



# In Good Health

For the health & wellness  
of our members

**Good Carbs/  
Bad Carbs**

**Workouts for Your  
Mental Health**

**Exercise Can Help  
You Manage Your  
Cholesterol**



November 2024

# Get PHP Fit!

## Fourth Quarter Challenge: **Get Your Flu Shot Challenge**

The flu is a contagious respiratory illness that affects tens of millions of people each year. Caused by the influenza virus, it can lead to serious complications and, in worst case scenario's, death. The most important step in preventing the flu is to get a flu shot.

**Q4: October 1 - December 31**

### Here's the challenge

Reduce your risk of getting the flu and protect those around you by getting a flu shot and record the date in the **Get PHP Fit!** site.

*Flu shots are covered at 100% for all PHP members when administered by a PHP participating provider.*



### What can I win?

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

### Flu shots can help you:

- 1 Reduce the severity of illness for people who still get sick
- 2 Protect people more vulnerable to illnesses
- 3 Protect pregnant women during pregnancy
- 4 Prevent missing work and increased medical expenses

### PHP Members:

Sign in to your member account at [phpni.com](http://phpni.com), click on **Wellness Tools > Get PHP Fit! > Quarterly Challenge** to join the flu shot challenge.

**New in 2024!**

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](https://phpni.com/save):

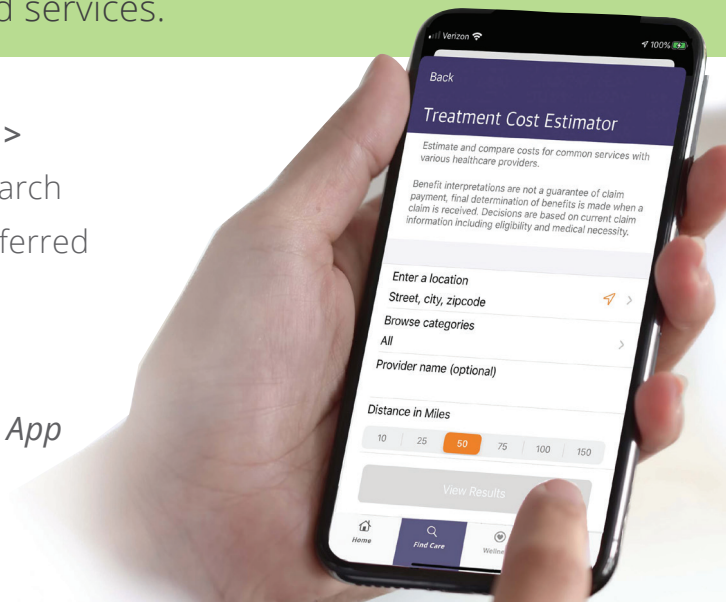
The screenshot shows a user interface for selecting a care level. It features four main options in a row: Telehealth (Parkview OnDemand), Doctors Office, Urgent Care, and Emergency Room. Below these options are three sliders for 'Cost', 'Severity', and 'Speed', each with five circles and the first one filled. At the bottom, there is a 'When to use:' section with the text: '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!**'





# Good Carbs/Bad Carbs

Carbohydrates has become somewhat of a dirty word in the world of nutrition advice. However, not only does your body need carbohydrates to function, but not all carbohydrates are bad for you. The key is choosing the right carbs. They are found in grains, vegetables, fruits, legumes, seeds, nuts, and dairy products, which are part of a healthy diet.

## Whole, Unrefined Carbohydrates:

These come from nutritious foods like whole grains, beans, fruits, and vegetables. They contain the entire grain kernel, including the bran, germ, and endosperm, which provide fiber, vitamins, minerals, and other nutrients. Whole grains also contain compounds that may protect against certain cancers and reduce the risk of cardiovascular disease.

**Refined Carbohydrates:** These are stripped of the bran and germ, losing much of their nutritional value. Examples include white flour, white bread, and white rice. Excessive consumption of refined carbs can increase the risk of heart disease, diabetes, and obesity. Some refined carbs are enriched with vitamins and minerals, but fiber is not added back.

## Which Carbs should you eat?

- Consume at least 25 grams of fiber daily for women and 38 grams for men.
- Choose whole grains like wheat, barley, oats, brown rice, quinoa, and others. When buying whole grain products,

check the label for 100% whole wheat or whole grain as a primary ingredient.

- For gluten-free options, look for grains like amaranth, buckwheat, corn, millet, quinoa, and teff.
- So, before you start cutting your carb intake be reminded that whole grains are linked to a reduced risk of heart disease, type 2 diabetes, obesity, and certain cancers. Carbs are the primary fuel for the brain and physical exercise.







