PHP

In Good Health

For the health & wellness of our members



Winter Skin Survival Guide

Cranberry Orange Carrot Muffins

Don’t Let the Holidays Slow You Down!

November 2026

Get PHP Fit!

Fourth Quarter Challenge: **Preventive Care Challenge**

Chronic diseases such as heart disease, cancer, and diabetes are the leading causes of death and disability in the United States. Taking advantage of preventive health services is one way each of us can leverage our health plan benefits and avoid potential longer-term health problems.



Q4: October 1 - December 31

Here's the challenge

Receive a preventive screening/visit (Primary Care Provider visit, flu shot, mammogram, colonoscopy, etc.) any time within 2026 and log it in the **PHP Fit! app** to complete the challenge.

What can I win?

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

Preventive care helps to:

1. Detect disease early, which leads to more effective treatment
2. Promote long-term health, preventing diseases fom developing in the first place
3. Lower healthcare costs
4. Improve quality of life

PHP Members:

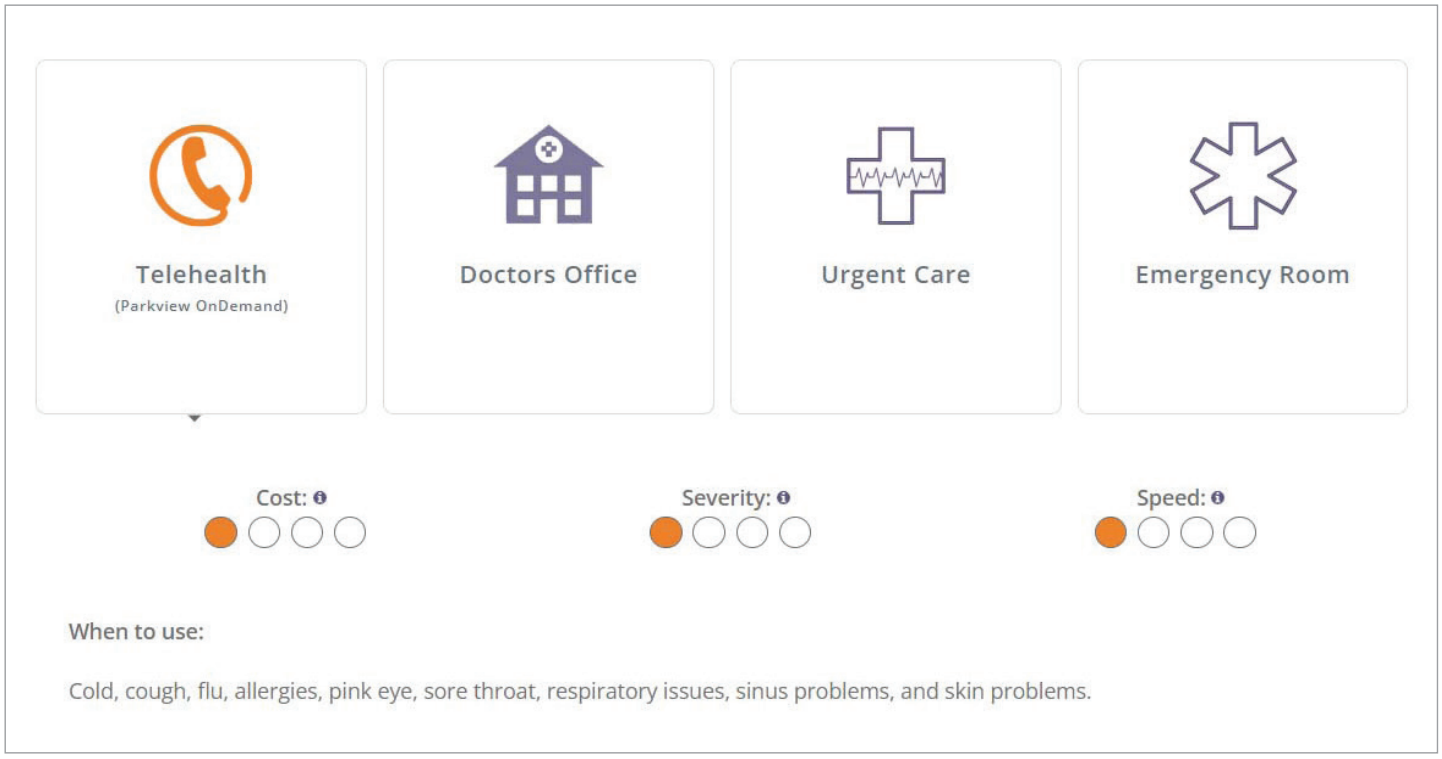
Sign in to your member account at phpni.com, click on **Wellness Tools > Get PHP Fit! > Quarterly Challenge** to join the Preventive Care challenge.



