



In Good Health

For the health & wellness
of our members

**Rethink Your
Finances**

**How to Choose a
Healthy "Health Bar"**

**Physical Signs
That You're
Stressed or
Anxious**

A photograph of a diverse family of six people (two adults and four children) gathered around a dining table. They are all smiling and holding lit sparklers. The table is set with a white tablecloth, plates of food, and glasses. In the background, a decorated Christmas tree is visible, suggesting a holiday celebration. The lighting is warm and intimate.

January 2025

Get PHP Fit!

First Quarter Challenge: **Online Health Risk Assessment**

Improve your health by taking preventive measures! The Online Health Risk Assessment only takes a few minutes and can help you recognize and get needed care before a problem escalates.

Q1: January 1 - March 31

Here's the challenge

Take our online Health Risk Assessment on the **Get PHP Fit!** platform in your member account.

What can I win?

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



Health Risk Assessment helps:

- 1 Determine current and possible future health issues
- 2 Prevent problems before they escalate
- 3 Increase your health awareness
- 4 Give you suggestions to better implement a healthy lifestyle

PHP Members:

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

Join Now!

PHP's year-long challenge

In addition to our quarterly Get PHP Fit! challenge, you also have the opportunity to participate in our year-long challenge simply by visiting your primary care provider! Each quarter, enter the date of your visit on the **Get PHP Fit!** site and be entered for the chance to win a *\$50 Amazon Gift Card!*

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:

Telehealth
(Parkview OnDemand)

Doctors Office

Urgent Care

Emergency Room

Cost: ● ○ ○ ○ ○

Severity: ● ○ ○ ○ ○

Speed: ● ○ ○ ○ ○

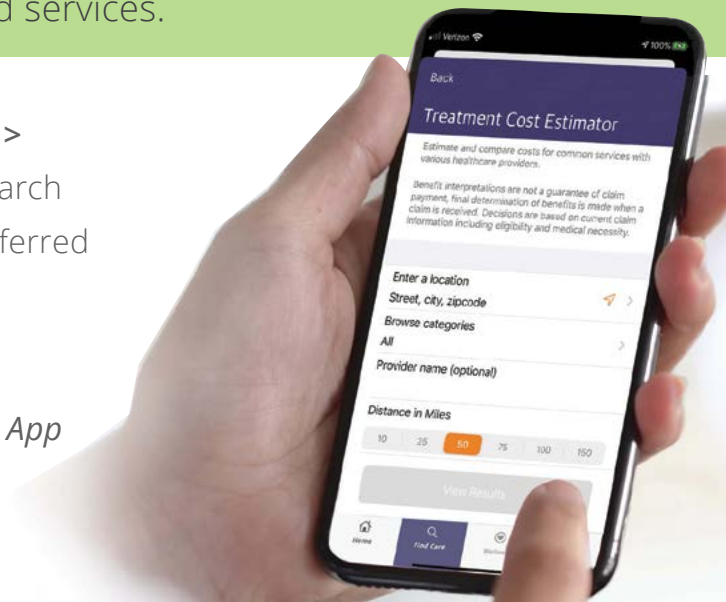
When to use:
Cold, cough, flu, allergies, pink eye, sore throat, respiratory issues, sinus problems, and skin problems.

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!**'



Rethink Your Finances

Adopt the 24 Hour Rule. If you want to buy something and it isn't urgent like food or water, give it 24 hours. When the mood strikes and you feel you have to have something, let it simmer and come to a clear decision 24-hours later.

Face the Music. Sit down with all of your debts and get acquainted - the credit card balance, student loans, car loan, mortgage, medical bills, all of it. Remember burying your head in the sand won't make money problems go away but facing them will.

Put a positive spin on it. If you say "I choose not to buy" something instead of "I can't afford" then you can also consider what you could do with the cash sometime in the future-tomorrow, next week, or even next year.

Pick a Priority. Do the math and make a plan to pay off that debt - one at a time. Start with the smallest debt or one with the highest interest and commit to a concrete plan. As you gain freedom from one debt you can focus your efforts another as you build confidence in your budgeting abilities.

Take Responsibility. Your caffeine obsession, going out for lunch, or those weekly manicures that you can't live without are eating away at your paycheck. To balance a budget and let go of financial insecurities, it requires taking a cold hard look at your personal spending habits and ditching the ones that don't align with your financial goals.

If you find it challenging to manage your finances or develop a budget, consider consulting a financial advisor or credit counselor. They can provide expert guidance, help you create a tailored financial plan, and offer strategies to improve your financial situation.

Regularly review and adjust your budget as needed, stay accountable to your financial goals, and celebrate milestones along the way. With time and consistency, you can regain control of your finances and work towards a more secure financial future.



Physical Signs That You're Stressed or Anxious

Stress and anxiety can cause various physical signs and symptoms. While these symptoms can vary among individuals, it's always best to figure out the root cause of your stress or anxiety in order to alleviate the symptoms and to prevent the symptoms from becoming a larger health problem.

