

Healthy You

Fall 2025

Your guide to living well

MUSIC AND BRAIN HEALTH



Guilt-free
**Game day
food tips**



CARE

A UMR Solution

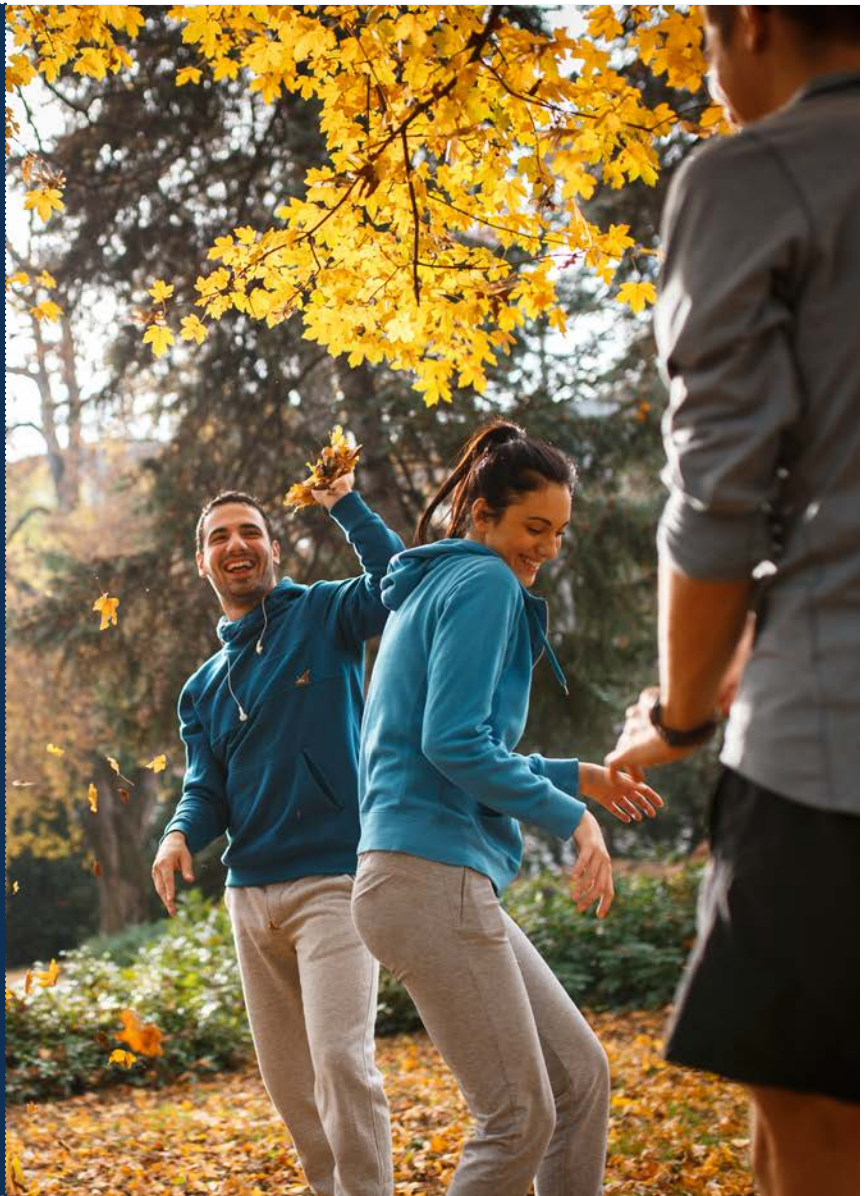
About this magazine

Healthy You is an award-winning magazine featuring health and wellness articles and promoting practical tools that support and encourage healthier choices.

This educational resource for UMR members is published 4 times a year as part of our member online services and can be viewed, downloaded and shared digitally.

Healthy You is packed with helpful resources and practical recommendations to address the most common health topics, including:

- Building healthy habits
- Preventive care recommendations
- Chronic health conditions
- Exercise tips
- Nutrition and recipes
- Stress and mental health management
- First aid and getting care
- Health literacy
- Spanish-language resources



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You can view and download a universally accessible version of this issue.



