

ADVANTAGE

Your resource for health and wellness

BALANCING ACT

How to achieve health and happiness at work

BREAST CANCER: REDUCING RISK FACTORS
DIABETES: CARE TIPS FROM THE STARS
ASTHMA MANAGEMENT: 5 SIMPLE IDEAS

advantage  you



Expanding Our Network



Throughout 2018, Western Health Advantage has been expanding our service area and offering coverage to new geographic areas of Northern California. In January, WHA partnered with Canopy Health and expanded our service area to include San

Francisco and parts of Alameda, Contra Costa and San Mateo counties. All Canopy Health partners—including Hill Physicians Medical Group, John Muir Health Physician Network and Meritage Medical Network—see WHA members.

WHA also expanded this fall in San Mateo and Santa Clara counties. We are adding more Hill Physicians providers and also the Santa Clara County Individual Practice Association (SCCIPA) medical group.

The partnership between WHA and Canopy Health, which is owned by physicians and hospitals, gives members access to a network of quality providers, world-renowned specialists and coordinated health care. We are grateful for the opportunity to respond to the changing needs of our members, providers and community. You can see WHA's entire network at choosewha.com/network.

Garry Maisel

President and Chief Executive Officer
Western Health Advantage

TIDBITS

Alternatives to Fresh Produce

For many people, canned and frozen items are synonymous with unhealthy or unappetizing food. But while there are certainly freezer aisle foods to avoid, frozen and canned produce can actually be just as healthy (and in some cases, healthier) as fresh.

Produce begins to lose nutrients soon after being harvested, becoming less nutritious during transport. When canned or frozen at its peak, the nutrients in fruits and vegetables can be preserved or even increased. Read on for a few tips on purchasing your produce.

BUY IT FRESH: Seasonal goods. Fruits and vegetables that are in season won't have to travel as far and will lose less of their nutritional value before arriving at your local supermarket or farmers market.

BUY IT FROZEN: Broccoli, carrots, Brussels sprouts and spinach. These four veggies tend to deteriorate after just a few days in the refrigerator, so purchasing a frozen variety—that is packaged at the peak of ripeness—is a good choice.

BUY IT CANNED: Corn, tomatoes, green beans and peas. For the months when these foods aren't in season, buying them canned is an excellent option. Plus, many vitamins are actually intensified by being cooked and canned; for instance, canned peas have three times the vitamin A of their fresh counterparts.

With all canned and frozen produce, watch out for sodium and added sugar. Look for low-sodium or light syrup options to avoid introducing unnecessary salt and sugar.

Sources: American Heart Association, *Eating Well*, Food Network, *Fruits & Veggies More Matters*, *Southern Living*

Western
Health
Advantage



ADVANTAGE MAGAZINE

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3 Questions

Bea Pennington of WHA Member Services answers your WHA-related questions



I have an individual plan through WHA. How do I renew my insurance for 2019?

Open enrollment begins on Oct. 15, 2018, and ends on Jan. 15, 2019. WHA will mail you a renewal packet in October. If you do not make any changes, we will re-enroll you into your current plan and your new premium will start in 2019. If you are receiving financial assistance

through Covered California, make sure to update your information at CoveredCA.com/renew. Contact a WHA enrollment specialist at 888.563.2250 or your agent about your coverage options.

How can I ensure that my contact information stays up to date with WHA?

If you are covered by WHA through your employer, update your employer first and then call WHA. This ensures that we get the update right away. For Covered California members, you need only update it with Covered California.

How can I change my primary care physician (PCP) online?

Change your PCP online via your MyWHA account by clicking on "My Doctor" under MyTools on the right-hand side. Then click "Change My Doctor" and click on your current PCP's name. Next, type the name of the provider or search for a provider that fits your criteria. Once you find a new PCP, click on the provider's information and click "Choose PCP." Then to confirm your PCP change, select "Change PCP." PCP changes are effective the first day of the following month. An ID card will be mailed to you.



HOT TICKET

GET A DISCOUNT ON HOLIDAY FUN. WHA MEMBERS CAN SAVE \$5 ON ICE SKATING

Situated in the heart of downtown, at the doorstep of the Golden 1 Center in St. Rose of Lima Park, the Downtown Sacramento Ice Rink is a treasured #URBANHOLIDAY destination for outdoor skating and a launching pad for exploring the central city. The rink is open from Nov. 2, 2018, to Jan. 21, 2019. Western Health Advantage members receive a \$5 discount on skate sessions. Come and lace up some skates! Visit godowntownsac.com/icerink for more information.

