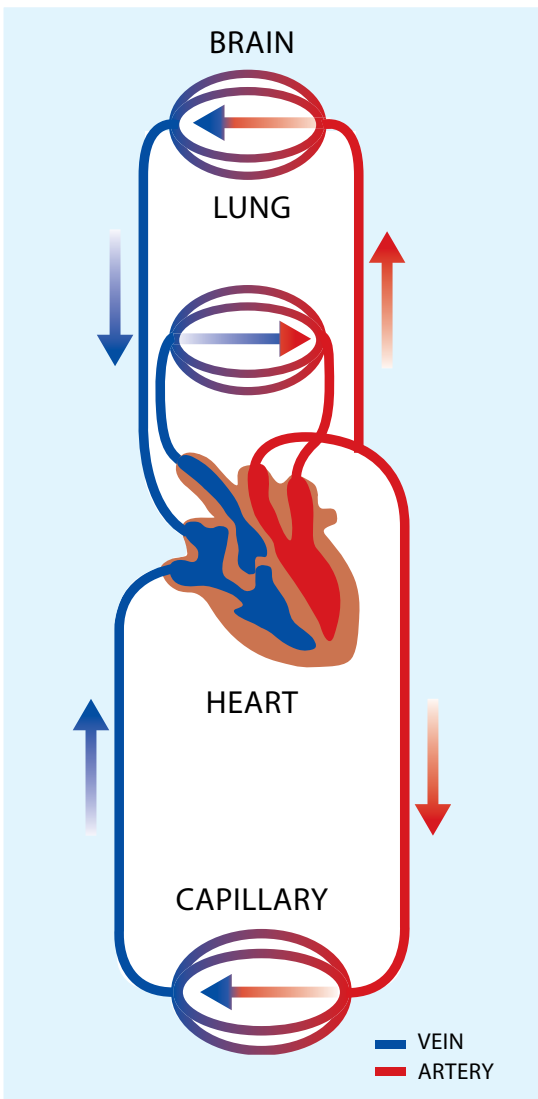


Learn about  
HIGH blood pressure,  
LOW blood pressure  
and everything  
in between.



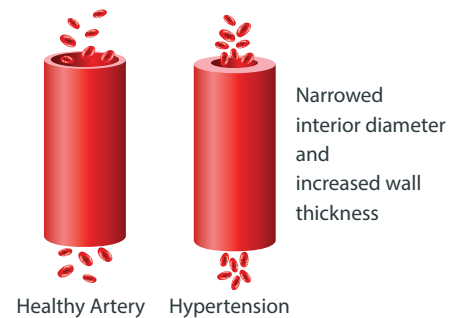
# Breaking down blood pressure

If you've never been diagnosed with blood pressure issues, you might not have stopped to think about how blood pressure works or why monitoring it is important.



## What is blood pressure?

When the heart pumps blood through the arteries, the blood puts pressure on the artery walls.



It's typical to have your blood pressure checked when you visit the doctor, whether you're there for a check-up or because you're sick. That's because high blood pressure increases the risk for heart disease and stroke, two leading causes of death for Americans.

**Tens of millions of adults in the United States have high blood pressure, and many don't have it under control.** High blood pressure usually has no warning signs or symptoms, and many people don't know they have it.

On the other hand, some people are at risk for low blood pressure, which occurs when blood pressure is much lower than normal. If you have low blood pressure, your brain and other parts of your body may not get enough blood.

## What's a normal blood pressure?

Normal blood pressure is between 90/60 mmHg and 120/80 mmHg. Until recently, high blood pressure (hypertension) was considered to be a blood pressure reading greater than or equal to 140 mm Hg (systolic) or greater than or equal to 90 mm Hg (diastolic).

	SYSTOLIC MMHG (Top number)		DIASTOLIC MMHG (Bottom number)	<b>NEW GUIDELINES DEFINE HYPERTENSION</b> as pressure greater than 130 mmHg (systolic) or greater than 80 mmHg (diastolic). Systolic pressure between 120 and 130 mmHg with diastolic pressure lower than 80 mmHg is now defined as elevated blood pressure.
<b>NORMAL</b>	< 120	and	< 80	
<b>ELEVATED</b>	120-129	and	< 80	
<b>HIGH BLOOD PRESSURE</b> Stage 1 hypertension	130-139	or	80-90	
<b>HIGH BLOOD PRESSURE</b> Stage 2 hypertension	> 140	or	> 90	
<b>HYPERTENSIVE CRISIS</b> Seek medical attention	> 180	and/or	> 120	

## What causes low blood pressure?

There are different types and causes of low blood pressure (hypotension). Severe hypotension (shock) can be caused by sudden loss of blood, severe infection, heart attack or severe allergic reaction. Certain medicines and substances can lead to low blood pressure. Other causes of low blood pressure include nerve damage from diabetes or other disorders, changes in heart rhythm, heart failure and not drinking enough fluids.

## Symptoms of low blood pressure can include:

- Blurry vision
- Confusion
- Dizziness
- Fainting
- Lightheadedness
- Nausea or vomiting
- Sleepiness
- Weakness

NOTE: African Americans or people with certain types of heart disease or chronic kidney disease may benefit from lower target goals. The American Diabetes Association recommends a blood pressure goal of less than 140/80 for people who have diabetes and hypertension; a lower systolic target of 130 mmHg may be appropriate for younger patients.

## What causes high blood pressure?

High blood pressure (hypertension) usually develops over time. It can happen because of unhealthy lifestyle choices, such as not getting enough regular physical activity. Certain health conditions, such as diabetes and having obesity, can also increase the risk for developing high blood pressure. High blood pressure can also happen during pregnancy.

High blood pressure is often called **the "silent killer"** because it usually produces no symptoms until vital organs, like the heart, brain and kidneys, are damaged.



I got my blood pressure checked at my college physical. My numbers were awesome!



For elderly people, the risks of medication side effects need to be weighed against the benefits of achieving ideal blood pressure goals.