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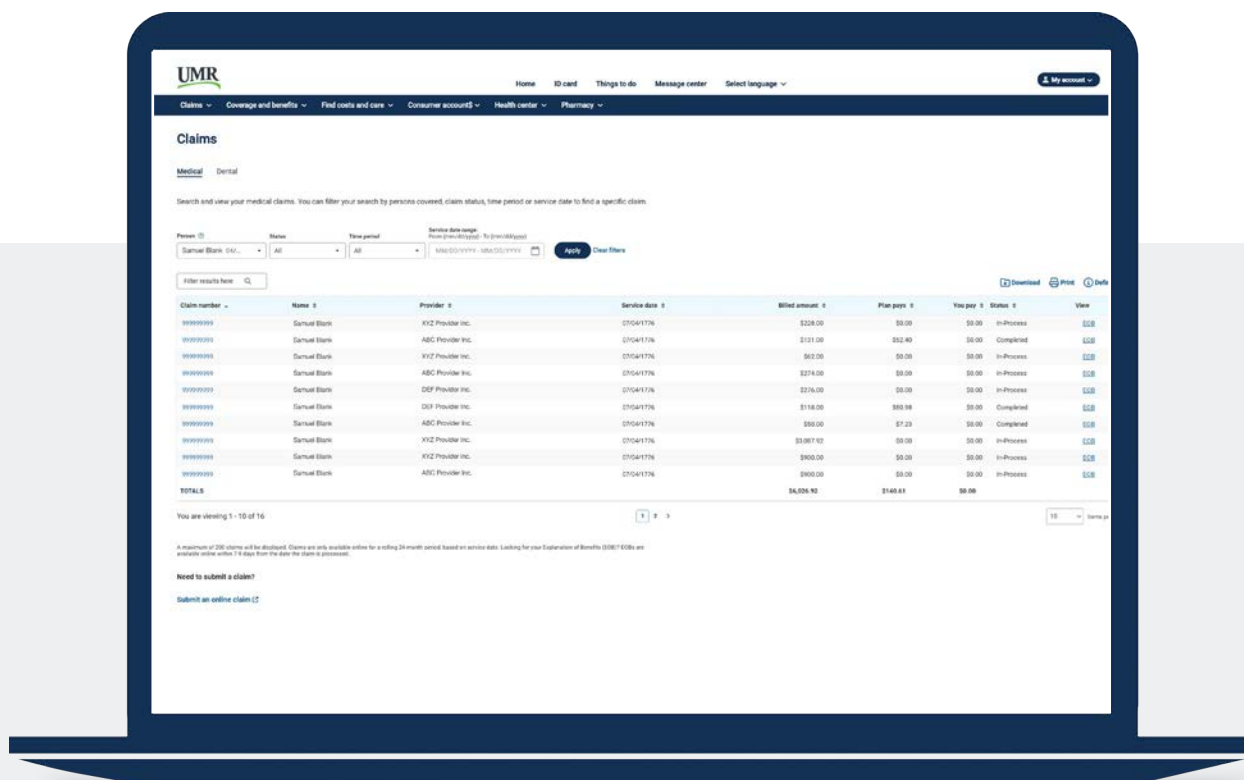


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Register on umr.com to take advantage of all our online resources for members.

Buried in paperwork?

Track all your claims in 1 place



(Fictionalized data)

Hassle-free access when you need it

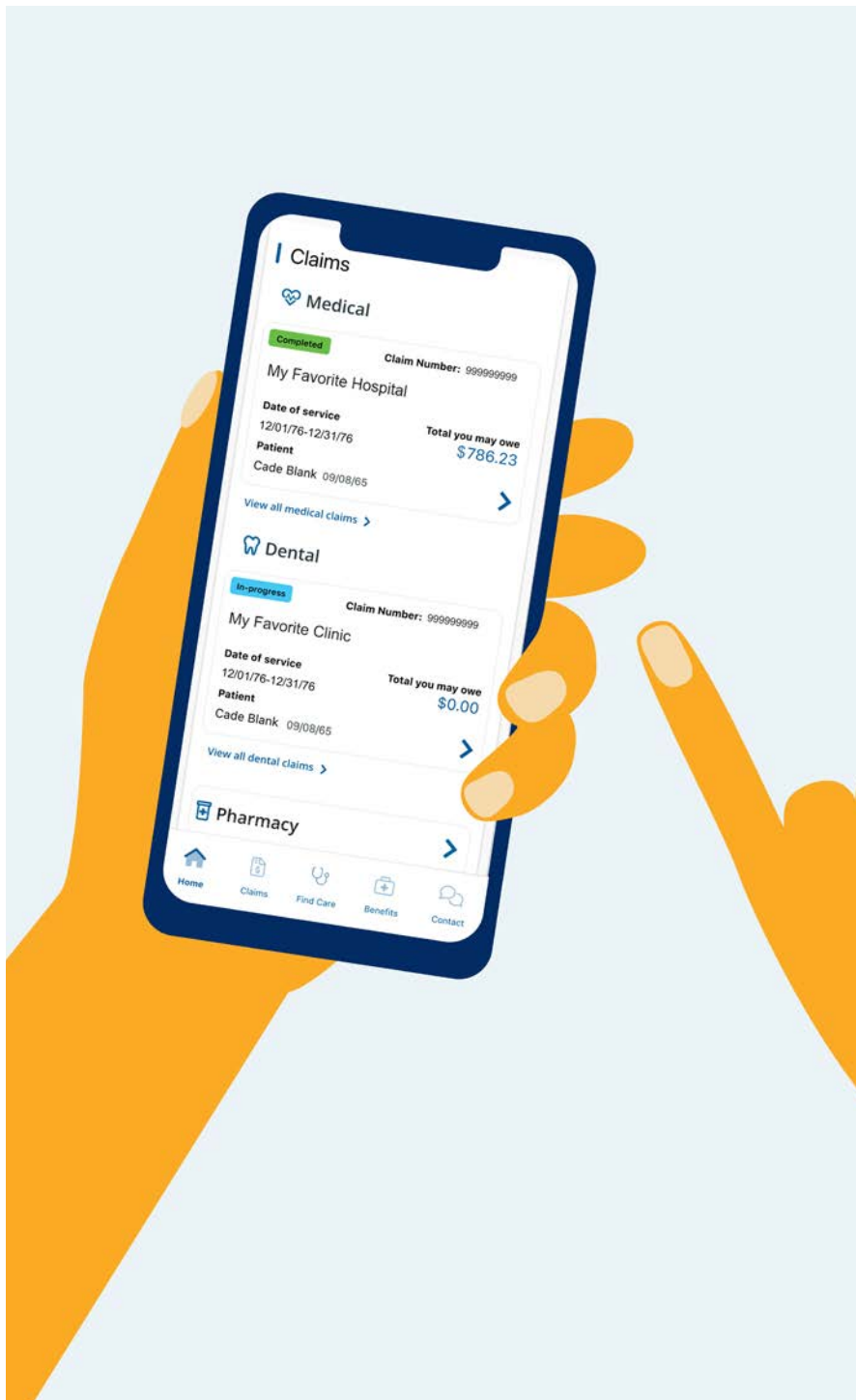
Check in at your convenience to see if a claim has been processed and what you might owe. You can search the claim activity for everyone on your plan, view your claims cost summary or submit a new claim.



