



Living Well

Municipalities, Colleges, Schools Insurance Group • www.mcsig.com

# MCSIG Wellness Program Reimagined for the Digital World

## Important changes to the MCSIG Wellness program

At their June 28, 2022 meetings, your MCSIG Board of Directors approved some changes to the Wellness program, effective July 1, 2022 that include pausing the Healthy Reward\$ program. The goal is to take this next year to reimagine ways to reach more employees and their families through easily attainable and highly effective wellness programs and products. With that, MCSIG is excited to offer a free new digital platform called **Wellvolution** which puts holistic, personalized care in the palm of your hand. With Wellvolution you don't have to dig through thousands of health apps on the internet or log activities for MCSIG; this program is all about YOU! So instead, Wellvolution does the work for you by matching you through evidence-based health programs, simply by having you answer a few questions.

**Wellvolution** offers these health programs, chosen by experts for their effectiveness in helping you! Programs are available to help you lose weight; control type 2 diabetes, reduce your risk of developing type 2 diabetes; manage anxiety and depression; quit smoking; improve sleep, reduce stress, and boost your resilience; and more!

Wellvolution offers programs from leading providers including WW (Weight Watchers), Headspace, Betr Health, Virta, Ginger, Virgin Pulse, EX Program, and more. Get started today at [www.Wellvolution.com](http://www.Wellvolution.com).

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## Wellvolution - Free

MCSIG wants you to live your **healthiest lifestyle**. That's why it's important for our members to have access to tools and programs to help manage stress, lose weight, prevent disease, or treat existing conditions.

1. Wellvolution analyzes your **health goals** to create a plan just for you, with digital tools and weekly actions plans
2. Track and monitor progress toward your health goals -- with one-on-one **support from experts** when you need it
3. **Feel better** and start living your healthiest life

Programs include (free):



**Eye cataracts are common with aging and a leading cause of preventable blindness.** Some symptoms: blurry vision, seeing double and sensitivity to light (especially with oncoming headlights at night). If you have symptoms, consult your health care provider. Reduce your risk by wearing sunglasses that screen out the sun's UV rays. Other risk factors: family history of cataracts, smoking, having diabetes or having had an eye injury or surgery. The longer cataracts are untreated, the more difficult it can be to successfully remove the cataract and restore your vision. **Cataract Awareness Month** is a good reminder that early detection and treatment are critical. Learn more at [aao.org](http://aao.org).

# Wellvolution



**4 program categories** Programs vetted by Blue Shield and offer accessible apps based on the latest in science and lifestyle medicine to help members improve their health

## 1. Stress Sleep, and Resilience

- headspace** Meditation app for all members
- ginger** Licensed Behavioral health digital provider

MEDITATE,  
SLEEP BETTER

BEHAVIORAL HEALTH



## 2. Tobacco Cessation with NRT

TOBACCO  
CESSATION



Clickotine

## 3. Disease prevention program providers

- restore HEALTH**
- betr DIGITAL HEALTH**
- Yes HEALTH**
- habitnu**
- WW**
- Virginia Pulse**

WEIGHT  
MANAGEMENT

DIABETES  
PREVENTION

CARDIOVASCULAR

## 4. Condition-specific programs providers

- betr DIGITAL HEALTH**
- virta**
- monj WELL**

DIABETES

HYPERTENSION

OBESITY

HEART DISEASE

## How does it work?

1. Member accesses information and reviews digital programs at Wellvolution.com
2. Creates an account
3. Answers 10 to 15 questions designed to identify unique health risks and goals
4. Reviews recommended programs, downloads the app of the program of their choice, and begins participating and improving their health

Change your health, change your life. Visit [www.wellvolution.com](http://www.wellvolution.com) to get started today.

“I love educating myself on different cultures’ dishes and foods that are important and celebrated within that culture. I also think food brings people together. It’s unifying!”