## Who should get screened?

The U.S. Preventive Services Task Force (USPSTF) recommends screening for high blood pressure in adults age 18 or older who don't have known high blood pressure. The task force also suggests yearly screening for adults age 40 years or older and those who are at increased risk for high blood pressure.

In addition, it is recommended that people receive blood pressure measurements outside of a doctor's office to confirm a high blood pressure diagnosis before starting treatment. That's because one in five people have blood pressure that's high at the doctor's office but normal at home. This is sometimes called "**white coat hypertension**" because the anxiety and stress of going to the doctor causes blood pressure to rise temporarily.

## How can blood pressure be controlled?

Lifestyle changes are important for preventing and treating high blood pressure.

They include:

- Maintaining a healthy weight
- Exercising regularly
- Quitting smoking or other nicotine products
- Limiting alcohol consumption to no more than one or two drinks a day
- Reducing sodium (salt) intake in your diet
- Following the [DASH diet](#) (DASH stands for Dietary Approaches to Stop Hypertension)
- Getting the recommended number of hours of sleep for your age

## How is medication used to treat high blood pressure?

Drug treatment for high blood pressure is tailored to the individual. There are many different types of blood pressure medications. Although some people need only one drug to control blood pressure, many people require at least two medications.

Blood pressure measurements can fluctuate throughout the day and in different environments. The decision to start or increase blood pressure medications should not be based on a single blood pressure reading.

To get the most accurate estimate of your true blood pressure, your doctor will use an average of multiple readings. These may include repeated readings made in the doctor's office, as well as blood pressure measurements taken at home.



Most people with high blood pressure can benefit from regularly monitoring their blood pressure at home. Home monitoring can help show if blood pressure medications are working or if they need to be adjusted.

Finding a doctor  
or hospital on  
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Make the most of your health care dollars  
when you use in-network doctors, hospitals,  
pharmacies, labs and other providers.

**1** Sign in to  
**umr.com**

**2** Once signed  
in, select  
**Find a provider**

**3** Search for a medical  
provider from your  
network listing



## Call us with any questions

Find the toll-free phone number for UMR member  
services on your health plan ID card.

# 'Miracle' cures and promises: Identifying red flags



You might remember the old Western TV shows where the traveling salesman took his horse and wagon from town to town pushing his miracle elixir. His claim was that it would cure all your ailments and guarantee you better health – which it did not. The next morning, he was gone, never to be seen again. Those days are not over.

According to the Federal Trade Commission (FTC), billions of dollars are spent by Americans each year on sham products and treatments that promise to improve our health and boost fitness. The rise of social media and other online platforms has made the situation even worse because almost anyone can post an advertisement making false claims.

The companies that make those fake claims about products and treatments cheat people out of not only their money, but also their time – and even their health.



If you're thinking about buying a health product or service, keep these red flags in mind:

## Big words and phrases that sound very scientific or refer to large prizes

### EXAMPLE

Phrases like "thermo-genesis," "molecule multiplicity" or "developed by Nobel prize-winning doctors"

### THE REALITY

The terms and claims are most likely false. Do your own research. Look up terms and facts online.

## Bogus claims of secrets and miracles that will cure your ailment

### EXAMPLE

"Miraculous cure," "secret ingredient" or "ancient remedy"

### THE REALITY

Chances are you won't be cured and there is no secret. And if the remedy is ancient and so effective, why are we just now hearing about it?

## Fake testimonials from patients or doctors claiming miraculous results

### EXAMPLE

An actor claims the product has changed their life and lists activities that make them sound more like a professional athlete than a 50-something year old

### THE REALITY

Be very wary of these miracles, and be careful where you put your trust. There have been many products that made big promises, earned millions of dollars and later turned out to be nothing more than a placebo.

## Offering money-back guarantees

### EXAMPLE

"If, for any reason, you're not happy with our products, we offer a 30-day money-back guarantee." (Not all money-back guarantees are a scam, but many are.)

### THE REALITY

It's not easy to get your money back once you've paid for something that truly is a hoax. You'll probably never hear back from emails, and calls will go unanswered. Then you'll have to spend your time and energy working with your bank or credit card company to try to see results.

## Act fast! For a limited time only

### EXAMPLE

"This offer won't last long, so call or go online now" or "Due to supply chain issues, you must act now"

### THE REALITY

You really don't have to act now. This is a common tactic to instill a sense of urgency that you **MUST** do this now or you're going to miss out on something "that could change your life."





## Don't be a victim of health fraud

Consider some of these measures to take up front.

### Know the dangers.

It's very possible that the product or treatment you're considering is not proven by medical professionals. Taking unproven products can have life-threatening side effects, especially when they are taken with other treatments your doctor has prescribed.

### Remember, not everyone follows the law.

Federal law does state that companies selling cures must have scientific proof to back up their claims. However, there are no government agencies in place that approve advertising before it goes public.

### Don't let your emotions get carried away.

Many times, people living with certain conditions feel hopeless. Don't let un reputable companies give you a false sense of hope. Remember, many times unproven products can interact with your body and other prescribed medicines to produce dangerous outcomes.

### Be skeptical of products claiming to be "natural."

There's a lot of ambiguity within the Food and Drug Administration about what makes a product "natural," making the term confusing and often misleading. Plus, many supplements are not well-regulated, if at all. Although most of us feel like we can trust a product that's advertised as "natural," you still don't know how that product is going to affect your body.

### Talk to your doctor.

If you're considering investing in a product, treatment or service that promises better health, your doctor is your source of truth. Ask the doctor if they are familiar with the product, and if so, get their professional recommendation.

### Go online.

Do some research. Search the internet for the name of the product with the words "scam," "complaint" or "review." Take the time to read about other peoples' experiences.