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“Pump up the jam”

HOW MUSIC CAN BENEFIT YOUR HEALTH



Dig out some old memories.

Just like a favorite food, most people can quickly tell you their favorite singer, band, song or genre of music. Music is a fundamental part of our lives and has powerful benefits for physical and mental health. It can improve memory, concentration and mood while reducing stress and anxiety. It can also boost motivation and strengthen social connections.

MUSIC AND MUSCLE

Think about it: If you exercise the muscles in your arms every day for 2 months, your arms are going to become toned and stronger. But if during that same time, you ignore exercising your legs or core, your arm strength will noticeably increase while your body's core and legs won't benefit.

The same is true with your brain. Studies have shown that using certain parts of your brain more often than others will strengthen those parts.

For example, when learning a foreign language, you use a different pathway of the brain for learning and memorization. The pathway that's used to help you speak the new language fluently will strengthen, just like muscles. However, once you stop using the new language, your ability to use it fluently will decrease because that pathway is not as toned as it once was — just like muscles you don't use as often.



MUSIC'S EFFECT ON YOUR BRAIN AND BODY



Tune into your favorite radio station for a quick pick-me-up.

Music activates some of the broadest and most diverse networks of the brain. Your brain helps your emotions react to music, and it also synchronizes to music. In turn, your motor system is motivated. That's why it's completely normal to tap your foot or fingers and bob your head to the beat of music. Your brain picks out the beat of the music before the toe tapping begins.

Up-tempo music can give you energy when you're feeling low. Many people listen to background music while working or studying to boost brain function. And think about 1 of the main ingredients of a workout class such as Zumba or jazz aerobics — it's the music.



One of the most natural reactions to music — dancing — is obviously beneficial to your health. So whether it's country, rock, techno, R&B, rap or you name it, hitting the dance floor and letting loose has great health benefits.

**Listening to music
can be beneficial
for individuals with
dementia.**



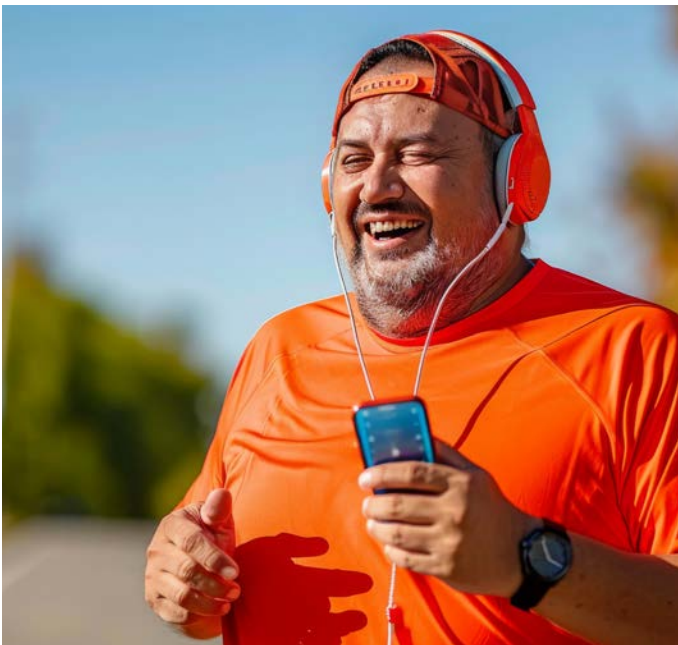
MUSIC AND EXERCISE



Pick and choose whatever suits your mood.