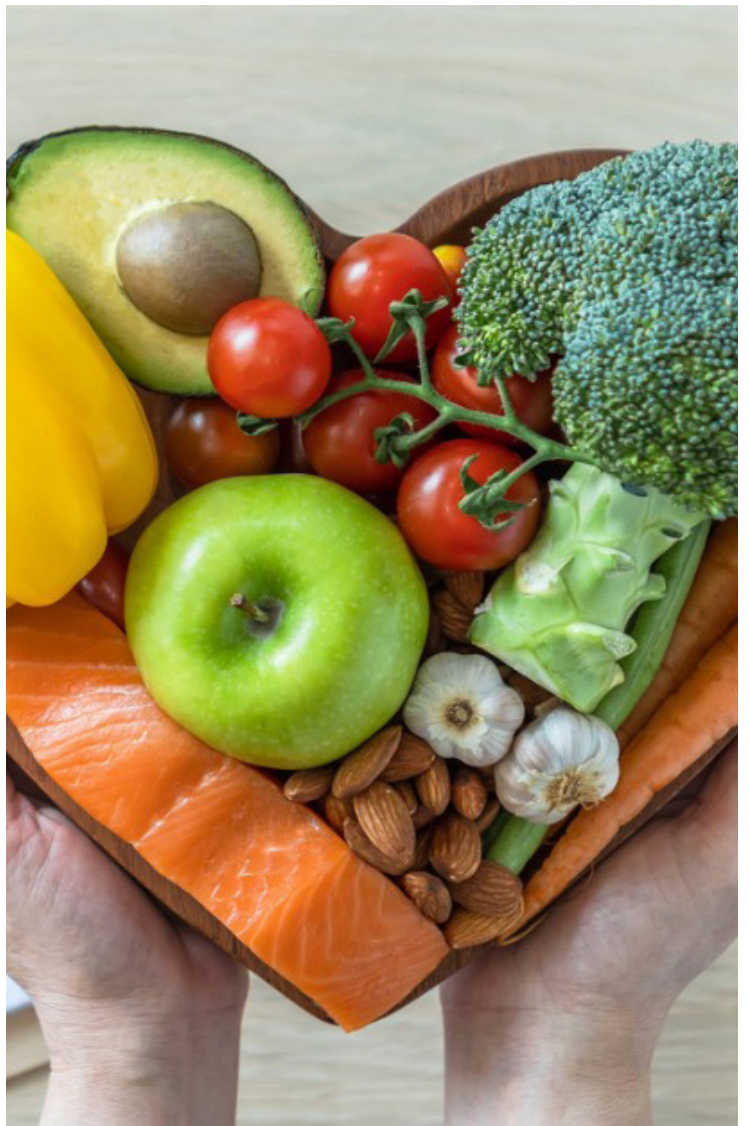
# Exercise Can Help You Manage Your Cholesterol

If you're trying to manage your cholesterol levels, then you will want to make sure that you include regular fitness activity in your wellness routine. Cholesterol levels, and the effect that they have on your body are not solely managed by the food that you eat. Regular physical activity, particularly aerobic exercise like jogging, swimming, or cycling, can raise HDL (good) cholesterol and lower LDL (bad) cholesterol. It can also help manage weight and improve heart health overall.

Regular physical activity can:

- Help to maintain a healthy weight and can aid in weight loss. Excess weight, especially around the waist, is associated with higher levels of LDL (bad) cholesterol and lower levels of HDL (good) cholesterol.
- Raise HDL (good) cholesterol levels (particularly aerobic activities). HDL helps remove LDL cholesterol from the arteries, reducing the risk of plaque buildup and heart disease.
- Lower triglyceride levels, another type of fat found in the blood. High triglyceride levels are associated with an increased risk of heart disease. The body uses triglycerides for energy during exercise, thereby reducing their levels in the bloodstream.
- Help the body use insulin more effectively, which can lead to lower LDL cholesterol levels. Improved insulin sensitivity also reduces the risk of developing type 2 diabetes, a condition that is often associated with high cholesterol levels.
- While the effect of exercise on LDL cholesterol may not be as pronounced as its effect on HDL cholesterol, some studies suggest that regular physical activity can modestly decrease LDL cholesterol levels, particularly in combination with dietary changes.

Keep in mind that the extent to which exercise impacts cholesterol levels can vary depending on factors such as genetics, diet, and the intensity and duration of exercise. It's often most effective when combined with a healthy diet and other lifestyle changes such as quitting smoking and managing stress.



# Workouts for Your Mental Health

A mental health workout is a set of activities or practices designed to improve and maintain mental well-being, much like physical workouts aim to enhance physical health. These practices can include a variety of exercises that target different aspects of mental health, such as reducing stress, improving mood, enhancing cognitive function, and fostering emotional resilience.

The obvious choices of activities to give your mental health a workout include mindfulness meditation, journaling, practicing gratitude, breathing exercises and attending counseling or therapy sessions. However, there are other less obvious activities that will provide you with a mental health workout.

- Regular physical activity, such as walking, running, yoga, or strength training, can boost mood, reduce anxiety, and improve overall mental health. Take your activity outdoors and you will add to the positive effects on your mental health.