# Be proactive

## Spot medical fraud.

After we process your claims at UMR, you'll receive an EOB, or explanation of benefits. Take a few minutes to double check your EOB to make sure the procedures and services listed match what you received from your provider. Another health care scam we see involves providers overcharging, charging for services not performed and other types of medical fraud. We're on the lookout and have measures in place to catch fraud, but double-checking for yourself is always a good idea.



## Report scams.

If you think you've been a victim of a health care scam, or if you think you've spotted one, tell your family and friends so they can protect themselves. Then please report it to the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud).

## Trust your gut.

Try not to act on impulse. Before grabbing the phone to order, take time to think about what you're hearing and really dissect what is being promised and promoted. Does it really sound legit? Or does it sound like that wild West elixir, making sky-high promises that it most likely cannot deliver?

If it sounds too good to be true, it probably is.



# Always check your Explanation of benefits

## Cost summary

Here's a summary for you.  
Detailed claim and benefit information is located on the following page(s).

<b>Amount billed:</b>	\$500.00	This is the total amount that your provider billed for the services that were provided to you.
<b>Your discount:</b>	\$100.00	Your plan negotiates discounts with providers and facilities to help save you money.
<b>Your plan paid:</b>	\$260.00	This is the portion of the amount billed that was paid by your employer-sponsored benefits plan.
<b>You saved:</b>	\$360.00	72% of your service was covered by your plan discounts and/or your employer-sponsored benefits plan.
<b>TOTAL YOU MAY OWE:</b>	\$140.00	The portion of the amount billed that you may owe to the provider. This amount includes your deductible, co-pay, co-insurance and non-covered charges. Not allowed amounts and any amount you paid when you received care may not be reflected in this amount.

## Benefits update

In-network

<b>INDIVIDUAL CAL YR DEDUCTIBLE</b>	\$2,500.00 out of \$2,500.00	\$0.00 to go
<b>INDIVIDUAL OUT-OF-POCKET</b>	\$2,873.14 out of \$5,000.00	\$2,126.86 to go
<b>FAMILY CAL YR DEDUCTIBLE</b>	\$3,843.05 out of \$5,000.00	\$1,156.95 to go
<b>FAMILY OUT-OF-POCKET</b>	\$873.14 out of \$8,000.00	\$7,126.86 to go

## Service and payment details

**UMR**  
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(1-800-658-8711) • umr.com

Employee: Cole Blank  
Employee address: 1234 Sunshine Blvd  
Salt Lake City, UT 84143-1112  
Group number: 78-0000000  
Member ID: 000000000  
Employer name: ABC Company, Inc.  
Notice date: 03/29/2019

Patient: Elizabeth Blank  
Claim number: 999999999  
Provider name: XYZ Provider Inc.  
Patient account: 1234567890

Service(s) you received	Reason code	Service date(s)	Amount billed by provider	Your amount	Net amount	Amount due to provider	PLAN PAID				Total paid	
							Plan paid %	Co-pay	Applicable Deductible	Co-insurance		
Strepococcal	99	03/14/2019	100.00	100.00	0.00	0.00	0%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total</b>			100.00	100.00	0.00	0.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

\*This total may not reflect any payments to date you made at the time of service. Please wait for a provider bill before making a payment. It includes any payment you may owe. It includes any amount of plan payment that will reduce what you owe.

Reason code explanation:  
999 - Provider requested discount. You are not responsible for this amount.

Plan payment(s) made on this EOB: Payment to: XYZ Provider Inc. Payment date: 03/29/2019 Payment amount: \$260.00

Fictional data

# SMART

# RESOLUTIONS

The start of the year is a great time to think about how you could improve or maintain your health and sense of well-being. Adopting a healthier lifestyle may mean making changes in your daily routine. Setting goals or making resolutions and good planning are the keys to developing habits that stick.

Goal setting provides an opportunity to think about your personal lifestyle and what you're willing to do to improve your physical or mental health. But setting goals isn't always as easy as it sounds. You'll be setting yourself up for disappointment if you simply identify one or two things you'd like to achieve then expect them to happen. That's because long-term goals are generally too big to work on all at once.



## Set SMART goals

You're more likely to reach a goal if you break it down into smaller, actionable steps and then make a plan. Decide which small step to take first and what you need to do to get started.

This year, consider setting a goal around:

- Physical activity
- Stress management
- Weight management
- Family time
- Tobacco and nicotine cessation
- Spirituality
- Health care visits

## Monthly health observances for winter

### JANUARY

Cervical Health Awareness  
Birth Defects Prevention  
Thyroid Awareness

### FEBRUARY

American Heart  
Cancer Prevention  
Low Vision Awareness

### MARCH

Colorectal Cancer Awareness  
Nutrition Month  
Developmental  
Disabilities Awareness

# The gut health dynamic duo

# Probiotics and Prebiotics

You've likely seen them lining shelves at your local grocery store: drinks, vitamins and supplements touting better digestion, a healthier gut and boosted immunity. These products are usually loaded with either probiotics, prebiotics or both. But what exactly are probiotics and prebiotics? To understand the role of probiotics and prebiotics, it's important to take a step back and break down the world of gut health.

## The basics of gut health

**Your gut is your gastrointestinal (GI) system, which includes your stomach, intestines and colon.**

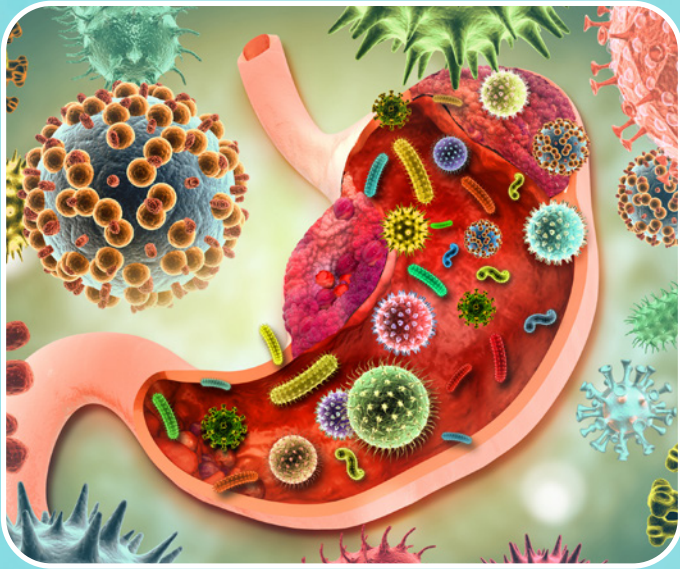
It absorbs and digests nutrients from food and gets rid of waste. When gut health is good, you're less likely to experience damaging inflammation and lapses in immunity. A healthy gut also helps with digestion and nutrient absorption, and can even influence your mood.

