PHP

In Good Health

For the health & wellness of our members

Think You Hate Vegetables?

Cheesy Ground Beef Cauliflower Casserole

Do you Suffer from Revenge Bedtime Procrastination?

September 2026

Get PHP Fit!

Third Quarter Challenge: **Protein Nutrition Challenge**

Consuming adequate protein supports muscle growth and repair, strengthens bones, boosts metabolism, and helps keep you feeling full and energized throughout the day.

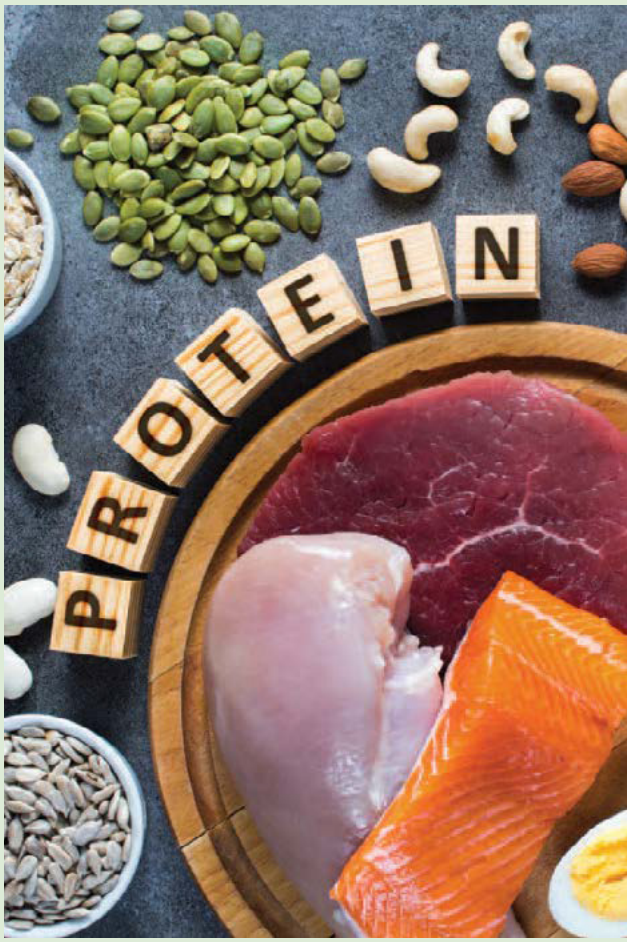
Q3: July 1 - September 30

Here's the challenge

Learn how to figure the amount of protein that you need in your diet and track your protein consumption for 30 days.

You will receive a reminder text or email each evening with a link to the challenge.

- Keep track of the amount of protein that you eat each day.
- Daily tips and information about protein sources and why protein is important for your health.



What can I win?

Twenty individuals who complete this challenge will be randomly drawn to win a *$50 Amazon gift card*.

Protein helps with:

1. Muscle growth and maintenance
2. Improving bone density
3. Weight management; curbing hunger
4. Boosting immune system