DID YOU KNOW?

Canopy Health Members Have a New Choice for Health Care in Berkeley

WHA/Canopy Health members in Berkeley, Oakland, Emeryville and the surrounding areas now have a new choice for quality primary and preventive care, specialty care, urgent care, and lab and imaging services. John Muir Health and UCSF Health opened a joint medical center, the Berkeley Outpatient Center, in June. The center is located at 3100 San Pablo Ave., Berkeley.

BUILDING A SOCIAL SUPPORT NETWORK

Although the holidays are a joyful time for many, they can be hard for others who may feel alone or stressed out. Emotional support is an important part of dealing with that anxiety and loneliness, but according to the 2017 Stress in America survey, 51 percent of respondents said they need more emotional support than they receive.

Building a social network is one way to get that emotional support. Start by making an effort to reach out to others—family, friends or neighbors—even if it is just to say hello. Try video chatting with a faraway loved one (although research suggests face-to-face encounters are the most helpful). Look for community programs based on your shared interests such as a walking group or a painting class; it is easier to make connections around a common passion.

If you are experiencing bigger challenges such as chronic illness or loss, seek out a peer support group. Talking with others in similar circumstances can provide comfort you might not find in your regular network. Professional counseling may also provide an outlet; Western Health Advantage members should visit mywha.org/bh to learn more about their behavioral health benefits.

Sources: American Psychological Association, Mayo Clinic

Expert Advice for Smart Workouts

Physical medicine and rehabilitation specialist Neal Varghis, M.D., discusses the positive effects of exercise on mental health

Physical activity doesn't just help your body; it can also improve your mental state. Mercy Medical Group's Dr. Varghis shares insights about the impact of exercise on anxiety and depression.

What are the main benefits of exercise in terms of mental health?

Studies have shown exercise can help with mild to moderate depression as well as anxiety and stress. Exercise increases blood flow, which then increases oxygenation—helping memory, thinking and cognition. Exercise can reduce inflammation and release endorphins—the “feel-good” hormones; it also aids sleep and increases energy. If you are not getting enough sleep, you might feel depressed or anxious. If you don't have energy, it prevents you from doing the things you want to do and makes you less productive at work. That can all start building on itself. Often when you are having mental health issues, your self-image is affected. Exercise will not only help you become healthier but also hopefully boost your self-image. A better self-image is a good step toward overall mental health stability.

How does exercise improve sleep?

Some studies show that you sleep better if you exercise four to five hours before bed. Exercise increases your body temperature, and as your body slowly cools after exercise, it tells your brain that it is ready for sleep. Exercise can help to regulate your sleep-wake cycle, and it also uses a lot of energy; that will help you sleep as well.

What's the value of exercising outdoors versus in the gym?

It's individual to each person. Being outdoors has the added benefit that you get vitamin D from the sunlight. Exercising outdoors also tends to promote social environments. If you go to the park, you may see other people, which can boost your mental health. The important thing is to stay active. Whether you exercise indoors or outdoors, your body will still reap the benefits.

Learn about fitness center discounts for WHA members at mywha.org/gyms.





Reducing Your Risk of Breast Cancer

From the desk of Gary Plundo, D.O., M.P.M., FACOFP, medical director

Although breast cancer rates have decreased greatly over the past two decades, breast cancer is still a major health concern. One in eight women in the United States will develop invasive breast cancer during her lifetime. However, there are simple steps you can take to reduce your risk.

Establish Healthy Habits

One of the best moves you can make is maintaining a healthy weight. Carrying extra fat tissue postmenopause can boost your estrogen levels, increasing your breast cancer risk. Additionally, research shows that exercise can lower your chance of getting breast cancer, especially after menopause. Aim for 150 minutes of moderate-intensity activity—or 75 minutes of vigorous activity—weekly.

Diet also plays a role in risk reduction. Cutting back on red meat is a good idea—opt for other protein

sources like poultry, legumes, fish and nuts—and watch your alcohol intake. It's OK to enjoy an occasional glass of wine, but research has found that women who have two to three drinks daily up their risk of getting breast cancer by 20 percent.