Not only will listening to music while working out elevate your mood and motivate you, but it will also help you exercise harder.

Studies from the *Journal of Sports Exercise Psychology* and an American Council on Exercise found that music can increase endurance during a workout by up to 15%.



Motivational music can help you push through fatigue. That helps keep you distracted from negative physical feelings.

Listen to your favorites

Listening to your favorite music is a very encouraging way to make you want to move. And more movement, be it walking, dancing, running or stretching, with music may help improve your:

- Flexibility
- Bone density
- Muscle strength
- Heart and cardiovascular health
- Balance and coordination

Dance like no one's watching.



Feel the beat

Listening to music with **120-140 beats per minute (BPM)** is beneficial because it helps you synchronize your movements to the beat of the music. That helps your body use energy more efficiently. Most dance music and rock music fall within that BPM range.

Put on a happy tune

Lift your mood if you're feeling blue and increase your energy. And if you combine music with an aerobic activity, you could receive many health benefits.

Music activates both the left and right brain at the same time.

EXAMPLES OF DAILY USE

Work

When working, music that's familiar to you can boost your mood and increase task performance. Listening to unfamiliar music can be distracting because it makes your mind wander and focus on what comes next.

However, there are definitely benefits to listening to unfamiliar or “new” music. Introducing new artists and songs into your music collection helps increase the plasticity of your brain, thus helping you remember things, learn new skills and adapt to environments. It has also been shown to protect your brain from cognitive decline.

Pregnancy

Studies have shown that listening to music during pregnancy can improve your mood and well-being and also strengthens the bond between a mother and her baby.



Some people will put the headphones on their stomach to share with their baby.



Pull out the vinyls to relax or rock out.

Memorization

Just like children learn the alphabet with the “ABC” song, you can help jog your memory by setting simple tasks to music. For example, sing the “Happy Birthday” song twice when washing your hands to help remember how long you should wash.

Timing

Use music instead of a timer. If you’re exercising, you can use your favorite playlist to time your workouts. Chances are, you know the average length of a favorite tune (which is around 3-5 minutes), so use those songs to set your workout time.

Life saving

The beat of music can also help you remember tasks. It has been said that performing CPR to the beat of “Stayin’ Alive” can help with the frequency of chest compressions.

Talk with your doctor before increasing your activity level.

This is especially important for those with underlying medical conditions. Ask about the amounts and types of activities that may be best for you.

THE SCIENCE OF mind games

Looking to reduce your risk of dementia? *Start at square 1.*

Did you know that you may be able to reduce your risk of dementia by boosting your brain activity? One way is to solve crossword puzzles and play other memory games. Research shows that engaging in “mind games” like mentally stimulating puzzles can help increase cognitive activity. In combination with other activities, like eating a healthy diet, getting moderate to high levels of physical activity and socializing with friends, you can help lower your risk of brain diseases, including dementia.