## Signs of poor gut health

While there isn't one specific way to measure gut health, some signs that you may have poor gut health include:

- Digestive problems, such as gas, bloating, constipation, diarrhea and heartburn
- Sleep disturbances or long-lasting fatigue
- A negative emotional state, such as high stress, low mood or anxiety
- A high frequency of infectious illnesses, like the common cold

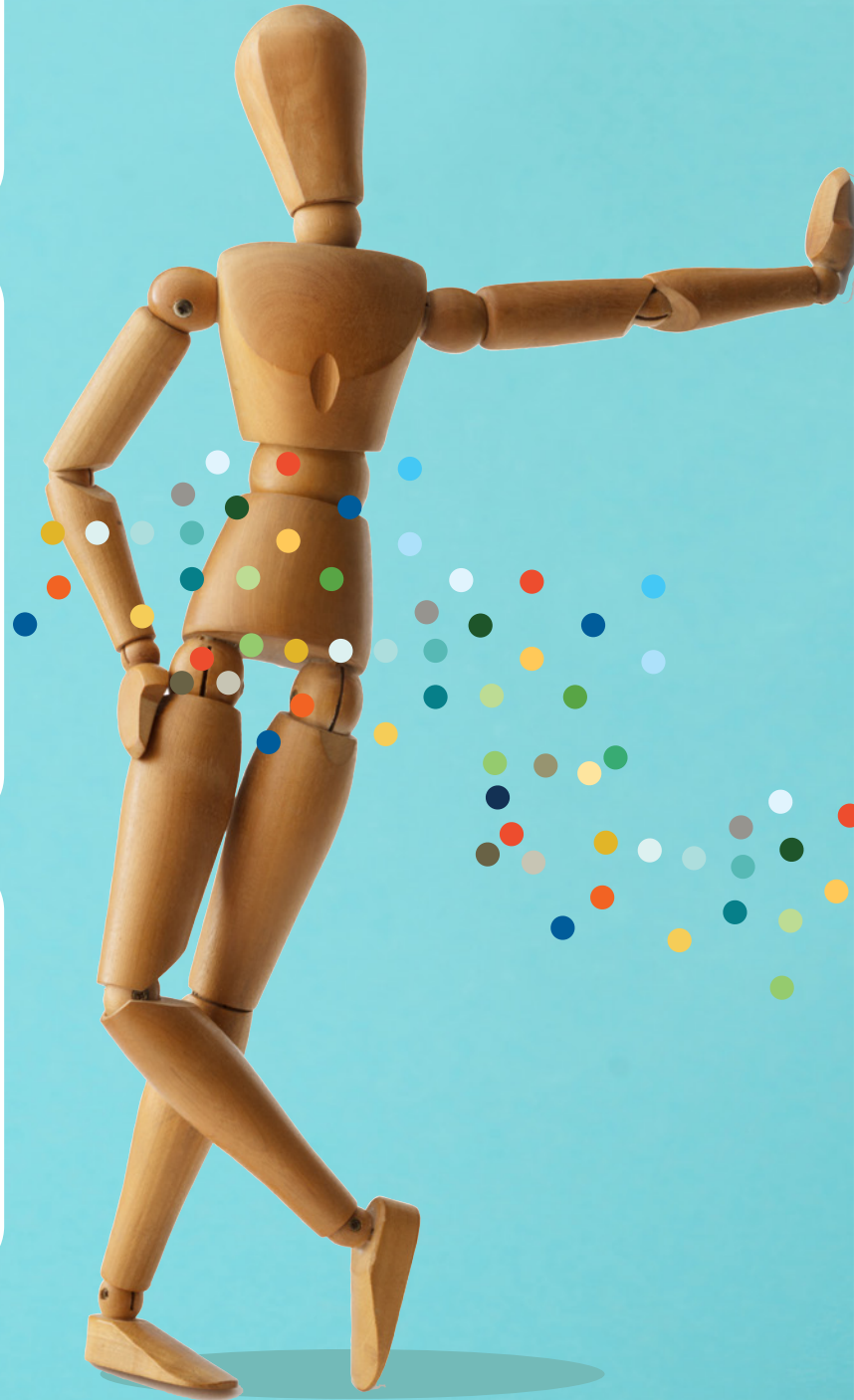




## What makes good gut health

A main driver of gut health is the complex ecosystem of bacteria in your digestive system, known as your gut microbiome.

**Picture this:** Your gut is like a bustling city, with trillions of tiny inhabitants working together to keep things running smoothly. Probiotics and prebiotics are the essential workers who make sure your microbial metropolis stays in tip-top shape.



Research about the relationship of the gut microflora to disease is still ongoing. The health benefits of currently available probiotic and prebiotic supplements have not been conclusively proved. However, most healthy adults can safely add foods that contain prebiotics and probiotics to their diets, and side effects are rare.

# Probiotics and Prebiotics sound similar, but they have different functions.

## Probiotics

Probiotics are live microorganisms, sometimes referred to as “good microbes,” that improve certain aspects of our health. Each probiotic is unique and has a very specific purpose that can help manage certain conditions. This may include reducing antibiotic-associated diarrhea or managing irritable bowel syndrome (IBS) symptoms.