Keep Current on Your Screenings

Between 1989 and 2015, breast cancer death rates dropped 39 percent, thanks to improvements in early detection. Mammograms are the mainstay of breast cancer screenings; while they don't reduce your risk of getting breast cancer, they do reduce your risk of dying from it. The U.S. Preventive Services Task Force recommends biennial screening mammograms starting at age 50. Women in their 40s should talk to their doctor about whether mammography makes sense for them. Some experts think that 3-D mammography may be beneficial for women with thick

breast tissue, but the Task Force says the jury's still out; consult your physician about the best option for you.

You should also do a monthly breast self-exam. You know your own body best and will tend to notice any changes; alert your doctor if you feel anything of concern.

Heed Your Hormones

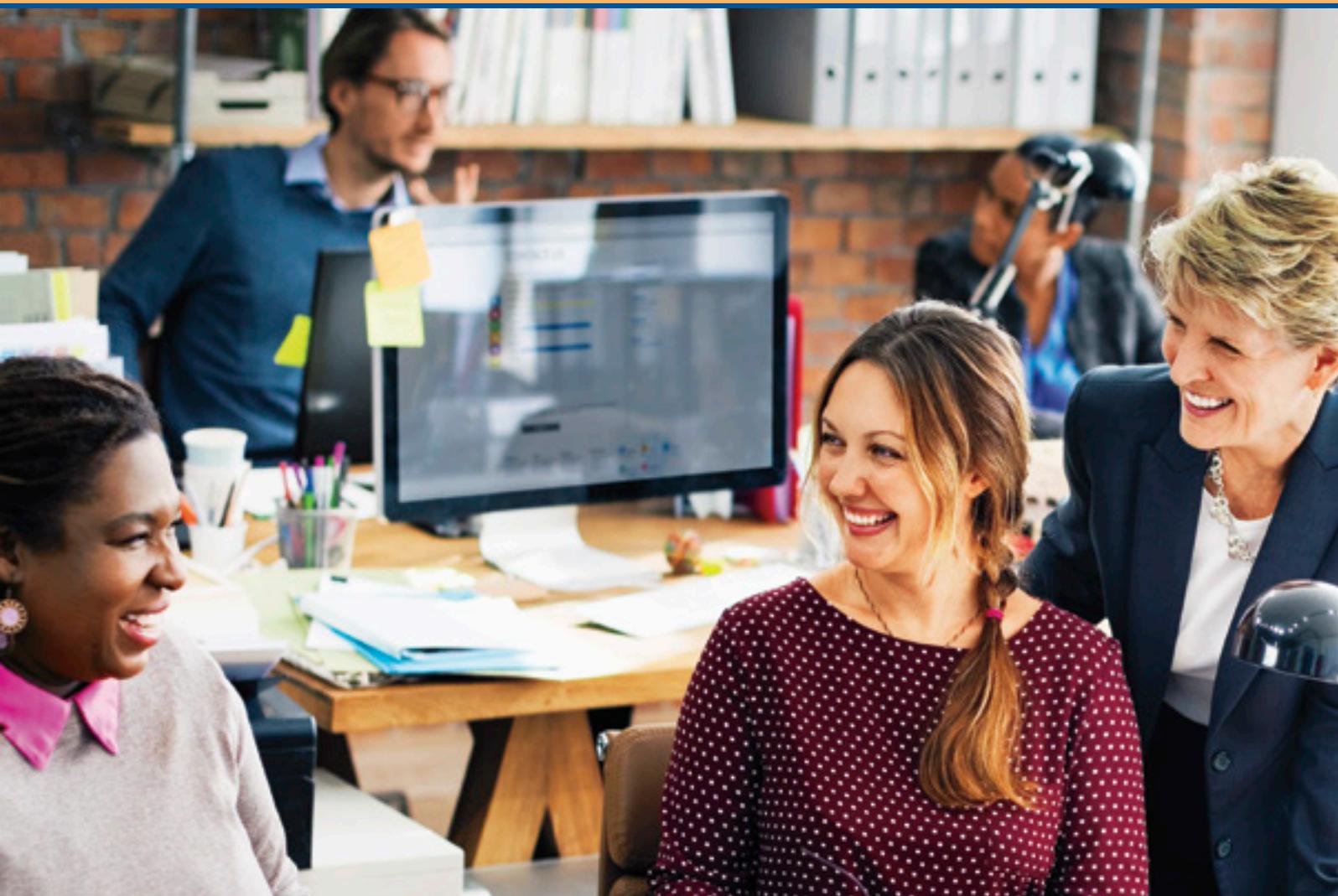
Long-term estrogen therapy hikes your risk of breast cancer—especially after age 50—so try to minimize use of hormone therapy. Younger women taking birth control pills, which also contain estrogen, aren't at significant risk.