Crossword puzzles – *a real game changer*

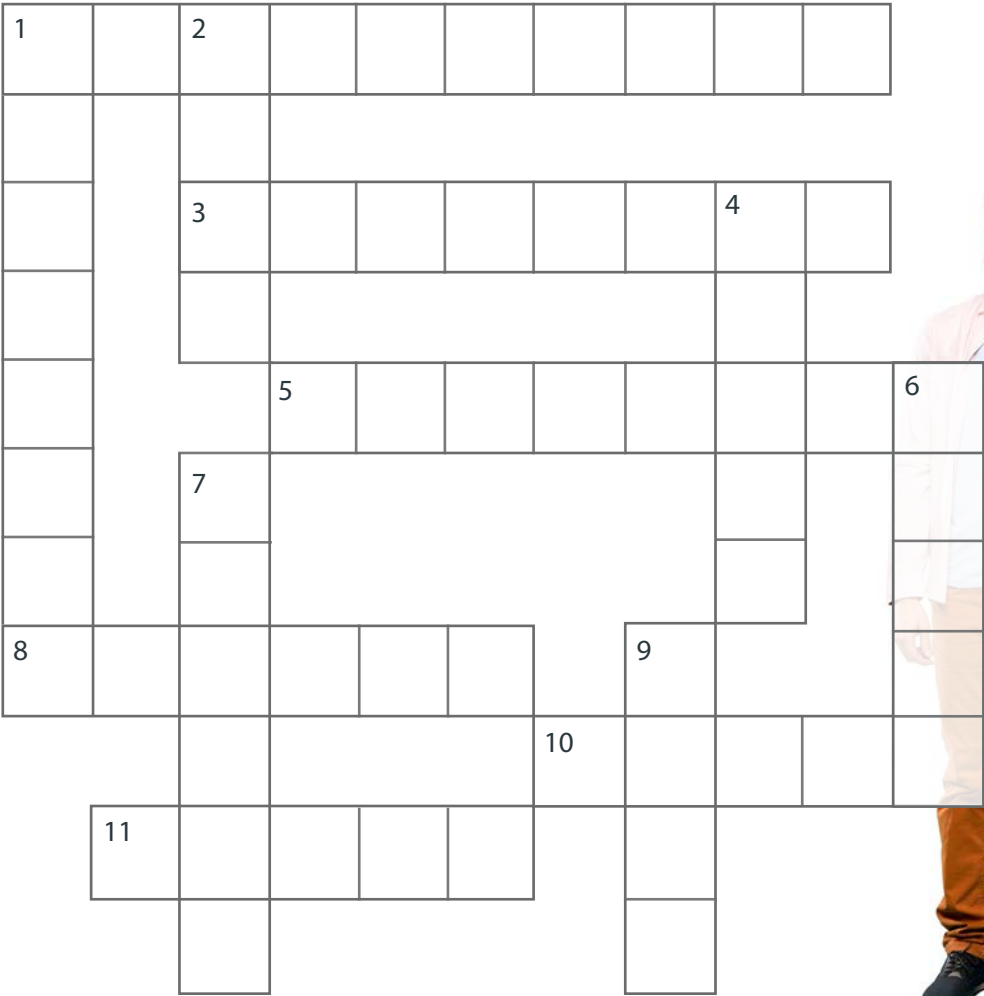
The reason crossword puzzles, in particular, can challenge your brain is they draw on numerous topics, from history and geography to culture and slang. Clever clues can often tease the mind, and many puzzles have themes that stimulate creative and problem-solving skills.

ACROSS

- 1 Mental exercise for calmness
- 3 Physical activity for health and fitness
- 5 State of being in good health
- 8 Managing mental and emotional strain
- 10 Essential for bodily functions
- 11 Aids digestion and promotes fullness

DOWN

- 1 Inorganic substances needed by the body
- 2 Pattern of eating
- 4 Essential for physical and mental restoration
- 6 Limit intake for better health
- 7 Exercise that benefits the heart
- 9 Too much can raise blood pressure

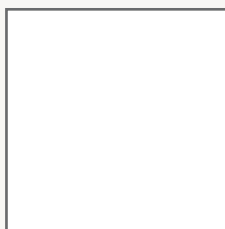
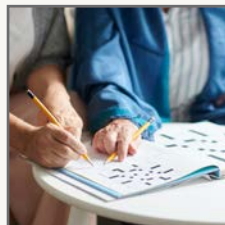
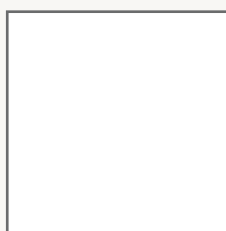
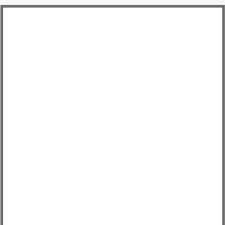


Answers on page 34.

Flex your mental muscle

"Cognitive activity appeared to have the largest protective effect, reducing the risk of dementia by about 40%," according to 2025 *The New York Times* article "17 Ways to Cut Your Risk of Stroke, Dementia and Depression All at Once."

The New York Times reporter spoke with Dr. Stephanie Collier, director of education in the division of geriatric psychiatry at McLean Hospital in Massachusetts, who advises her patients "to engage in mental tasks that are a 'little bit difficult,' such as reading, doing puzzles or learning a new instrument." She also noted that it's best to start at middle age and not wait until you're older.



Crosswords can help prevent cognitive decline and help improve thinking and memory.