- Keep your brain strong by choosing activities like puzzles, reading, learning new skills, or engaging in creative hobbies. These cognitive exercises will stimulate the brain and can improve cognitive function and mental clarity.
- Make sure to maintain healthy relationships and engage in social activities. These social connections can provide support, reduce feelings of loneliness, and improve emotional well-being.

Your healthy lifestyle choices will affect more than your body. Make sure that you get quality sleep, eat well, and avoid excessive alcohol or drugs. Integrating a variety of healthy practices into daily routines can create a comprehensive mental health workout that supports overall mental well-being.





# Physical Activity Pyramid

The physical activity pyramid is like the food pyramid but for exercise. It shows the importance of including different types of physical activities in your daily routine. The most important and beneficial activities are at the bottom, while the least beneficial are at the top. Here's a breakdown:

## Sedentary Activities: Limit These

These are low or no movement activities like sitting, lying down, or watching TV. They're at the top of the pyramid because you should limit the time spent on them. Too much can negatively affect your health.

## Strength, Flexibility, and Balance: 2-3 Times per Week

This includes activities that don't significantly increase heart rate but are important for overall fitness, especially as we age. Think of casual walking, light stretching, yoga, tai chi, Pilates, resistance training, and bodyweight exercises.

## Cardio and Recreational Activities: 3-5 Times per Week

These activities get your heart rate up. They include brisk walking, moderate cycling, or leisurely swimming. More vigorous activities like running, aerobic exercise, HIIT, and competitive sports are also here. Aim for 150-300 minutes per week.

## Everyday Activities: Stay Active Daily

These are things you do as part of your day, like biking to work, doing yard work, household chores, walking to your mailbox, walking your dog, or playing with your kids.

Mix activities from each tier of the pyramid to stay active and healthy. This variety helps improve cardiovascular health, muscle strength, flexibility, and overall well-being.



# Simple Tips to Avoid Being Scammed

Scams can target anyone, regardless of age. Typically, the method of scamming is the only thing that differs between the younger and older generations. Older adults often face phone or tech support scams, while younger individuals are more susceptible to social media, online shopping, and investment scams. Stressful times, like holidays, increase the risk as people share personal data while shopping, traveling, and communicating.

## Be cautious if:

- You get unsolicited requests for personal information via call, email, or text.
- You feel pressured for immediate decisions, especially regarding business offers, legal threats, or purchases. Some scammers may even imply that a family member needs urgent help and that you must act now.
- Payment is requested through unusual methods like wire transfer, gift cards, or cryptocurrency.

## How to respond:

- Never share security codes, passwords, or account details with unsolicited contacts. Verify with the company using official contact information. (i.e. Not the information that the contact gives you. Do your research!)
- Avoid clicking on links in unsolicited messages. Keep in mind that these messages may look legitimate with logos and identifying information that may seem correct.
- Take a moment to step back, breathe, and inform the caller you'll call back. Don't rush decisions.
- Discuss the incident with a trusted person or your bank and take time to reflect on the situation.





# Turkey-Vegetable Bake

Try this low fat casserole with your leftover turkey. If you don't have turkey, then you can always use rotisserie chicken or pre-cooked chicken instead. Turkey is a great source of protein and is an excellent source of selenium. Diets rich in selenium may help to prevent certain kinds of cancer. Also, turkey and other kinds of poultry are included in the MIND diet. The MIND diet is intended to slow mental decline and dementia.



## Ingredients

- 2 cups fresh mushrooms, sliced
- ¾ cup red or yellow sweet pepper, chopped
- ½ cup onion, chopped
- 2 cloves garlic, minced
- 2 tablespoons margarine or vegetable oil spread
- ¼ cup all-purpose flour
- ¾ teaspoon salt
- ½ teaspoon dried thyme, crushed
- ¼ teaspoon black pepper
- 2 cups fat-free milk
- 1 (10 ounce) package frozen chopped spinach, thawed and well drained
- 2 cups cooked brown or white rice
- 2 cups cooked turkey or chicken, chopped
- ½ cup finely shredded Parmesan cheese (2 ounces)

## Directions

- Preheat oven to 350 degrees F.
- In a 12-inch skillet cook and stir mushrooms, sweet pepper, onion and garlic in hot butter or oil over medium heat until tender. Stir in flour, salt, thyme and black pepper. Slowly stir in milk; cook and stir until thickened and bubbly. Stir in spinach, rice, turkey and 1/4 cup of the Parmesan cheese.
- Spoon mixture into a 2-quart rectangular baking dish. Sprinkle with remaining Parmesan cheese. Bake, covered, in a 350 degrees F oven for 20 minutes. Uncover and bake about 10 minutes more or until heated through. Let stand 15 minutes before serving.

Servings: 6; 287 calories per serving; 8g fat; 28g Carbs; 24g 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.