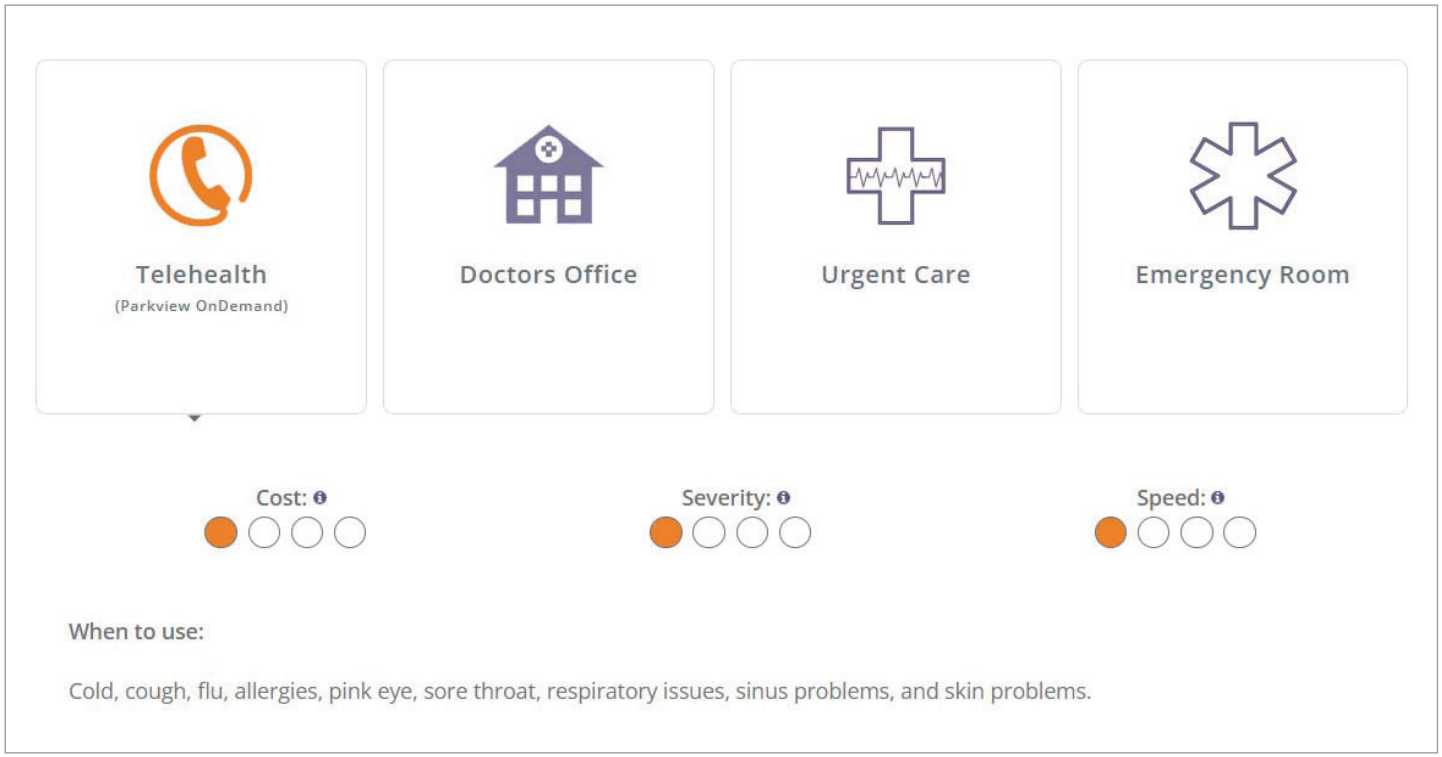
PHP Members:

Sign in to your member account at phpni.com, click on **Wellness Tools > Get PHP Fit! > Quarterly Challenge** to join the Protein Nutrition challenge.

Know Where to Go For Care

Always weigh your options and choose the appropriate level of care for whatever your situation.

Check out this interactive tool at **phpni.com/save**:

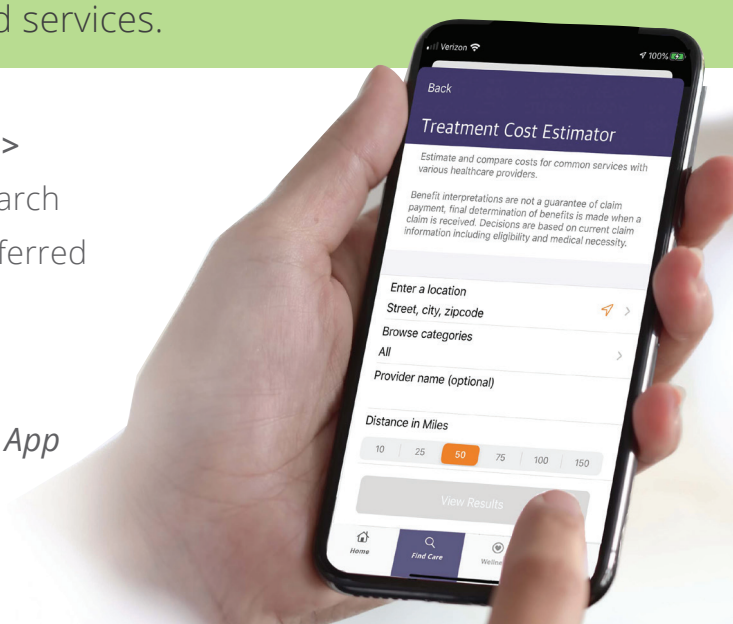


Treatment Cost Estimator: Know before you go

This tool provides you with an estimate of both total costs and out-of-pocket expenses for common medical treatments and services.