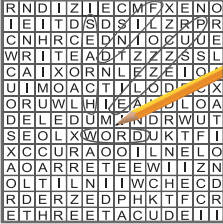
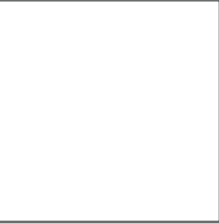
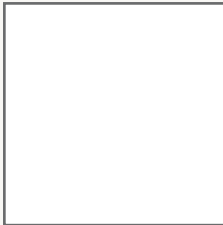
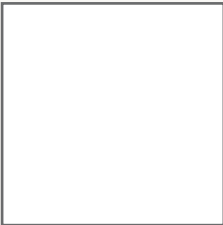
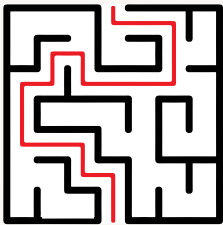
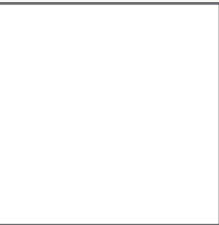
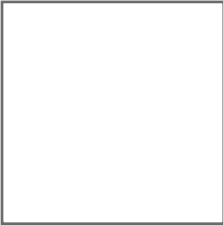
According to the National Institutes of Health (NIH), crossword puzzles can play a role in preventing cognitive decline. The fact that they are widely available adds to their accessibility for all. Based on NIH research, findings show that late-life crossword puzzle participation, independent of education, was associated with the delayed onset of memory decline in people who developed dementia.

A study from Harvard Health found several reasons doing crossword puzzles regularly can help improve your cognitive health:

- Doing crossword puzzles helps engage multiple brain regions when you search for the right word.
- Puzzle clues can make you link concepts that you may not normally put together.
- Doing crossword puzzles can cause large areas of your cortex to be active, which stimulates new connections in your brain.
- Your brain's hippocampus will remember these new connections, strengthening both your hippocampus and cortex.

Challenge your cerebral cortex

The goal of doing crossword puzzles is to stimulate your brain with clues that make you think — and have fun while doing it. If you find the puzzles you’re doing are too easy, look for versions that may challenge you more. Search online for higher difficulty levels and give those a try. You may surprise yourself with your wealth of knowledge.



Find easy access

Boosting cognitive activity through crossword puzzles is easy to do because they're easy to access and often are free or inexpensive. Most daily newspapers publish crossword puzzles, both in print and online. You can find free crossword puzzles online to play digitally — simply search “crossword puzzle.”

If you prefer paper and pencil (or even pen), most big box retail stores, airport kiosks and drug stores sell crossword puzzle books of varying difficulty levels that are relatively inexpensive.

Know the patterns

If you choose to do daily crossword puzzles, like those published by *The New York Times*, it's helpful to know they follow a pattern. Weekday puzzles are smaller, with a grid of 15 squares by 15 squares. The Monday puzzles are considered the least difficult, with the clues being fairly straightforward. As the week goes on, the puzzles increase in degree of difficulty, with Saturday being the most challenging day. Sunday crossword puzzles are larger than weekday ones, with 21 squares across and down, and vary in difficulty depending on the theme.

Do what you love

While doing crossword puzzles is one way to boost your brain activity, there are other activities you can choose that can also help reduce your risk of experiencing memory loss. Hobbies like reading, playing board games or doing crafts are just a few.

By doing things you enjoy and trying new hobbies with friends, you can challenge yourself mentally. So be proactive in your health and wellness journey.

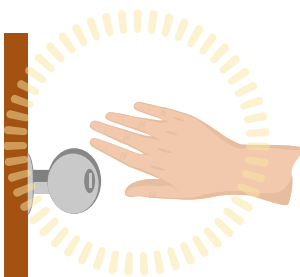
Protect your space. Protect your health.

Cold and flu season means more germs on the surfaces we touch every day. Disinfecting your home, car and personal items is key to keeping your space (and your family) healthier.



Direct contact

Shaking hands, hugging, kissing or sharing personal items like razors or utensils with someone who's sick can transfer germs from one person to another.



Indirect contact

Many viruses and bacteria live on surfaces. Touching a contaminated object or surface and then touching your face can lead to germs entering your body.

How germs are spread

To prevent getting sick, it's important to understand how germs move from person to person — or from surfaces to your hands.



Droplet transmission

When someone sneezes, talks or coughs, they release droplets that can be inhaled or land on surfaces you touch.



Airborne transmission

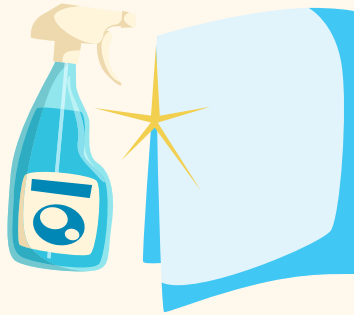
Some germs float in the air (aerosols) and linger longer and farther than droplets. Breathing in these particles can lead to your getting sick.

Cleaning vs. disinfecting vs. sanitizing

Cleaning something doesn't make it germ-free. There's a difference between cleaning, disinfecting and sanitizing, and each one plays a role in removing germs.



For everyday messes, cleaning is enough. But when it comes to stopping the spread of illness, disinfecting high-touch areas — like doorknobs, phones and remote controls — is essential.



Cleaning

Removes dirt, dust and crumbs from surfaces. It helps get rid of some germs, but it doesn't kill them.



Disinfecting

Kills most germs and viruses on surfaces.