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**:

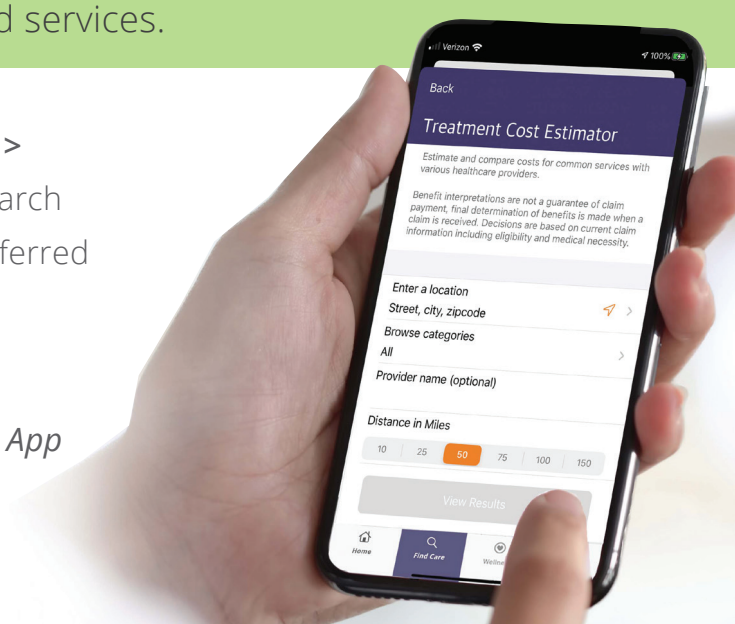


Treatment Cost Estimator: Know before you go

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!**'



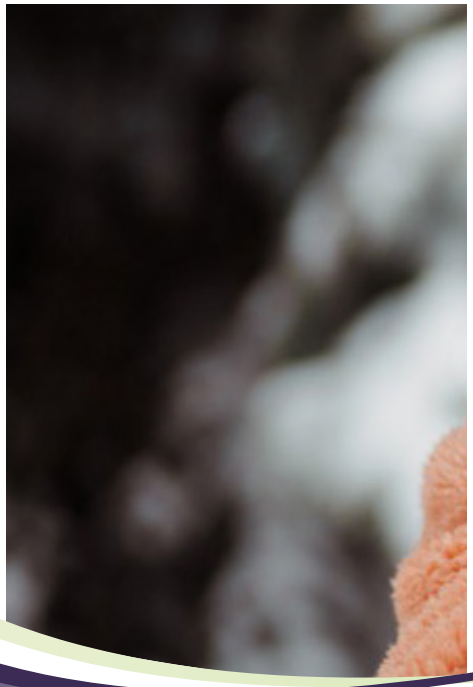
Winter Skin Survival Guide

Cold outdoor air and dry indoor heat can leave skin feeling tight, flaky, and irritated. A few simple changes can help keep your skin healthy and hydrated all winter long.

Moisturize More Effectively: Switch from lightweight lotions to richer creams with ingredients like shea butter, ceramides, and hyaluronic acid. Apply moisturizer while skin is still slightly damp to lock in hydration.