— Lana Condor



## TIP of the MONTH

### Plant-Based Foods

The term *plant-based* appears on many food packages. It makes foods seem healthier because the ingredients come from plants, such as vegetables, right? Not so fast. Sugar and white flour were once plants, too. Any ingredients that started out as plants can use the term **plant-based**, regardless of how much they have been processed. Don't rely on **plant-based** as a health claim when choosing foods, since it's just a marketing buzzword. Read the full ingredients list instead, and stick with whole plants (fruits, vegetables, legumes, whole grains, nuts), rather than ultra-processed plant-based foods (meatless burgers, potato chips, fruity candy and cookies).

## eating smart

# Deciphering Juice Detox Diets

By Cara Rosenbloom, RD

If juice bars are popping up in your community or social media feed, you've probably seen the claims about their detox cleanses. For about \$350 per week, you can sip juices that are said to reverse aging, burn belly fat, remove toxins and aid in weight loss.

For the most part, science does not support these claims. Juice can't reverse aging, can't burn belly fat, the toxin claim is too vague to measure since the toxins aren't specified, and weight loss will always accompany a very low-calorie diet but often will be regained quickly.

The idea of detoxification is exciting because it feels like a renewal or a do-over, and many people are enticed by the allure of cleaning out the junk in their body. But it's more marketing than science.

What's scientifically valid? Humans have a built-in detoxification system that works every minute of the day. Your lungs, liver, kidneys, digestive system and skin naturally eliminate waste through sweat, urine, feces and breath. It's important to eat a nutritious, balanced diet to support natural detoxification, but juices won't help eliminate toxins.

And there's another concern. According to the National Institutes of Health, some juices aren't pasteurized or treated to kill bacteria, which can be problematic for older adults, children or people with weak immune systems. Plus, there's some concern that drinking too many laxative-effect juices will cause dehydration and electrolyte imbalances.



**The bottom line:** Juice cleanses are unnecessary and should not replace a well-rounded diet.

## Zucchini and Sun-Dried Tomato Roll-Ups

EASY recipe

3 zucchini, sliced lengthwise (thinly)	¼ tsp salt
1 tbsp extra-virgin olive oil	Pinch pepper
¾ cup light ricotta cheese	¼ cup fresh basil, whole leaves
¼ cup grated Parmesan cheese	½ cup (about ½ jar) sun-dried tomatoes in oil

**Preheat** grill to medium. **Brush** zucchini with oil. **Grill** until tender, about 1-2 minutes per side. **Lay** aside to cool. **In** a small bowl, mix ricotta cheese with Parmesan, salt and pepper. **Spread** ricotta mixture over grilled zucchini slice. **On** one end, add a few basil leaves and one sun-dried tomato, then roll the zucchini so all ingredients get rolled inside. **Repeat** with remaining ingredients, and serve.

**Makes 4 servings. Per serving:** 174 calories | 12g protein | 9g total fat | 4g saturated fat | 3g mono fat | 2g poly fat | 14g carbohydrate | 6g sugar | 4g fiber | 440mg sodium



“We cannot change the cards we are dealt, just how we play the game.”

— Randy Pausch



### Family Health and Fitness

Day and is sponsored by the National Recreation and Park Association. It's an opportunity for families to pursue fitness together. The CDC notes regular physical activity can help adults and children lower the risk for health problems now and in the future. Walking, hiking, biking and swimming are all ways parents and children can exercise together and have family fun in our nation's parks. Check out family-friendly activities at local parks. Virtual programs at home are an option, too. Learn more at [nrpa.org](http://nrpa.org).

## work&life

# Make an Impact at Work

**Getting to work on time, doing your job competently and being friendly with coworkers are all important.** But have you considered how you can positively influence your workplace?

Experts advise these strategies to contribute significantly on the job and potentially boost your career:

- 1. Forge personal connections.** Work isn't a popularity contest, but cultivating connections and building a good rapport with your colleagues boost the odds they will value and support your ideas and project proposals.
- 2. Build your knowledge base.** Attend conferences in person or virtually to learn more about your profession. Consider taking courses to acquire new skills or increase your expertise.
- 3. Speak up — and listen.** Sharing your ideas in meetings shows confidence and can fuel substantive discussions. Also concentrate on listening carefully. Research shows attentive listening can help reduce misunderstandings, improve your workplace performance and boost your impact.
- 4. When problems arise, look for opportunities.** If worrisome problems pop up at work, even if they are not directly related to your job, think about how you might help. Employees who take the initiative stand out because they are useful in a workplace crisis.