Sanitizing

Lowers the number of germs to a safe level. This is usually done to food preparation areas or dishes.

How to properly disinfect

Disinfecting is a key step in keeping your home healthy. Follow these steps to make sure you're doing it the right way:

- Remove any dirt or grime with soap and water. Disinfectants work best on clean surfaces.
- Use an Environmental Protection Agency (EPA)-registered disinfectant or bleach solution (mix 1/3 cup of bleach with 1 gallon of water).
- Follow the directions on the product label for how long the surface needs to stay wet to kill germs. Most disinfectants need to sit for at least 4–10 minutes to work properly.
- The best disinfectants to use are disinfectant wipes (like Clorox or Lysol) for quick cleanups; bleach solution for tougher jobs; and alcohol or hydrogen peroxide for most surfaces.
- Wear gloves when using strong chemicals, keep windows open or run a fan to help with ventilation and never mix disinfectants — it can create dangerous fumes.

To avoid cross-contamination of dirt or germs, use different cloths or paper towels for each area, wash reusable cleaning cloths in hot water after each use and always disinfect your cleaning tools regularly.

High-touch areas to prioritize

High-touch surfaces are frequently contacted and can harbor germs.

Electronics

Use alcohol-based wipes with at least 70% alcohol.

High-traffic areas

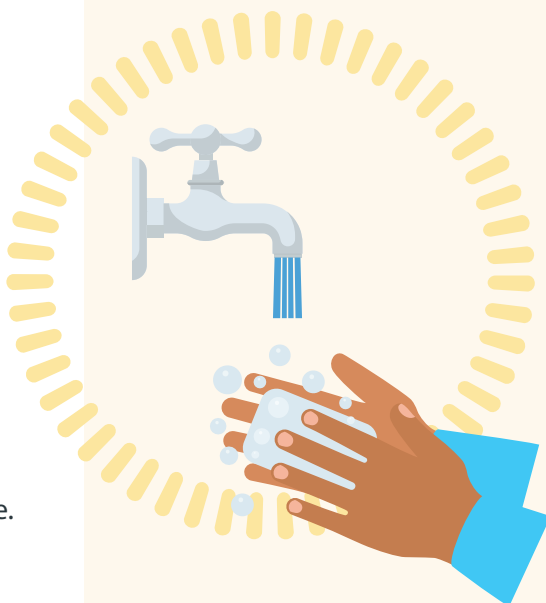
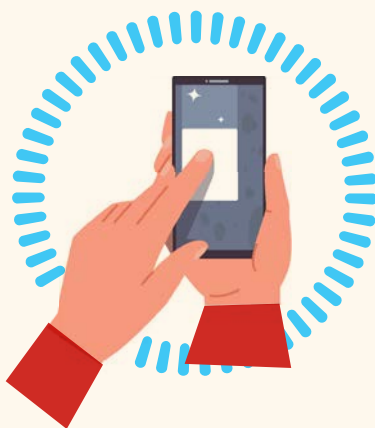
For areas touched often, such as doorknobs, light switches, handrails, countertops, sinks, appliance handles, remotes, phones and keyboards, use an EPA-registered disinfectant or bleach solution.

Bathrooms and kitchens

Bathrooms and kitchens should be disinfected frequently. But keep in mind that most disinfectants are not safe to use in food prep areas unless the cleaned surface is rinsed after use.

Vehicles

When disinfecting vehicles, focus on the steering wheel, gear shift, door handles, seat belts and buckles, and window and seat adjustment switches. Avoid bleach or hydrogen peroxide because they can damage interiors. Instead, use a damp microfiber cloth with soapy water first, then use disinfectant wipes or spray after.



Everyday habits that help

Building a few simple habits into your routine can make a big difference in protecting you and your family.

Wash your hands often

Wash your hands for at least 20 seconds before meals, after using the bathroom and any time you cough or sneeze.

Cover your coughs and sneezes

Our eyes, nose and mouth are gateways for germs. Try to cover your mouth when you cough or sneeze.

Stay home if you're sick

Staying home when you're under the weather helps stop the spread of illnesses like the flu, COVID-19 or the common cold.

Don't share personal items

Avoid sharing razors, towels and toothbrushes, as they can carry bacteria and viruses.

Stay well this season

Staying healthy during cold and flu season isn't just about washing your hands — it's also about keeping your environment clean and disinfected. With the right habits and tools, you can reduce the spread of germs and protect the people you care about most.



Asking for a friend:

How to approach embarrassing health topics

Going to the doctor isn't usually something people look forward to.