**Contrary to what you may think, probiotics don’t make their way into your gut and become permanent residents. Rather, they have a transient effect, meaning that when you consume them, they do a single job and then leave your gut.**

**Probiotics come in many forms, including:**

- Yogurt
- Kefir
- Kombucha
- Kimchi
- Sauerkraut
- Pills and powders

It’s important to note that not everyone needs to take a probiotic for general gut health. Often, probiotic supplements are used to help treat a specific condition.



If you’re considering taking supplements, make sure to check with your doctor to be sure they’re right for you.

## Prebiotics

Prebiotics are essential non-digestible fibers found in certain foods. These fibers nourish the good bacteria in your gut. While most prebiotics are a type of fiber, not all fibers can be defined as a prebiotic.

**Prebiotics can be naturally found in foods like:**

- Onions
- Garlic
- Bananas
- Asparagus
- Oats



Getting enough prebiotics in our diet means improving the number and variety of bacteria in our body, which in turn supports better overall gut health.

When thinking about the difference between a probiotic and prebiotic, it can be helpful to imagine a garden: Probiotic bacteria are like the seeds, while prebiotics are the water and fertilizer that help the seeds grow and flourish.

**Basically, prebiotics are the food that feed your good bacteria, and probiotics are the actual live bacteria.**

# Know where to go when someone is sick or in a crisis situation.



Where you go for medical services can make a big difference in how much you pay and how long you wait to see a health care provider. **Explore the following information to help you decide the appropriate setting for your care.**

## What you need to do:

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**1 Find your member ID card**

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**2 Find a provider**

On your member ID card, you'll find:

- Your PPO network
- Contact number
- Pharmacy contact, if applicable

You can also visit our website at [umar.com](https://www.umar.com).

---

**3 Determine the severity of the symptoms and choose the provider that works for you**

---

**! If you are severely ill and/or it's an emergency, call 911.**



## COVID-19

Go to the [CDC](https://www.cdc.gov) for the latest information on COVID-19, including vaccines, cases and data, how to protect yourself and what to do if you are sick.



## COLD, FLU OR ALLERGIES

### RETAIL CLINIC

Retail clinics, sometimes called convenience care clinics, are located in retail stores, supermarkets and pharmacies. You can find over-the-counter medications, and you can talk to your pharmacist for help.

#### TIMES TO GO:

- Vaccinations or screenings
- Sinus infections
- Minor sprains, burns or rashes
- Headaches or sore throats



**Expect to wait** 15 minutes or less



**Average cost** \$50-\$100  
*(per service for non-employer sponsored facilities)*

## NOT FEELING WELL

### DOCTOR'S OFFICE (NOT URGENT)

Seeing your doctor is important. Your doctor knows your medical history and any ongoing health conditions.

#### TIMES TO GO:

- Preventive services and vaccinations
- Medical problems or symptoms that are not an immediate, serious threat to your health or life



**Expect to wait** 1 day to 1 week or more for an appointment



**Average cost** \$100-\$150

## MILD ASTHMA ATTACK

### URGENT CARE

Urgent care centers, sometimes called walk-in clinics, are often open in the evenings and on weekends.

#### TIMES TO GO:

- Sprains and strains
- Sore throats
- Minor broken bones or cuts
- Minor burns
- Minor infections or rashes
- Earaches



**Expect to wait** 20-30 minutes



**Average cost** \$150-\$200  
*(for non-employer sponsored facilities)*

## SUDDEN HEALTH CHANGES

### EMERGENCY ROOM

Visit the ER only if you are badly hurt. If you are not seriously ill or hurt, you could wait hours, and your health plan may not cover non-emergency ER visits.

#### TIMES TO GO:

- Sudden weakness, trouble talking or blurred vision
- Large open wounds
- Difficulty breathing
- Severe head injury
- Heavy bleeding
- Spinal injuries
- Chest pain
- Major burns
- Major broken bones



**Expect to wait** 3-12 hours  
*(for non-critical cases)*



**Average cost** \$1,200-\$1,500

# Take control of your cervical health

January is not only the start of a new year – it's also recognized as Cervical Health Awareness month.



Though cervical cancer rates have reduced significantly in the U.S. over the past few decades due to better prevention and screenings, it still impacts women and their families. Here are a few need-to-know facts about cervical cancer, its risk factors and why routine screening is your best defense against it.

# What is cervical cancer?

Cervical cancer develops in the epithelium that covers the cervix. Different cells that are found in the epithelium can produce different cancers. While most cervical cancers arise from squamous cells (thin, flat cells that line certain organs), cancer can also come from glandular cells, which line the cervical glands, and adenosquamous cells that contain both squamous and glandular cells.

## Causes and risk factors

### The main cause of cervical cancer is the human papillomavirus virus (HPV).

HPV is spread primarily through sex or through skin-to-skin contact with infected areas (genitals, anus or mouth) from a partner infected with HPV. Nearly all people are infected with HPV at some point in their lives. In most cases (9 out of 10), HPV goes away on its own within two years without health problems. But about 10% of women remain infected for more than five years, which can lead to pre-cancerous changes in cervical cells.

### Age

The average age of diagnosis is 49 years old. Half of all cervical cancer diagnoses occur in women ages 35-54.

### Family history

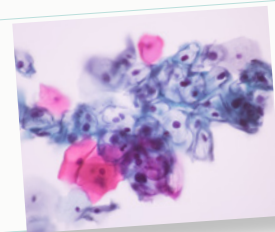
If your mother or sister had cervical cancer, your chances of developing it are higher. This could be due to socioeconomic factors as well as inherited conditions that can make it harder for some women to fight HPV infections.

### Multiple full-term pregnancies

Women who've had three or more full-term pregnancies have a higher chance of developing cervical cancer due to increased HPV exposure through sex. Additionally, hormonal changes during pregnancy can make women more susceptible to HPV infections and cancer.