We know more about breast cancer than in generations past, so you—in partnership with your doctor—have the power to reduce your risk and spot trouble early, when it's easier to treat.

Get your mammogram and enter a drawing for a \$100 gift card. Details at mywha.org/women.

Work It

How to stay healthy—and happy—while on the job



When demands pile up at work, we sometimes lose sight of other important aspects of our lives, including our well-being. In this guide, learn how to strengthen relationships with your co-workers, set up an ergonomic workstation and minimize eyestrain—all in the interest of working smarter. Plus, find out why you should make your wellness checkup a priority on your to-do list.



TAKE TIME FOR TEAM BUILDING

When your work relationships are going well, you and your colleagues can accomplish great things. From volunteering at a beach cleanup to cooking a flavorful meal to embarking on a treasure hunt, there are many fun ways to reinforce ties with co-workers.

Bonding with co-workers is a great idea not only because positive teams tend to be more productive but also because you can rely on one another for support when assignments pile up or family matters arise. As with personal relationships, nurturing professional connections takes effort. Read on for some fresh ideas for building camaraderie with colleagues—away from your desks.

WATER WORKS

If you're going to spend a day away from the office, why not do it outdoors? Put your collective energy to good use at a volunteer workday focused on preserving our precious shorelines and waterways.

Martin Luther King Jr. Day of Service at Martin Luther King Jr. Regional Shoreline, Jan. 21

Celebrate the civil rights icon's legacy by joining fellow community members in picking up trash, removing invasive plants and planting native trees at King's namesake park in Oakland. Tools and snacks are provided by East Bay Regional Park District (EBRPD); advance registration is recommended for groups.

In cooperation with the Regional Parks Foundation, EBRPD also

coordinates team-building days of service throughout the park district. *For more info, call 510.544.2229, email volunteers@ebparks.org or visit ebparks.org.*

Surfrider Foundation Beach Cleanups

The San Mateo County and San Francisco chapters regularly host public beach cleanups and coordinate customized corporate cleanups. *For more info, visit smc.surfrider.org/beach-cleanup or sf.surfrider.org/beach-cleanups.*

American River Parkway Foundation Cleanups

Join in a public cleanup or plan your own event at your preferred location along the 23-mile parkway. *For more info, visit arpf.org/volunteer or email volunteer@arpf.org.*



WHAT'S COOKING?

Discover the pleasure of preparing and sharing a meal with your co-workers. The following organizations provide the ingredients, equipment and instruction for cooking a complete meal. Just add a dash of friendly competition, to taste.

Good Eats Cooking Classes (Sacramento)

Break into teams to prep and cook seasonal recipes in a commercial kitchen, then dine on the fruits of your labor. *For more info, visit goodeatscookingclasses.com (click on "Custom Classes") or call 916.498.9804.*

Hands On Gourmet (San Francisco)

The Dogpatch District kitchen hosts sit-down dinners or strolling feasts—featuring multiple courses from a specific cuisine all prepared by your group. *For more info, visit handsongourmet.com or call 415.553.8894.*

Ramekins Culinary School, Events and Inn (Sonoma)

Escape to Wine Country to create your own four-course meal or opt for a more casual event featuring demonstration and interactive stations. *For more info, visit ramekins.com/team-building or call 707.933.0450.*

FUN AND GAMES

Mr Treasure Hunt

Put on your detective's hat and get creative while solving clues and exploring your neighborhood. Mr Treasure Hunt offers 40-plus adventures throughout the Bay Area, including explorations of San Francisco's Mission District, Oakland's Jack London Square, downtown Redwood City, downtown Yountville, and attractions such as the California Academy of Sciences and the San Francisco Zoo. *For more info, visit mrtreasurehunt.com.*

Downtown Sacramento Ice Rink (opens Nov. 2)

Purchase a Snow Days Party Package and get special rates for your group of 15 to 50—or reserve the entire rink for a private party of up to 150 people. *Visit godowntownsac.com/icerink for more information.*



Field a team for your local Turkey Trot
These Thanksgiving Day (Nov. 22) events encourage team registration (and costumes!)—and benefit worthy causes:

- Run to Feed the Hungry (Sacramento) runtofeedthehungry.com/teams
- 2nd Annual Oakland Turkey Trot oaklandturkeytrot.org
- 10th Annual Solano Turkey Trot (Fairfield) solanoturkeytrot.org
- Bank of Marin Turkey Trot (Novato) marinturkeytrot.com
- Davis Turkey Trot changeofpace.com/event (look for Davis Turkey Trot; race is on Nov. 17)

HELPING HANDS

Meals on Wheels San Francisco

Brighten special occasions for home-bound seniors by creating a collection of festive handmade birthday cards or Thanksgiving placemats. *For more info, visit mowsf.org/cards or email kstirling@mowsf.org.*

Redwood Empire Food Bank

Sort and pack food in the Santa Rosa warehouse for those in need. *For more info or to register your group, visit refb.org or call 707.523.7900.*

American Red Cross

Help save lives by hosting a company blood drive or participating in the Sound the Alarm campaign, which involves providing fire safety education and installing smoke alarms in at-risk neighborhoods throughout our region. *For more information or to set up a team volunteer day, contact Kimberly Diaz at 916.993.7065 or kimberly.diaz@redcross.org.*

Office Space

FOLLOW THESE SUGGESTIONS FOR A COMFORTABLE AND PRODUCTIVE WORKPLACE

Watch your seat. Chair position is one of the first considerations for a healthy workstation. Adjust your seat height so your feet are flat on the floor and your hips are situated at the back of the chair. Your knees should be at equal height to your hips or slightly lower, and your chair should support your upper and lower back. Set the armrests so you can comfortably place your forearms down with elbows close to the body.

Don't exceed your reach. Keep your desk items in close proximity and stand up to get anything that can't be easily obtained from a seated position. If you talk on the phone often, consider a headset so you don't have to cradle the device between your neck and shoulder.

The keyboard is key. Your computer keyboard should

be directly in front of your body and placed at a height that allows your shoulders to relax and your wrists and hands to be straight. Your mouse should be readily accessible; use keyboard shortcuts to avoid extended use of repetitive motions.

Keep an eye on your screen time. Position your computer monitor precisely in front of you (the top should be at or slightly below seated eye level). The screen should be an arm's length away and angled so there is minimal glare. Adjust the monitor brightness to your personal comfort level.

Sources: Mayo Clinic, Occupational Safety and Health Administration, UCLA Ergonomics

Memo: Schedule Doctor's Appointment (Priority: High)

STAY ON TOP OF YOUR HEALTH BY MAKING TIME FOR YOUR WELLNESS CHECKUP

If you're feeling overscheduled, you might be tempted to delay seeing your doctor—especially if you're also ailment-free. However, your annual wellness checkup provides an opportunity to detect problems early (when they're easier to treat), build a relationship with your doctor, and discuss strategies for maintaining or improving your health. Here's how to make the most of your appointment:

- Gather info. Be prepared to discuss your family health history; current medications, vitamins and supplements; and any notable changes in your life or health. Jot down questions for your doctor in advance.
- Be prepared to take notes. Consider bringing a family member or friend to help record your doctor's advice and instructions. If you need clarification or more information, don't be shy about asking for it.
- Stay on schedule with preventive care. Get an annual flu vaccine and make sure you're current on recommended screenings and immunizations.
- Make a game plan. Your doctor can advise you how to approach goals

such as losing weight, quitting smoking, starting an exercise program and managing stress.

- Don't hold back. If you feel embarrassed about discussing certain medical concerns, remember this: Being honest will help you receive appropriate advice and care.
- Follow up. If you still have questions at the end of your appointment, ask to speak with a nurse or schedule a second appointment. Call your doctor's office if you have additional questions, concerns about medications, or need to check lab or test results.

Throughout the year, take advantage of your workplace health programs, which might include exercise classes, weight loss programs, health education, and free screenings and flu vaccines. These programs can benefit your well-being and your pocketbook—and provide a convenient way to monitor and manage your health in between wellness checkups.

Learn about the preventive screening services available to WHA members at mywha.org/preventive.

SIGHT FOR SORE EYES

Follow the 20/20/20 rule to prevent computer-related eyestrain

Want to reduce digital eyestrain at work? Aim for 20/20/20 vision.

The simple 20/20/20 rule suggests that for every 20 minutes looking at a screen—be it computer, phone or tablet—you should take a 20-second break and focus on an object 20 feet away. Gazing into the distance allows your eyes a chance to refocus, but even closing your eyes for 20 seconds every 20 minutes can help. Symptoms of digital eyestrain include headaches, eye discomfort, blurred vision, dry eyes, and neck and shoulder pain.