## Alzheimer's and Brain Awareness



# Caregivers Assisting People with Dementia

**Caring for a loved one with dementia? Your first step is to understand the condition.** Alzheimer's disease (AD) is the most common form of dementia and is a progressive condition, as symptoms increase in severity. For most people, AD is caused by a combination of age and heredity, as well as lifestyle and environmental factors that affect the brain over time. There are three stages:

**In mild dementia,** people struggle with frequent memory loss and begin to fail with everyday physical activities. This can lead to sadness, anxiety, loss of interest in once-pleasurable activities, and other symptoms of major depression.

**In moderate dementia,** a patient's judgment and physical function decline, which can cause problems with hygiene, inappropriate language, wandering and increasing confusion. At this stage, it's time to contact the health care provider of the person for whom you are caring.



**In severe dementia,** the patient has extensive memory loss, limited or no mobility, difficulty swallowing, loss of bowel and bladder control, ultimately requiring around-the-clock care. The patient may have difficulty recognizing family members and caregivers.

**Caregivers experience** major stress, exhaustion and depression during the moderate and severe stages of the disease. The Alzheimer's Association at [alz.org](http://alz.org) can refer you to resources and caregiver training. You can also find your local Area Agency on Aging at [eldercare.acl.gov](http://eldercare.acl.gov).

The ABCs are attitude, behavior and communication skills.

— Gerald Chertavian



**Men's Health Month is an opportunity for men to get healthier.**

Screening for conditions many men are at risk for, including hypertension, unhealthy cholesterol and type 2 diabetes as well as colon and prostate cancers, can go far to protect health. So, talk to your health care provider to see if you're due for a checkup. It's also a good time to commit to a healthier lifestyle with regular exercise, healthy diets and smoking cessation. Search **men's health** on **health.gov/myhealthfinder** for more ways men can take charge of their health.

**body&mind**

**Q: Depression symptoms in men?**

**A:** While the diagnostic symptoms of depression are the same for everyone, the condition may present quite differently in men. Key distinctions include:

- Men may appear irritable or angry, rather than sad.
- Men may be less likely to discuss or admit to depressed feelings, or to seek help.
- Men may turn to alcohol or drugs, or risky behaviors, such as gambling, to cope with their moods.
- Men sometimes experience depression as physical symptoms, such as headaches or stomach upset.
- Men may escape family responsibilities through excessive work, or avoid both work and family obligations.
- Though men are less likely to attempt suicide, those who do are apt to use more lethal means, so take self-harm urges seriously.



**Fortunately, depression is highly treatable, so consult your health care provider if needed.**

— Eric Endlich, PhD

**Get Healthy Hips**

**Strong and flexible hip muscles provide stability to your lower body as you stand, walk or run.**

But if your hips are weak, your knees can move out of alignment. That stresses joints and muscles, as well as increasing the risk of knee injuries and falls.

**Good news:** The exercises below from the American Academy of Orthopaedic Surgeons can help improve your hips.

**First, warm up with a five- to ten-minute walk or other low-impact activity.** And stretch before and after performing these hip-conditioning exercises. Aim for two sets of four repetitions daily of both exercises to strengthen your hips.



**Knee to Chest**

- Lie on your back with your legs extended straight out.
- As you bend one knee, grasp your shinbone in your hands.
- Gently pull your knee toward your chest as far as it will go.
- Hold the stretch for 30 seconds; relax for 30 seconds.
- Repeat with the other leg. Then gently pull both legs in together toward your chest, hold 30 seconds and release.

**Standing Stretch**

- For support, stand next to a wall. Cross the leg closest to the wall behind your other leg without leaning forward or twisting at the waist.
- Lean your hip toward the wall gently until you feel a stretch on the outside of your hip.
- Hold for 30 seconds; relax for 30 seconds.
- Repeat on the opposite side.