### Long-term use of oral contraceptives

Women who take oral contraceptives for more than five years have a higher risk of HPV infection. Hormones in oral contraceptives can help HPV to enter the genetic material of cervical cells.



### Different types of HPV

**Low risk** (HPV 6 and HPV 1) – can cause genital warts and mild dysplasia of the cervix.

**High risk** – causes cervical cancer and cancers of the vagina, vulva and other areas.

**HPV 16 and HPV 18** – primary cause of most cases of cervical cancer.



## HPV Vaccine

HPV vaccination is recommended at ages 11-12 years. HPV vaccines can be given starting at age 9. All preteens need HPV vaccination so they are protected from HPV infections that can cause cancer later in life. The HPV vaccine protects against most types of HPV that cause cervical cancer.

### Vaccine recommendations:

**Children 9-14 years old and people up to 26 years old**  
(if series of shots weren't completed)

**Given as 2 doses**

- **First dose:** now
- **Second dose:**  
6-12 months after first dose

**People age 27-45**

**Given as 3 doses**

- **First dose:** now
- **Second dose:**  
1-2 months after first dose
- **Third dose:**  
6 months after first dose

## Certain symptoms don't show themselves until the cancer becomes larger or grows into surrounding tissue.

Symptoms of cervical cancer can include:

- Abnormal vaginal bleeding
- Unusual vaginal discharge (may contain blood)
- Pain during sex
- Swelling of the legs
- Problems urinating or having bowel movements
- Blood in urine

Cervical dysplasia, a pre-cancerous condition caused by HPV, is abnormal changes in cervical cells. While these changes aren't cancer, they can lead to it if not treated. The diagnosis of cervical dysplasia can be concerning but can be managed and treated before it progresses to cancer.

Cervical cancer begins slowly and usually takes about 10-20 years to fully develop. Early and routine screenings allow for early diagnosis and successful treatment



Under the Affordable Care Act, most health plans are required to cover 100% of the cost of preventive care, such as a well-woman visit. You can choose to visit a gynecologist, or your primary care physician can perform Pap and HPV tests during your annual checkup. Your plan may require you to visit an in-network provider.

## Cervical cancer is preventable and treatable in its early stages. Get screened.

The three main ways to screen for cervical cancer are:

### HPV test | Pap test | HPV/Pap co-test

- The HPV test looks for high-risk types of HPV that are more likely to cause cervical cancer. Women ages 30-65 should be screened every five years for HPV.
- The Pap test looks for cell changes and abnormal cervical cells. Regular Pap tests should start at age 21 and every three years after the first test.
- The HPV/Pap co-test combines the HPV and Pap test to check for high-risk HPV and abnormal cervical cells.

## Ages 65 and older

Current medical guidelines say a Pap test is not necessary after age 65 if your results have been normal for several years.

However, research shows that as many as 20% of cervical cancer cases occur in women age 65 and older. Study results also showed that the rate of cervical cancer diagnosis was higher in women age 70-79 than in women age 20-29.

Talk to your doctor about the most up-to-date recommendation and about what's right for your history, lifestyle and age.

## What to expect during screening

Getting an HPV test, Pap test or the HPV/Pap co-test is a simple, gentle process.



You will lie on a table with your feet in footrests.



Your health care provider will insert a medical device called a speculum in your vagina to open it slightly so they can get a better view of your cervix.



Your cervical cells are collected using a soft, narrow brush or tiny spatula and sent to a lab for examination.

**By educating yourself about what cervical cancer is, understanding how to get screened and recognizing warning signs, you can take control of your cervical health.**