Try setting alarms on your phone or calendar notifications to remind you to take a break every 20 minutes, or get in the habit of walking around your workplace at regular intervals to ease both your body and your eyes.

According to the American Academy of Ophthalmology, people normally blink around 15 times a minute, but studies have shown that number goes down by a third or even a half when you're looking at a digital screen. Following the 20/20/20 rule will help you keep an eye on your eye health.

Sources: American Academy of Ophthalmology, American Optometric Association



A Public Education



How type 2 diabetes transformed the lifestyles of celebrities including Tom Hanks, Patti LaBelle and Randy Jackson—for the better



When Tom Hanks went public with his type 2 diabetes diagnosis, he admitted he had been warned. “I went to the doctor and he said, ‘You know those high blood sugar numbers you’ve been dealing with since you were 36? Well, you’ve graduated. You’ve got type 2 diabetes, young man,’” the two-time Oscar winner told David Letterman on *The Late Show* in 2013. Hanks went on to reassure concerned audience members that his condition was controllable.

MAKING HEALTHY CHOICES

As one of approximately 30 million Americans living with diabetes, Hanks has learned that adopting a healthier lifestyle is one of the best ways to avoid complications from type 2 diabetes. Roughly 90 to 95 percent of diabetes cases are type 2, meaning the body struggles to make or use insulin. The remaining cases are type 1, meaning the body does not produce insulin. Type 2 diabetes can typically be managed with a nutritious diet (primarily made up of fruits, veggies and whole grains), physical activity, and medications or insulin therapy. In some cases, it can be managed entirely with lifestyle changes.

Diagnosed with type 2 diabetes in 1994, two-time Grammy-winning singer Patti LaBelle stays healthy by walking her dogs and swimming, preparing her own nutritious meals, and following her doctor's advice. "I use garlic in heavy doses, oregano, hot pepper flakes and habanero peppers," LaBelle told *People* last year. "I don't miss the fried chicken and the fried fish because my food is just seasoned well."

Maintaining a healthy lifestyle and body weight is also part of preventing type 2 diabetes—which is especially good news if you are among the 84 million Americans living with prediabetes, a reversible condition characterized by blood sugar that's elevated but still below diabetes levels. After actor Alec Baldwin learned he had prediabetes, his wife helped him lose weight and get his blood sugar back to normal by joining him for healthy meals and exercising together.

WHEN LIFESTYLE CHANGES AREN'T ENOUGH

Despite starting a healthy diet and exercise program in consultation with his doctor and a registered dietitian, former *American Idol* judge Randy Jackson struggled to manage his type 2 diabetes. He began looking into bariatric (weight-loss) surgery, which may be an option for diabetes patients with a body mass index (BMI) greater than 35 when lifestyle changes and medications are not effective. According to the Mayo Clinic, blood glucose levels return to

normal in the majority of patients who have bariatric surgery.

"I talked to my doctor about it and had a bunch of consultations with other doctors and decided to try it," Jackson told *Diabetes Forecast* in 2009. "[You] drop quite a bit of weight pretty fast, in the first two months, but after that, it still requires a lot of work, and diet and exercise."

By sharing their stories, Hanks, Jackson and LaBelle demonstrate that fulfilling lives are possible with type 2

diabetes. "You can definitely, definitely manage it, 100 percent," Jackson concluded. "I also want to stress that you still can enjoy yourself and have an amazing time. I still have that sliver of cake sometimes, I just don't have the full cake anymore. There's no cure, so you've really got to make changes. But the great part is ... it's never too late to start."

To learn more about diabetes, go to mywha.org/diabetes.

Everyday Living

Managing type 2 diabetes requires a 24/7 commitment. Here are some tips from the stars, based on care guidelines from the American Diabetes Association.