Log in to your member account and select **My PHP > Treatment Cost Estimator**. From there you can search using location, distance, service desired, and/or preferred doctor/facility.

This feature is also available through the **PHP Go!** mobile app. To download, go to your phone's Apple *App Store* or *Google Play* and search '**PHP Go!**'



RSV

RSV (Respiratory Syncytial Virus) is a common respiratory virus that typically causes mild, cold-like symptoms. Most people recover in a week or two, but RSV can be serious—especially for infants, older adults, and people with weakened immune systems or chronic heart/lung conditions. RSV is a leading cause of bronchiolitis and pneumonia in infants, and hospitalizations in young children and older adults.

People with RSV are usually contagious for 3-8 days and may be contagious a day or two before they show symptoms. RSV can spread if an infected person coughs or sneezes near you. You can also get RSV by touching surfaces that have been contaminated by someone with RSV, or by having direct contact with a person who has the virus. RSV usually becomes most active during the fall and winter in the United States. Anyone can get RSV and may be repeatedly infected throughout their lifetime.

Who's at Risk for Severe RSV?

- Infants and young children (especially under 6 months)
- Older adults (especially over 60)
- People with chronic heart or lung disease
- Individuals with weakened immune systems
- Premature infants

Should You Get Vaccinated?

Vaccination or antibody treatment can reduce the risk of severe illness, hospitalization, and complications. In recent years, vaccines and preventive treatments for RSV have become available for certain high-risk groups. Check with your health care provider to find out what the current recommendations are.

Think You Hate Vegetables?

If you tend to skip the produce aisle, reach for chips instead of carrots, or secretly believe vegetables are just an obstacle between you and the good stuff on your plate – you're not alone. The good news is that with a few simple strategies, you can genuinely learn to enjoy vegetables and work your way toward the recommended 2½ to 3 cups per day.

Start with what you already love. One of the easiest ways to eat more vegetables is to add them to meals you already enjoy. Stir spinach or roasted red peppers into a pasta dish, tuck shredded zucchini into a burger, or pile sautéed mushrooms onto your favorite tacos. Blending or finely chopping vegetables into familiar dishes lets their flavors meld naturally without overwhelming your palate.

You can also experiment with bold seasonings. A drizzle of tahini over roasted broccoli, a sprinkle of everything bagel seasoning on cucumber slices, or a dash of smoked paprika on cauliflower can completely transform a vegetable you thought you disliked.

Experiment with trending cooking techniques. Today's food culture has given vegetables a serious upgrade. Air frying, for example, creates irresistibly crispy results – think air-fried Brussels sprouts or zucchini fries – without the heaviness of deep frying. Roasting vegetables on a sheet pan at high heat concentrates flavor and brings out natural sweetness in vegetables like carrots, beets, and cherry tomatoes.

Pickling is another popular option that adds a bright, tangy kick to cucumbers, radishes, and red onions. If you enjoy Asian-inspired dishes, try a quick stir-fry with a savory sauce. The vegetables retain their texture while soaking up incredible flavor.

Look for inspiration. Social media platforms like Instagram, TikTok, and Pinterest are packed with approachable, creative vegetable recipes that make eating more produce feel exciting rather than obligatory. Searching hashtags like #MeatlessMonday or #PlantBased can surface ideas tailored to every taste. Local farmers' markets are also a fantastic resource. Vendors are often passionate about their produce and happy to suggest preparation tips for something unfamiliar to you. If you taste a vegetable dish you love at a restaurant or a friend's home, ask for the recipe. You may discover a new favorite.

Vegetables deserve a place at the center of your plate, not just as an afterthought on the side. Sweet, smoky, crunchy, or creamy –there are countless ways to prepare them. The perfect vegetable dish for you is out there waiting to be discovered.

Do you Suffer from Revenge Bedtime Procrastination?

Ever find yourself scrolling late at night, knowing you should be asleep—but not quite ready to give up your "me time"? That's called revenge bedtime procrastination, and you're definitely not alone.

What is it? Revenge bedtime procrastination happens when you delay sleep to reclaim personal time you didn't get during the day. After a long day filled with work, responsibilities, or caregiving, staying up late can feel like the only time that's truly yours.