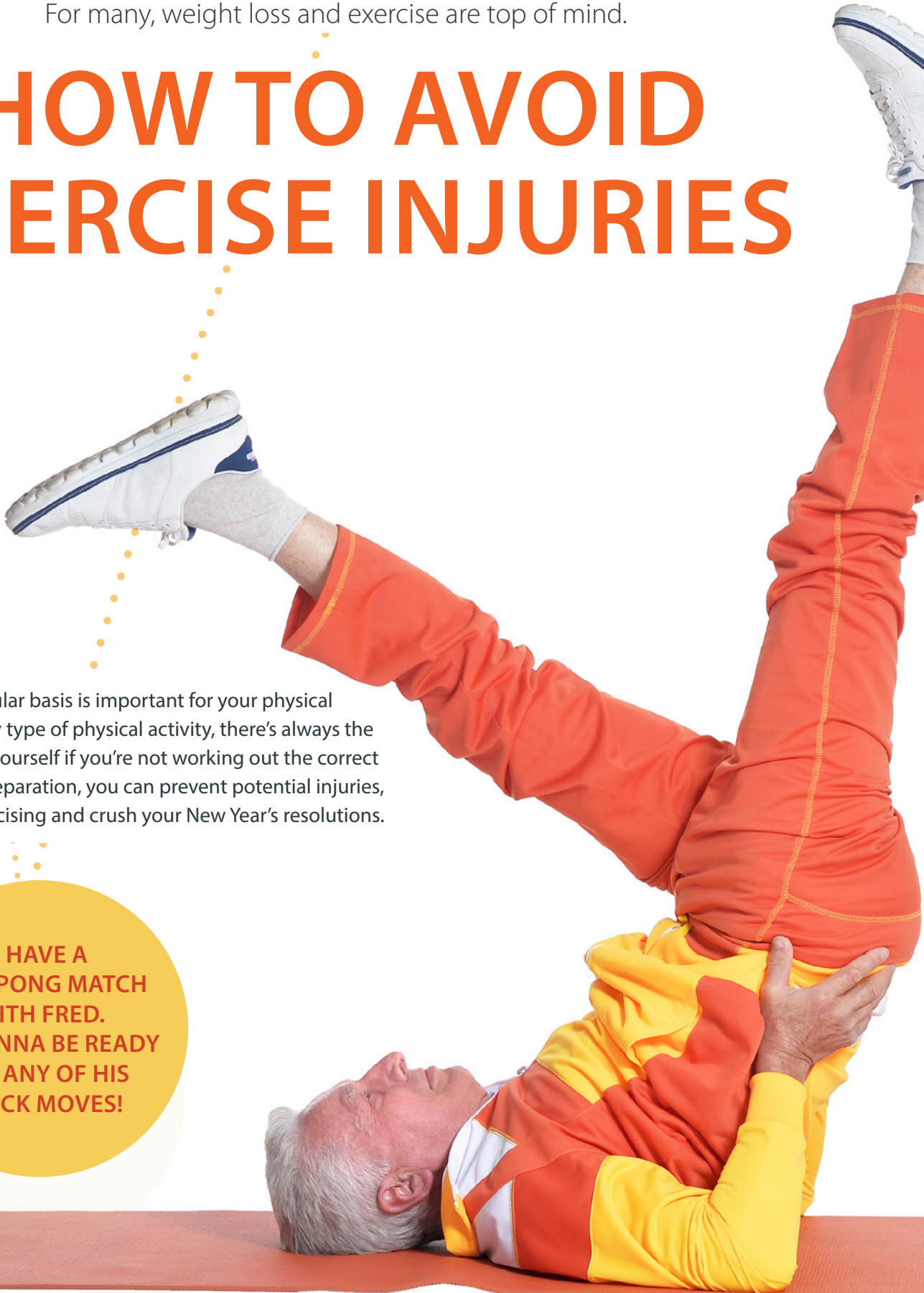
**It's the start of the new year!**

Many people use this time to break old habits and form new ones.  
For many, weight loss and exercise are top of mind.

# HOW TO AVOID EXERCISE INJURIES

Exercising on a regular basis is important for your physical health. But with any type of physical activity, there's always the chance of injuring yourself if you're not working out the correct way. With a little preparation, you can prevent potential injuries, stay safe while exercising and crush your New Year's resolutions.

**I HAVE A  
PING PONG MATCH  
WITH FRED.  
I'M GONNA BE READY  
FOR ANY OF HIS  
QUICK MOVES!**





## WHAT CAUSES EXERCISE INJURIES?

Even the most seasoned athletes are susceptible to injury while exercising if it's not done correctly. Some of the most common injuries are caused by:

**Jumping right in** – Exercising without a proper warm up

**Constant repetition** – Repeating the same physical motion over and over

**Incorrect form** – Doing an exercise the wrong way

**Not enough rest** – Not taking appropriate time off between workouts

**Too much effort** – Pushing your body too hard or too quickly

**Jumping to the top** – Doing an exercise that's too strenuous for your fitness level

**Not checking your equipment** – Not using proper workout equipment

ALL  
WARMED UP.  
BRING IT ON,  
FRED!



## Pick the right activity

Every exercise is not meant for everybody. If you haven't been active recently, or if you have an underlying health condition, it's important to talk with your health care provider before starting a new exercise to make sure you're healthy enough for physical activity.

If you're trying to ease back into exercising or starting fresh, begin with a low-intensity activity, such as:

- Walking
- Golf
- Swimming
- Yoga

## Ready for a challenge?

After you've mastered low-intensity workouts and think you're ready for the next step, try some of these activities for a high-intensity workout:

- Running
- Spinning
- Jump squats, sit-ups, push-ups, mountain climbers, etc.

**Talk with your doctor** before significantly increasing your activity level. Ask about the amounts and types of activities that may be best for you.

## Stretch

After you've completed an exercise, it's important to stretch your body while your muscles are still warm. Experts recommend you stretch at least twice a week. It's still unclear whether stretching will lower your risk of injury, but it will slowly increase your body's range of motion. You can stretch either after you have warmed up or after you exercise, but don't stretch cold muscles. You should hold stretches for no longer than 15-30 seconds, and don't bounce while stretching.



## Warm up and cool down

**Having a pre- and post-exercise routine is one of the keys to a successful workout.**

Experts recommend warming up prior to working out. For example, if you're going on a run, don't start by instantly sprinting. Begin with a fast walk that transitions into a jog that transitions into a run/sprint. Allowing your body to warm up will not only increase your body's blood flow and oxygen to your muscles, but it will also reduce muscle strain from exercising cold muscles.

Following your workout, you should incorporate a cool down or an active recovery to bring your elevated heart rate and blood pressure back to normal. If you're on a run, a typical "cool down" could be transitioning from a sprint to a jog or speed walk to allow your heart rate and breathing to become normal again. Cool down by ending your routine at a slower pace for the last 5 to 10 minutes.

## Switch it up

To help prevent overuse or muscle strain injuries, vary your workouts. For example, if you set a goal of working out four times a week, don't just run four times. Instead, run on two days and work on your upper body on the other two days. By doing this, you'll use different sets of muscles and still get a good workout.

## Listen to your body

In order to build strength and stamina, you need to push your body. The key to conquering your fitness goals is to push your body slowly and over time. It's normal to experience muscle soreness after your workout; this means you're using muscles you don't typically use during your everyday routine. If you ever feel pain while exercising, stop right away.