- ▶ **IMPROVE YOUR DIET.** Make healthy substitutions when cooking, like Patti LaBelle does. "Cooking for myself is why I'm still here," she told *People*.
- ▶ **MOVE MORE.** Sneak exercise into everyday life, like Sherri Shepherd, actress and Emmy-winning former co-host of *The View*. "I have learned to turn my house into a gym. I do lunges when going to the laundry with my basket," she told *USA Today*. "When cooking, I do push-ups against the kitchen counter."
- ▶ **TAKE MEDICATIONS,** if prescribed, and monitor your blood sugar. Ask your doctor how often and when you should check your levels. "I still check my blood sugar three or four times a day," Randy Jackson told *Diabetes Forecast*. "Those monitors are lifesavers."
- ▶ **GET REGULAR CHECKUPS.** Talk with your doctor about how often you should schedule appointments (typically two to four times a year). Talk show host Larry King, who has type 2 diabetes, told *Health Monitor*, "I have my eyes and legs checked every six months."
- ▶ **CONNECT WITH OTHERS.** Racecar driver Charlie Kimball, who has type 1 diabetes, has said he shares a "special bond" with tennis legend Billie Jean King, who has type 2 diabetes. Consider joining a support group or connecting with fellow patients through the American Diabetes Association's online community at community.diabetes.org/home.

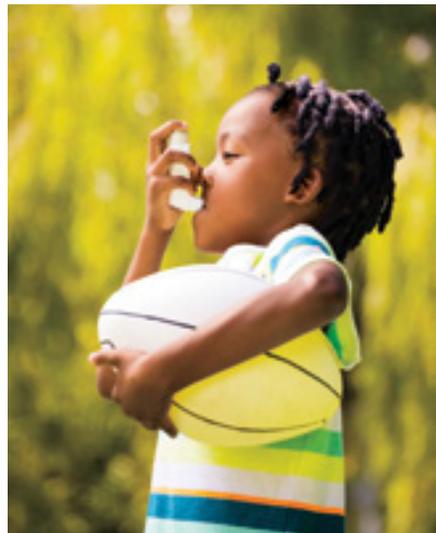
Breathing Lessons

MANAGE YOUR ASTHMA WITH THESE FIVE STEPS

Coughing. Shortness of breath. Feeling like an elephant is sitting on your chest. These are just a few of the signs of an asthma attack. More than 26 million Americans have asthma, a chronic condition that causes inflammation of the airways in the lungs and makes it harder to breathe. There is no cure, but with proper management, people with asthma can lead a normal life. Read on for guidance on controlling your condition.

1. Create an asthma action plan with your health care provider.

A personalized plan is a vital tool in asthma management. It should include your triggers (for example, smoke or animal hair), a list of your asthma medications, symptoms that indicate worsening asthma and the need for urgent care, and numbers for your emergency contact and physician. If your child has asthma, make sure his or her school has a copy of the plan. Many plans use a color-coded system of zones indicating green for safe, yellow for caution and red for danger. (To download a sample, go to lung.org and search for "asthma action plan.")



2. Know your symptoms.

Keep a journal to track how often you have symptoms at night and during the day, as well as how frequently you need to use your rescue inhaler. You should also monitor how difficult it is to perform normal activities such as walking or climbing stairs. Some health care providers recommend a peak flow meter—a portable device that measures how air flows from your lungs—especially for those newly diagnosed with asthma or for children.

3. Understand your medications.

Work with your physician to find the treatments that suit you best. Your health care provider will likely

recommend long-term control medications to prevent symptoms and reduce airway inflammation as well as quick-relief medicine to alleviate symptoms of an asthma attack.

4. Cut down on your triggers.

Common triggers include respiratory infections, allergens, mold, activity and even emotions (think stress or laughing too hard, which can increase rapid breathing). Consider allergy testing to identify your triggers. Talk to your doctor about simple solutions that may help, such as staying inside on days with high pollen counts or limiting your exposure to tobacco smoke.

5. Plan ahead when traveling.

Before heading out on a journey, make sure you have all of your medications readily available; you should also stay hydrated and reduce the risk of respiratory infection through frequent hand washing. If you are taking a road trip, keep the windows rolled up and the air conditioning on during peak pollen season.

Sources: American Lung Association; Asthma and Allergy Foundation of America; National Heart, Lung, and Blood Institute

Update Your Health Plan During Open Enrollment

Whether you have a WHA health plan through your employer, or an individual plan with WHA or through Covered California, fall is when most of us have our annual open enrollment period. During open enrollment you are allowed to make changes to your health plan for the upcoming year.

Most health plan changes can be made only during open enrollment, so it's important to pay attention to deadlines. If you are part of a group health plan, check with your employer for your open enrollment date. For the individual market-place, open enrollment goes from Oct. 15, 2018, to Jan. 15, 2019. The deadline to make changes for Jan. 1, 2019, is Dec. 15, 2018.