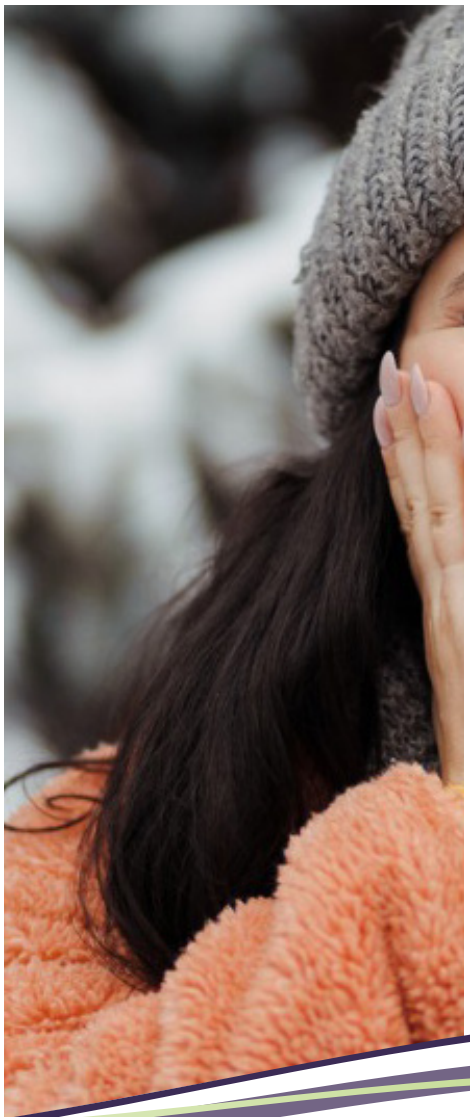
Cleanse Gently: Use a hydrating cleanser and avoid harsh foaming products or alcohol-based formulas. Skip long, hot showers when possible—lukewarm water helps protect your skin's natural barrier.

Don't Skip SPF: Sunscreen is essential year-round. UV rays remain active in winter, and snow can reflect sunlight, increasing exposure. Apply a broad-spectrum SPF every morning.



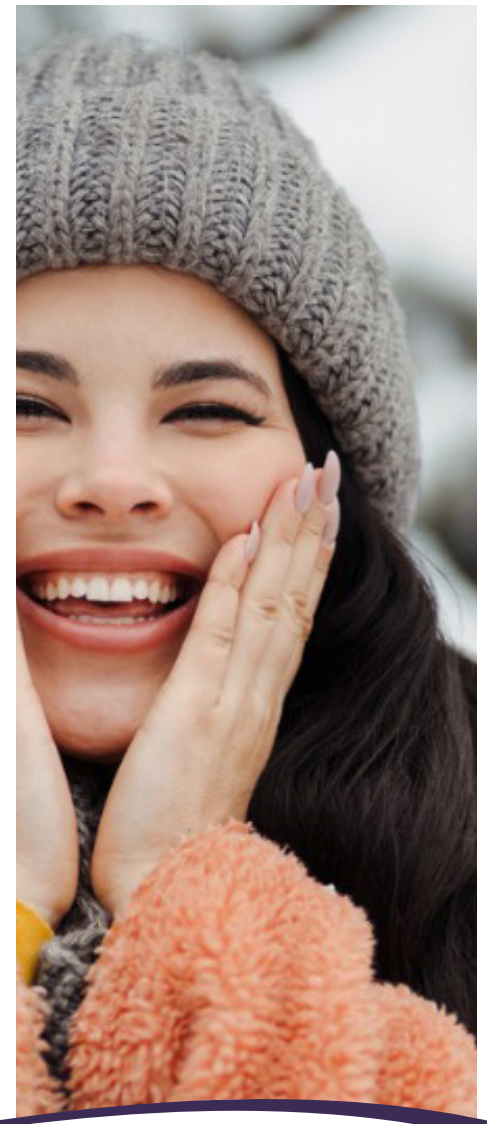
Stay Hydrated: Cold weather can make it easier to forget to drink water. Stay hydrated throughout the day and be mindful that excess alcohol and caffeine can contribute to dehydration.

Improve Your Environment: Indoor heating lowers humidity and can dry out your skin. Using a humidifier and maintaining indoor humidity between 40% and 50% can help preserve moisture.