**Contact your doctor for any muscle or joint pain that doesn't go away after applying self-care.**

### **SEEK MEDICAL ATTENTION IF:**

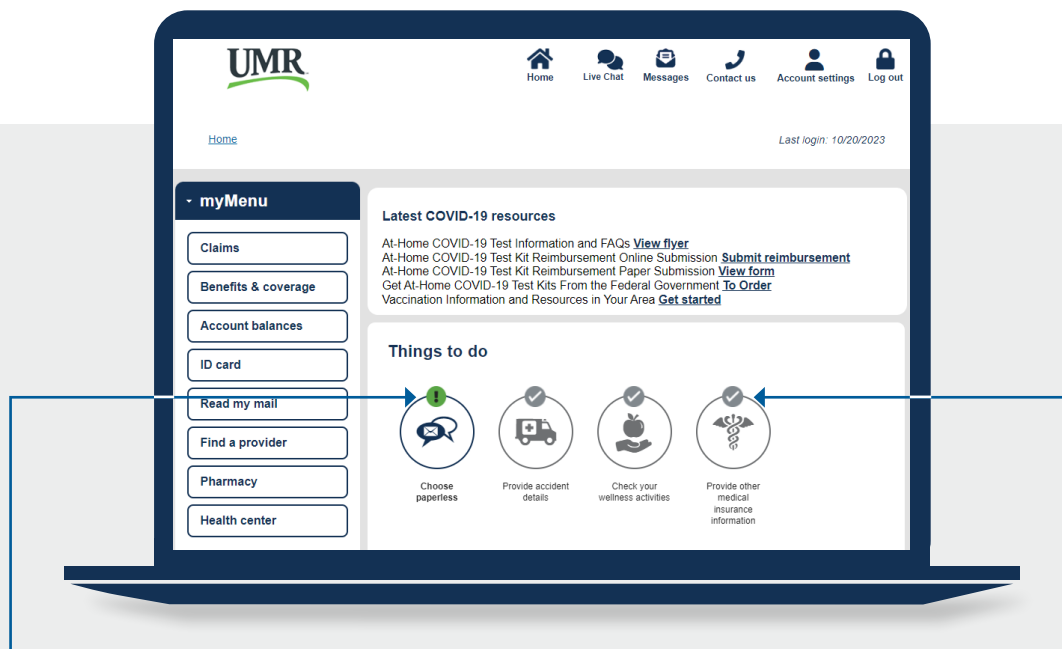
- **You experience chest pain during or after exercising**
- **You think you have a broken bone**
- **A joint looks out of position**
- **You have severe pain or bleeding**



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! Needs attention

✓ Marked complete. No more action needed

## “Things to do” may prompt you to:

- Review and complete health actions
- Provide/verify your email address
- Provide other insurance information
- Update security questions
- Review new claims
- Be promptly alerted to any denied claims
- Provide accident details
- Go paperless
- Get to know UMR
- Take your clinical health risk assessment (CHRA)

Visit [umr.com](https://umr.com) today to take advantage of this time-saving feature!



**MAKES  
8  
SERVINGS**

# Ratatouille

Simmer eggplant, zucchini, red peppers and tomatoes with onion, garlic and seasonings for a flavorful classic vegetarian dish. Add whole grain pasta or chicken for a heartier meal with extra protein.

## INGREDIENTS

- 1 tablespoon vegetable oil
- 1 large yellow onion (peeled and chopped into 1/4 inch pieces)
- 4 cloves garlic (peeled and minced)
- 1 medium eggplant (peeled and diced into 1/4-1/2 inch pieces)
- 2 zucchini (diced into 1/4-1/2 inch pieces or use 2 cups of frozen zucchini)
- 1 red bell pepper (cored, seeded and diced into 1/4 inch pieces)
- 1 teaspoon dried basil
- 1/2 teaspoon dried oregano
- 3 1/2 cups canned low-sodium tomatoes (including the juice) or fresh tomato
- 1 lemon (quartered)
- 1/4 cup chopped fresh basil leaves

*Recipe courtesy of U.S. Department of Agriculture.*

## DIRECTIONS

- Put the pot on the stove over medium-low heat, and when it's hot, add the oil. Add the onion and garlic and cook until golden, about 10 minutes.
- Add the eggplant, zucchini, bell pepper, basil and oregano and cook, covered, until the eggplant is very, very soft – about 40 minutes.
- Add the tomatoes and cook, uncovered, for 20 minutes. Serve right away, garnished with lemon quarters and basil, or cover and refrigerate up to 3 days.



For more healthy recipes,  
visit [MyPlate Kitchen](#).

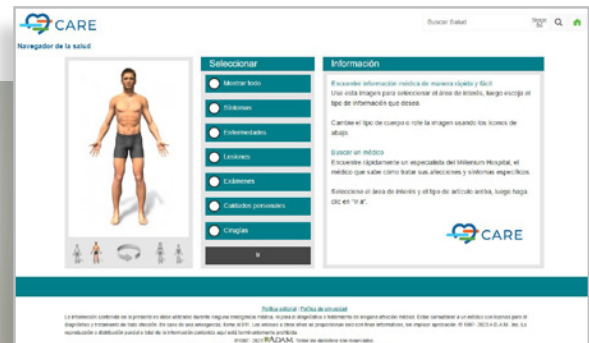
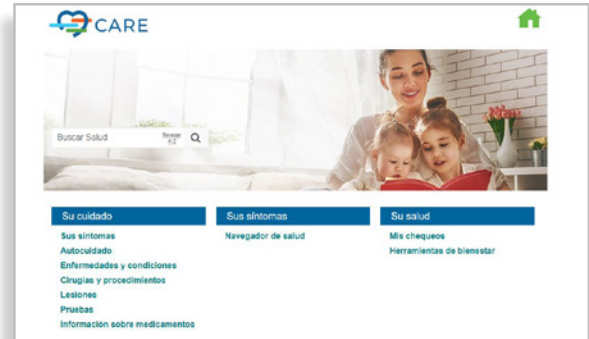
# EN ESPAÑOL

Recursos para ayudarle a vivir una vida más saludable

Le ayudamos  
a mantenerse  
informado sobre  
el coronavirus  
(COVID-19)

Visite [umr.com](http://umr.com) y seleccione Health Education Library (Biblioteca de Educación en Salud) para obtener información confiable.

Para nuestros miembros de UMR que hablan español, los **Institutos Nacionales de Salud (NIH por sus siglas en inglés)** es un gran recurso para obtener información sobre temas de salud, desde alergias hasta Zika. Cada mes, el boletín electrónico destaca nuevos recursos para aquellos que hablan español, y sus amigos y familiares. Puede visitar el portal y suscribirse al boletín en <https://salud.nih.gov/>



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