To learn more, search for hip exercises at [orthoinfo.aaos.org](http://orthoinfo.aaos.org).

Act as if what you do makes a difference. It does.

— William James



**National HIV Testing Day, an opportunity to think about your risk and take action.**

Talk to your health care provider or local health center about HIV testing. And learn more about HIV prevention and treatment by visiting **Let's Stop HIV** at [cdc.gov/stophivtogether](http://cdc.gov/stophivtogether), the CDC's national campaign to promote HIV testing and to help those diagnosed with HIV stay healthy. It's part of the **Ending the HIV Epidemic in the U.S.** initiative, bringing new hope to those diagnosed with HIV.

## body&mind

### Q: Relief for swollen ankles?

**A:** **Leg swelling can afflict the ankles, calves or thighs.**

An injury or prolonged standing can cause the condition. Sometimes serious problems, such as heart disease or blood clots, can result in ankle swelling. Seek medical care immediately if you have leg pain, trouble breathing, chest pain or other cardiovascular symptoms along with swollen ankles. Painful swelling in one leg — or that occurs after an injury or surgery, such as a knee or hip replacement — and sudden swelling for no apparent reason also need immediate medical attention.

**After a thorough diagnosis and treatment, these simple home measures for swollen ankles may sometimes help.**

Limit salt intake, elevate your legs on a pillow and wear elastic compression stockings. Take frequent movement breaks if you must sit or stand for a long time (unless the movement is painful). In certain situations, your health care provider may prescribe a medication to get rid of excess salt and water.

— Elizabeth Smoots, MD



## Food Allergy or Intolerance?



**If you feel sick after eating or drinking something, maybe it's a food allergy.** Or it could be a food intolerance. So, what's the difference? As it turns out, the difference is significant.

**Allergies are caused by an immune system reaction which can be life-threatening.** Anaphylaxis is the most severe form of an allergic reaction; other symptoms can include rashes and itching.

**An intolerance is caused by a problem in your digestive system or a food.** When people note a particular food gives them a stomach ache, they are likely describing a food intolerance. Tracking foods you eat and your reactions can help you and your provider identify food intolerances and what you may need to avoid.

**Sometimes you can eat a small amount of food** you're intolerant of without symptoms. What's more, if a person has lactose intolerance, drinking lactose-free milk or taking a lactase enzyme can help prevent symptoms.

**While a food allergy can cause an upset stomach,** an allergy is an immune system reaction that affects multiple organs and can sometimes be lethal.

**Allergies are diagnosed by testing.** If you have a food allergy, avoid the allergen (e.g., peanuts, eggs, shellfish). Ask your provider about carrying an emergency epinephrine shot to stop any life-threatening reaction, which can occur even if previous reactions have been mild.



## Rent-to-Own: How Does It Work?

By Jamie Lynn Byram, PhD, AFC

**Rent-to-own is an option for consumers to live in a home with an option to buy it.** This arrangement contains two segments: the standard lease agreement and the opportunity to buy the property at a future time.

**There are two types of rent-to-own contracts: lease-option and lease-purchase. Lease-option** allows you to live in a home with the right, but not the obligation, to purchase the house when the lease expires. If you choose not to buy the home, you move out of the property at the end of the lease. The **lease-purchase contract** may require you to purchase the home before the lease expires.

**No matter which option you choose,** understand and agree upon the following terms:

- Have the contract reviewed by a real estate attorney before signing any documents.
- Establish when and how the home purchase price will be determined.
- Define how you will exercise your option to buy the home.
- Determine how much of the monthly rent will be applied to the purchase price if you opt to buy. If you decide not to purchase the home, your credit will be forfeited.
- Decide who will be responsible for home maintenance during the rental phase of the contract.