Updating your benefit plan might just consist of adding dependents and confirming enrollment information, such as making sure that your address is correct. But also consider if your current health plan covers your anticipated medical needs. Do you need more or less coverage in the upcoming year?



HEALTH PLANS THROUGH YOUR EMPLOYER

Open enrollment is a great time to confirm you are on the right benefit plan within the range of plans your employer offers. While some plans remain the same, others feature significant changes and/or new benefits. Be on the lookout for updated benefit plan information from your employer.

INDIVIDUAL HEALTH PLANS

By October, you will receive your customized WHA renewal packet, which also can be found in your MyWHA account at mywha.org.

For those enrolled through Covered California, visit CoveredCA.com/renew to update your information. The premium assistance you may be eligible for in 2019 will vary based on changes in your household size, income and the health insurance rates in your area. If you need help, go to CoveredCA.com (click on "Find Help").

For those enrolled directly with WHA and who do not wish to make any changes, we will automatically re-enroll you and your dependents into your current health plan.

TRUTH BE TOLD

Kelly Brothers on the power of honest communication



At my firm, Genovese Burford & Brothers, we've added five partners in the past year, so in an effort to build trust and open lines of communication, we've embarked on a series of team-building exercises. Probably the most useful of these exercises has been the unmasking of "mokitas."

The word "mokita" comes from the Kivila language, which is spoken in Papua New Guinea. Mokita means "the truth we all know but agree not to talk about." It is very similar to "the elephant in the room," a large unspoken truth that casts a shadow over any relationship or interaction. As human beings, it is not unusual to shy away from mokitas because addressing an issue head-on can be difficult and stressful. Sometimes it is easier to sweep a mokita under the rug and ignore the issue completely. The risk is that the mokita will be

a true impediment to the deepening of a relationship and the ability to build trust.

For the partnership at GBB, this has been a very positive practice. I've heard people say "we have a mokita we need to discuss" or "let's not let this issue become a mokita." Plus, I discovered there were mokitas involving me that I had no idea about, little points of friction that were getting in the way of positive working relationships.

Where are the mokitas in your life? Would your relationships improve if mokitas were addressed, resolved and put behind you? How do you even begin that conversation? Here is one way: "Have you ever heard the word mokita? It means an unspoken truth. You and I have one of these, don't we?"

After discussing a mokita, you may feel like you need a mojito, but it will be worth the effort. Good luck!

PROTECTING PERSONAL INFORMATION

The websites you visit and the online accounts that you set up collect your personal information. Even the things that you search, view or watch using online services are tracked. Companies use data they collect for various purposes and may even share these with third-party partners or affiliates.

TO PROTECT YOUR PERSONAL INFORMATION, PRACTICE GOOD ONLINE SAFETY HABITS:

- Ensure that a site's security is enabled ("https://").
- Read privacy notices before sharing your personal information.
- Ask or read how the company will safeguard your data and the consequences of not sharing. Set the privacy and security settings on web services and devices to your comfort level. Limit how and with whom you share information.

- If your information will be shared for marketing purposes, you generally have the right to opt out. Check the company's website or privacy notice on how you can control the use of your information, including not giving permission to sharing your information with other companies.

To learn how to manage your privacy/security settings for the online services you use, visit staysafeonline.org.

Broccoli Potato Soup

Celebrate the cooler season with this tasty and easy-to-prepare soup that can be made with frozen broccoli.

4 servings

INGREDIENTS

- 4 cups broccoli (chopped)
- 1 onion (small, chopped)
- 4 cups chicken or vegetable broth, low-sodium
- 1 cup evaporated milk, non-fat
- 1 cup mashed potatoes, instant (prepared in water)
- Salt and pepper (to taste, optional)
- ¼ cup cheddar cheese, shredded

DIRECTIONS

Combine broccoli, onion, and broth in large sauce pan and bring to a boil. Reduce heat. Cover and simmer about 10 minutes or until vegetables are tender. Add milk to soup. Slowly stir in potatoes. Cook, stirring constantly, until bubbly and thickened. Season with salt and pepper; stir in a little more milk or water if soup starts to become too thick. Ladle into serving bowls. Sprinkle about 1 tablespoon of cheese over each serving.

NUTRITION INFORMATION (per serving)

Calories: 194	Sodium: 310 mg
Total fat: 5 g	Dietary fiber: 3 g
Saturated fat: 2 g	Protein: 15 g
Cholesterol: 10 mg	

Source: United States Department of Agriculture

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