Know When to Get Help: If you experience severe dryness, cracking, bleeding, persistent itching, or eczema flare-ups, consult a dermatologist for professional treatment.

With a few seasonal adjustments, you can protect your skin barrier and maintain a healthy glow all winter.





Your Mental Health and Doomscrolling

What was the first thing that you did this morning? Did you step outside to enjoy the sunrise and listen to the birds? How about your routine right before you go to bed? Did you read a calming book, listen to relaxing music, practice a bit of mindfulness by journaling about your day? ***Or did you Doomscroll?***

Doomscrolling is the habit of obsessively consuming negative news or social media, even when it causes distress. This habit is strongly linked to increased anxiety, depression, and lowered mental well-being.

Why We Doomscroll: It can feel like a way to maintain control or stay prepared and is often a habit produced by fear of the unknown or perceived danger.

Mental Health Impacts of Doomscrolling:

- **Anxiety & Distress:** Constant exposure to catastrophic events fuels anxiety, dread, and feelings of helplessness.
- **Depression & Sadness:** Studies show a strong connection between high levels of doomscrolling and increased symptoms of depression.
- **"Popcorn Brain" & Disengagement:** The mind becomes overwhelmed, leading to difficulties focusing on the real world.
- **Reduced Sleep Quality:** Late-night scrolling often leads to sleep procrastination and insomnia, worsening mental health the next day.

How to Protect Your Mental Health:

- **Set Time Limits:** Use app timers to limit time on news sites or social media.
- **Review your Social Media Feed:** Actively unfollow or mute accounts that post distressing content.
- **Schedule Check-ins:** Instead of checking for news all day, limit it to once or twice daily.
- **Replace with Positive Content:** Intentionally seek out positive or neutral news sources. Watch Pandas play, search for cute puppy or kitten videos.
- **Engage in Physical Activity:** Replace late-night scrolling with hobbies, reading, or exercise to manage stress.
- **Practice Mindfulness:** Focus on the present moment rather than being overwhelmed by virtual events.

We all engage in Doomscrolling but next time you're tempted to Doomscroll ask yourself why. Consider other options to spend your time on to protect your mental health.

Stay Active This November:
Don't Let the Holidays Slow You Down!

As the days grow shorter and temperatures begin to drop, November can make it tempting to trade physical activity for cozy evenings indoors. With holiday preparations, busy schedules, and colder weather, exercise often takes a back seat. But staying active during November can help you maintain your energy, manage stress, improve your mood, and feel your best heading into the holiday season.

The good news? You don't need a gym membership or a complicated workout routine to stay fit. Small amounts of movement throughout the day can make a meaningful difference.

Make Movement Part of Your November Routine

Take advantage of daylight. Enjoy a brisk walk during your lunch break or spend time outdoors on milder days. Natural light and physical activity can help boost your mood and energy.

Bring your workout indoors. Try an online fitness class, walk in place while watching television, or complete a quick strength-training routine at home.

Turn holiday activities into exercise. Raking leaves, cleaning the house, decorating, and preparing for holiday gatherings all provide opportunities to keep moving.

Make fitness a family affair. Invite family members to take a walk after Thanksgiving dinner, explore a local park, or enjoy an active game together.

Break it into smaller sessions. Even 10 minutes of activity at a time can contribute to your daily movement goals. Consistency matters more than perfection.

Don't Forget Strength and Flexibility

Cardiovascular exercise is important, but maintaining muscle strength, balance, and flexibility is equally valuable. Incorporate simple exercises such as squats, wall push-ups, stretching, or yoga into your weekly routine. These activities can support mobility, improve posture, and make everyday tasks easier.

Set a Goal Before the Holidays Begin

Rather than waiting until January to focus on fitness, use November to establish healthy habits. Challenge yourself to walk 20 minutes a day, try a new fitness activity, or take movement breaks throughout your workday.

Remember: Adults should aim for at least 150 minutes of moderate-intensity physical activity each week, along with muscle-strengthening activities on two or more days. However, any amount of movement is better than none.