**Renting to own can be an excellent option** for those wanting to own a home without committing up front to a mortgage.

## Water, Water, Everywhere

**Water intrusion in your home can cause serious safety and health concerns,** including respiratory problems from toxic mold and damage. Take action with these tips:

### Prevention:

- Seal doors, windows, cracks or holes in exterior walls, joints and foundations.
- Check to make sure roof shingles and flashing are intact after a storm.
- Label shut-off valves so you can turn off the water supply if a plumbing leak occurs.
- If you see staining on a ceiling, check your roof, pipes or HVAC system for leakage. **Tip:** Other signs can include a musty smell or buckling floors.
- Clean and dry areas where moisture tends to collect.
- Allow air to circulate in storage areas — especially in basements where moisture can be a problem.
- Waterproof your below-ground basement if moisture is an issue in your area.

### If water intrusion occurs:

- Quickly remove all standing water and wet materials (if safe to do so). Use towels or a wet vac to clean up whatever water you can. Then, set up fan(s) in a dry area. **Note:** If flooding is severe, call a reputable water damage and restoration company — they have the equipment to make sure your home stays safe.
- Throw out any materials that absorbed water and can't be cleaned or disinfected, such as mattresses.
- Toss out food, beverages and medicines that were exposed to flood waters, including canned goods and containers with food or beverages, even if sealed.
- Evacuate if severe flooding occurs (turn off electricity if you can do so safely). Don't return until authorities say it's safe.



## Online Precautions for Children

**As a parent or guardian, it's up to you to watch over your children's online behavior.** Have ongoing conversations with your children and follow these FBI guidelines:

**Know** what websites, social media platforms, software, games and apps your children use.

**Make** sure children use privacy settings to restrict access to their online profiles. Educate them about using strong passwords.

**Check** their social media and gaming profiles and posts. Talk candidly about what is and isn't appropriate.

**Explain** the permanency of photos, comments and posts. Explain that once they are shared, they never disappear.



**Make** it a rule that children cannot meet with someone they met online without your permission or knowledge. **Best bet:** Tell your children not to engage with anyone they don't know in real life.

**Report** inappropriate contact between your children and adults to law enforcement.

**Remind** your children that making threats online is against the law, even if it is a joke.



# Take Your Medications Seriously

By Diane McReynolds, Executive Editor Emeritus

**Close to 6,800 prescription medications and countless over-the-counter (OTC) drugs are available in the U.S.**

And there are thousands of health supplements, herbs and potions people use regularly to treat their health problems. Each year 7,000 to 9,000 Americans die as a result of a medication error; the total cost of caring for patients with medication-related errors exceeds \$40 billion each year. Beyond the monetary cost, patients experience psychological and physical pain and suffering due to medication errors.

**As we age, we tend to add more medications to our drug regimen.**

Adding medications raises the risk of drug interactions. And the older we are, the harder it is for our bodies to break down and process these medications. Below are ten steps to take to help ensure you or your family use medications, including prescription, over-the-counter and supplements, properly.

## STEP 1

Keep your health care provider or providers informed about all medications you are taking, including OTC medications. Some ingredients can produce adverse effects when mixed together. You also may be using two medications that contain the same ingredient, such as prescription pain relievers and OTC forms, which could be harmful if you are taking too much.

## STEP 2

Always take your medications exactly as directed by your provider. Discuss dosage, potential side effects and correct usage of all medications.

## STEP 3

Keep an up-to-date list of all your medications, including nonprescription drugs and supplements.

## STEP 4

Store medications in their original, labeled containers.

## STEP 5

Ask your provider or pharmacist about potential side effects or signs of an allergic reaction.

## STEP 6

Make sure you are taking the correct dose. Do not split pills unless your provider or pharmacist advises; some pills are coated to be long-lasting or to protect the stomach.



## STEP 7

Use the same pharmacy for all of your prescriptions if possible; your pharmacist may be able to give you a list of all your medications.

## STEP 8

Save the information sheets that come with your medications.

## STEP 9

Don't take medication from someone else or share your medication with others.

## STEP 10

Don't hesitate to ask questions or to inform your provider about troubling symptoms while using your medications.

**Medication errors in prescribing and dispensing medications harm hundreds of thousands of people every year in the U.S.** Most of them are preventable. One of the best ways to reduce your risk of a medication error is to take an active role in your health care — and learn about the medications you take, including possible side effects.

Don't hesitate to ask questions or share concerns with your primary provider, pharmacist and other health care providers.