Why does it matter? While staying up late may feel rewarding in the moment, consistently cutting into your sleep can lead to:

- Low energy and brain fog
- Increased stress and irritability
- Stronger cravings for sugar and caffeine
- Difficulty focusing and staying motivated

In short, the "revenge" can end up backfiring on your well-being.

Try this instead:

- Claim your time earlier. Even 10–15 minutes of intentional "you time" during the day can reduce the urge to stay up late.
- Set a gentle boundary for your night. Choose a realistic bedtime—not a perfect one. Think: "better, not perfect."
- Create a wind-down ritual. Signal to your brain that it's time to power down. Dim lights, stretch, read, or listen to calming music.
- Make it easier to log off. Charge your phone outside the bedroom or set an app timer. Remove temptation rather than relying on willpower.
- Reframe your mindset. Instead of "I deserve this time," try "I deserve to feel good tomorrow." Sleep is part of self-care—not the enemy of it.

What about children?

Keep in mind that your children and teens may also intentionally delay sleep to gain a little extra "free time." Overscheduled days, excessive homework, or high-stress environments can leave them feeling as though bedtime is their only opportunity for independence and relaxation. Pay attention to factors that may be contributing to delayed sleep and help them find ways to build downtime and personal choice into their day.

You don't need to steal time from your sleep to take care of yourself. With a few small shifts, you can protect your energy, your mood, and overall health while still making space for yourself.

Start small tonight: one earlier bedtime, one less scroll, one more step toward feeling your best tomorrow.

What Does It Mean When We Say a Person is Fit?

When we say a person is “fit” in terms of physical fitness, we generally mean that their body functions efficiently and effectively during both everyday activities and physical challenges. Fitness is a multidimensional concept, and a truly fit person typically demonstrates strength across several key components:

- **Cardiovascular Endurance:** The ability of the heart and lungs to deliver oxygen to the muscles during sustained physical activity, such as running, swimming, or cycling. A fit person can maintain aerobic exercise for an extended period without becoming overly fatigued or winded.
- **Muscular Strength:** The amount of force a muscle or muscle group can exert against resistance. Think of lifting heavy objects or performing exercises such as squats and push-ups.
- **Muscular Endurance:** The ability of muscles to perform repeated contractions over time without becoming overly fatigued. This differs from muscular strength because it focuses on sustaining effort rather than producing maximum force.
- **Flexibility:** The ability of a joint to move through its available range of motions. Good flexibility can support mobility, posture and comfortable movement during everyday activities.
- **Body Composition:** The ratio of lean muscle mass to body fat. Healthy body composition varies from person to person depending on factors such as age, genetics, and lifestyle.

Beyond these core components, fitness can also include balance, coordination, agility, and speed, particularly in athletic activities.

It’s also worth noting that fitness is highly individual. A person can be considered fit relative to their age, health history, and personal goals. A 65-year-old who walks briskly, maintains good mobility and strength, and has healthy cardiovascular function may be considered just as “fit” as a younger person who works out more intensely. To work toward being “fit” yourself you should combine cardiovascular activity, strength training, flexibility (stretching) and balance exercises as part of your weekly routine. Remember, fitness is less about appearance and more about what your body can do -both today and over time.

Cheesy Ground Beef Cauliflower Casserole

Easy skillet weeknight meal that both kids and adults will love. This recipe is perfect for a busy weeknight as the fall schedule starts to get busy. Cauliflower is great for cancer- and inflammation-fighting properties. Cauliflower is also low-carb, and is a good replacement for rice.

Ingredients

- 1 tablespoon extra-virgin olive oil
- ½ cup chopped onion
- 1 medium green bell pepper, chopped
- 1 pound lean ground beef (drain the grease if you use fattier beef)
- 3 cups bite-size cauliflower florets
- 3 cloves garlic, minced
- 2 tablespoons chili powder
- 2 teaspoons ground cumin
- 1 teaspoon dried oregano
- ½ teaspoon salt
- ¼ teaspoon ground chipotle
- 1 (15 ounce) can no-salt-added petite-diced tomatoes
- 2 cups shredded extra-sharp Cheddar cheese
- ⅓ cup sliced pickled jalapeños or to taste