A Season for Gratitude and Good Health

November is a time to appreciate the things that matter most, including your health. Instead of viewing exercise as another item on your to-do list, think of it as an opportunity to care for yourself.

This November, make a commitment to move more, sit less, and enjoy the benefits of an active lifestyle. Your body and mind will thank you!

Guidelines and Tips for Reducing Added Sugar



While morning pastries and decadent desserts are obvious sources, sugar frequently hides in unexpected pantry staples. Bakers add it to bread dough to assist rising, and manufacturers pack it into savory condiments and pasta sauces. Consuming excessive amounts offers zero nutritional value while increasing risks for heart disease, obesity, and tooth decay. Luckily, modern nutrition labels provide the exact details needed to make informed choices for your family's long-term wellness.



Updated label guidelines clearly break down total versus added sugars—identifying sweeteners introduced during food manufacturing. For instance, a single serving of canned peaches packed in heavy syrup contains 18 grams of total sugar, with 11 grams originating directly from added syrup. Similarly, a typical bottle of ketchup contains 5 grams of total sugar per serving, including 4 grams of added sweeteners. When grocery shopping, simply compare similar products side-by-side and select options with lower added sugar values.

Beyond checking product labels, consider these simple strategies to minimize hidden sweeteners:

- **Prioritize Whole Foods:** Choose fresh, unprocessed ingredients over packaged options whenever possible.
- **Swap with Fresh Fruit:** Satisfy an afternoon sweet tooth with fresh fruit instead of cookies or processed snacks.
- **Rethink Your Drink:** Cut back on sugary beverages, which represent the largest source of added sugar in standard diets.

If eliminating sugary drinks feels overwhelming, start small by reducing serving sizes or limiting how often you enjoy them. Be cautious with diet sodas, as artificial sweeteners can actually trigger sugar cravings. Instead, opt for refreshing water, unsweetened tea, or black coffee.

Cutting back on extra sugar is a wonderful step toward improving your overall health. When you do decide to indulge, take time to savor the experience. Enjoying a favorite dessert or a specialty coffee once a week easily fits into a balanced lifestyle focused on wholesome, low-sugar eating.

Cranberry Orange Carrot Muffins



Enjoy the bright, seasonal flavors of cranberry and orange in these Healthy Cranberry Orange Muffins! Grated carrot adds natural sweetness and moisture, while whole wheat flour, oats, Greek yogurt, and maple syrup or honey make for a hearty, wholesome treat. Perfect for a nutritious breakfast or snack during the holiday season!

Ingredients

- 1 ½ cups whole wheat flour
- 1 cup quick oats
- 1 teaspoon ground cinnamon
- 1 teaspoon baking powder
- ½ teaspoon baking soda
- ½ teaspoon kosher salt
- ⅔ cup maple syrup or honey
- ⅓ cup avocado oil
- 1 Tablespoon orange zest
- ¼ cup orange juice
- 2 teaspoons vanilla
- 2 large eggs
- ¾ cup Greek yogurt
- 1 ½ cups roughly chopped cranberries
- 1 cup finely grated carrots

Directions

- Preheat your oven to 400°F and line a 12-hole muffin tin with liners.
- In a medium bowl, mix together flour, oats, cinnamon, baking powder, baking soda, and salt.
- Add maple syrup/honey, oil, orange zest, orange juice, vanilla, eggs, and Greek yogurt to the bowl. Mix until batter is smooth, but do not over mix.
- Fold in grated carrots and chopped cranberries.
- Portion the batter out evenly between your 12 prepared muffin tin compartments. Top with a sprinkle of extra oats or some granulated sugar (if desired).
- Bake for 15-18 minutes or until a toothpick inserted into the middle of a muffin comes out clean.
- Let cool for 5 minutes in the muffin tin before transferring them to a cooling rack. Let cool for 10 to 15 minutes before enjoying!
- Let leftovers cool completely before transferring to an air tight container. Store at room temperature for 2 days or in the fridge for up to 4 days. Freeze leftover muffins for up to a month.



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.