It's important to note that these physical signs can also be symptoms of other medical conditions, so it's essential to consult a healthcare professional for an accurate diagnosis. If you are experiencing prolonged or severe stress and anxiety, seeking support from a mental health professional is recommended. They can provide guidance, coping strategies, and appropriate treatment options to help manage stress and anxiety effectively.

Here are some common physical signs of stress and anxiety:

Muscle tension: tightness or stiffness in the neck, shoulders, back, or jaw. Some people may experience tension headaches or migraines.

Rapid heartbeat: palpitations, a racing heart, or a pounding sensation in the chest.

Shallow breathing: rapid or shallow breathing. A feeling of breathlessness or tightness in the chest.

Gastrointestinal issues: stomachaches, indigestion, bloating, or changes in appetite. Eating habits such as lack of appetite, overeating (emotional eating).

Sleep disturbances: difficulty falling asleep, staying asleep, or experiencing restless sleep. Feeling tired, fatigued, or waking up frequently during the night.

Sweating and hot flashes: excessive sweating or hot flashes, even in situations that don't typically cause physical exertion or heat. This can be particularly noticeable on the palms, underarms, or face.

Weakened immune system: Prolonged stress and anxiety can weaken the immune system, making individuals more susceptible to illnesses, infections, or experiencing more frequent colds or infections.

Skin problems: contribute to or worsen certain skin conditions such as acne, eczema, psoriasis, or hives. Itchiness, rashes, or other forms of skin irritation.



Know Your Numbers

A health screening blood test is a lab analysis of your blood. You may be asked to have these blood tests completed for routine checkups or when you are ill.

Blood tests help healthcare providers to:

- Find out how well organs such as your kidneys, liver, heart, or thyroid are working.
- Help diagnose chronic health conditions and diseases such as cancer, diabetes, heart disease.
- Find out if you are successfully managing an existing condition such as diabetes or high cholesterol with a doctor-recommended routine, or medicine.
- Find health problems in their early stages.

You may be asked to fast (Refrain from eating or drinking anything 8 to 12 hours before the test. It is recommended that you drink water.) prior to a blood test. Your healthcare provider will let you know if you need to fast before a blood test.

In most cases, the sample is taken by needle from a vein in your arm. Sometimes a “fingerstick” method is used instead.

Your blood sample will be sent to a lab. Laboratory technicians then look for the information that the healthcare provider has ordered. Typically, basic blood screening lab results are available within 48 hours after the screening.

Why Should I Know My Numbers?

Knowing your health numbers helps you and your doctor identify key risk factors for risk of major illness. By knowing your numbers, you can take action to reduce your chances of developing chronic conditions or illnesses before symptoms appear.

Also, if you have already been diagnosed with prediabetes, diabetes, high blood pressure, or cholesterol, it is important to continue to use these blood tests to monitor the condition so that you can improve your health.



How to Choose a Healthy “Health Bar”

They’re everywhere...health bars, energy bars, protein bars, breakfast bars. You might see them in your office vending machine, or at the checkout counter in the grocery store. They sound healthy, but are your choices really any better than a candy bar?

If you’re choosing a bar, then it’s important to consider the following factors:

- Bars should be made with natural, whole food ingredients with minimal additives or preservatives. Opt for bars with ingredients you recognize and can pronounce.
- Avoid bars that contain large amounts of sweeteners (they should include less than 10 grams of sugar per serving) and hydrogenated oils.
- A good health bar should provide a reasonable amount of protein, fiber, and healthy fats to help you feel full and provide you with energy.
- Meal replacement? Not the best idea, but if you must, then choose a bar that contains at least 300 calories, and around 10-20 grams of protein, 20- 30 grams of carbohydrates, and 5-10 grams of healthy fats. If the bar is a snack, then you will want significantly less of each.
- Select bars that have a moderate amount of natural fiber, typically around 3-5 grams per serving.



How to Break the Yo-yo Exercise Habit

Yo-yo exercise refers to inconsistent patterns of exercise and inactivity. If you work out religiously for a week, then stop altogether for 2 weeks, then you are practicing yo-yo exercise patterns. Consistent exercise and daily activity are keys to good health.

Here are some tips to help you break the yo-yo exercise habit:

- **Set realistic goals:** Shoot for long-term goals and avoid overly ambitious goals that may lead to burnout or inconsistency.
- **Find enjoyable activities:** Choose exercises and physical activities that you genuinely enjoy so that you're more likely to stick with them consistently.
- **Create a schedule:** Plan your exercise routine in advance and incorporate it into your daily or weekly schedule.
- **Start gradually:** Avoid jumping into an intense exercise regimen right away. Start gradually and progressively increase the intensity, duration, or frequency of your workouts.

- **Find an exercise buddy or join a group:** Exercising with a friend or joining a group or class can provide motivation and accountability.
- **Track your progress:** Keep a record of your workouts. Whatever works for you.
- **Celebrate small victories:** Recognize and celebrate your achievements along the way, no matter how small.

Reflect on the factors that have led to yo-yo exercising in the past. Identify any obstacles, such as lack of time, motivation, or access to facilities, and brainstorm potential solutions. Be patient and kind with yourself as you explore your habits. Refocus your goals as needed and get back on track! It's more important to be consistent than to be perfect!



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.