Directions

- Position rack in upper third of oven. Preheat broiler to high.
- Heat 1 tablespoon oil in a large broiler-safe skillet over medium heat. Add onion and bell pepper; cook, stirring, until softened, about 5 minutes. Add beef and cook, stirring and breaking the beef up into smaller pieces, until it is no longer pink, 5 to 7 minutes (drain grease if needed). Add cauliflower and cook for 5 minutes. Stir in 3 cloves garlic, 2 tablespoons chili powder, 2 teaspoons cumin, 1 teaspoon oregano, ½ teaspoon salt and ¼ teaspoon chipotle; cook until fragrant, about 1 minute. Add 15 ounces diced tomatoes and their juices; bring to a simmer and cook, stirring occasionally, until liquid is reduced and the cauliflower is tender, about 3 minutes more. Remove from heat.
- Sprinkle 2 cups cheese over the beef mixture and top with ⅓ cup sliced jalapeños. Broil until the cheese is melted and browned in spots, 2 to 3 minutes.

6 servings; Per serving: 351 Calories; 23g Fat; 11g Carbs; 26g Protein

Resources to Help you Save at **phpni.com**

We've created a one-stop resource to assist you in using your benefits.

Check it out at **phpni.com/save**:

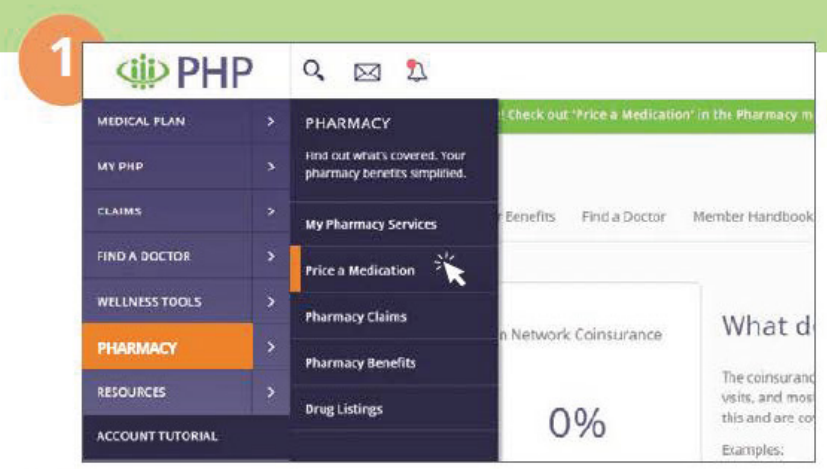
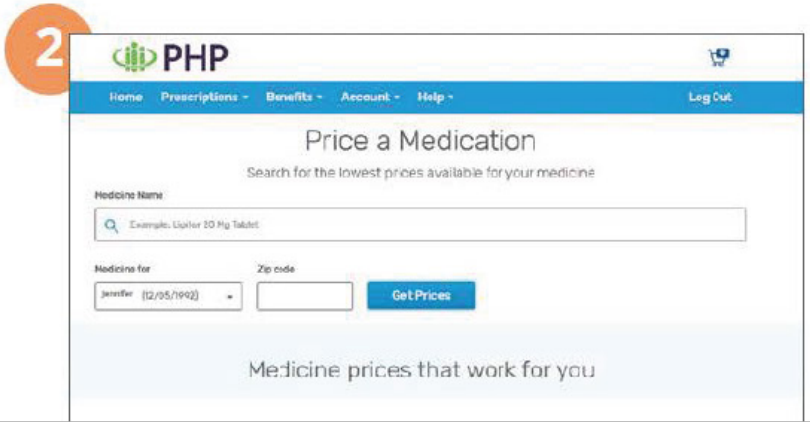
Smart shopping tool box: Online tools to help you price medications and compare locations.

Pharmacy: Tips and tools to help save you money on prescriptions.

Know your network: Use in-network providers to avoid high out-of-network services cost.

Using care: Easy online resources to use before receiving services.

It's easy to price shop your prescriptions at phpni.com!

Use the '**Price a Medication**' tool in your member account before you head to the pharmacy. It's easy, here's how:

1. Log in on your member portal and select '**Price a Medication**' from the **Pharmacy menu**.
2. Enter the medicine name you want to price, member information, and zip code, then click '**Get Prices**'.
3. Now you have the pricing information to compare costs at various locations, and 1-month vs. 3-month supplies.