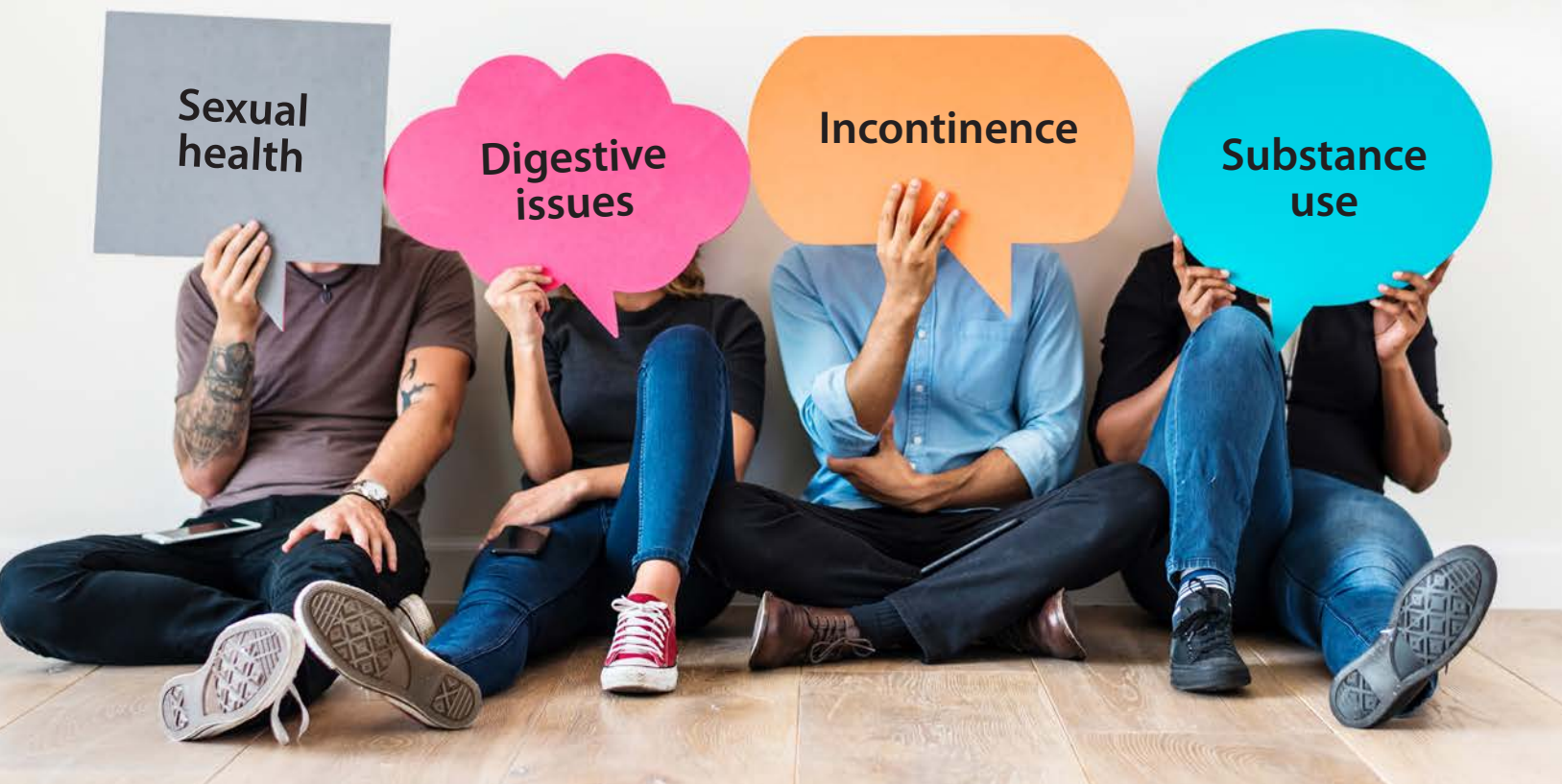
The whole ordeal can sometimes feel a bit intrusive and awkward. Being examined, assessed, weighed and asked lots of personal questions can be uncomfortable. On top of it all, you're expected to divulge sensitive information to someone you may not know well.

Common topics that may be difficult to bring up could include: eating habits, past surgeries or procedures, mental health and family history, or even more uncomfortable topics like:



Ask a professional

When faced with things you'd rather not talk about, it can be tempting to avoid a visit altogether and scour the web for answers instead. But seeing a professional is the only way to get credible answers or an accurate diagnosis.



Your partner in health

Whether you're seeing a specialist or your primary care provider (PCP), it's important to be truthful about your daily habits, health history and health concerns. Your PCP will take all of this information into account when providing a diagnosis or treatment options. Think of them as your health partner — a teammate cheering you on and helping you take the best path forward.

Strategies to try

While the discomfort of addressing embarrassing things may be unavoidable, there are a few tips and tricks you can use to help you get through it:



Be transparent

Let your doctor know you're uncomfortable with the topic. They will likely be empathetic and guide the conversation in a way that's reassuring and pressure-free.

You've got this!

Consider telehealth*



Sometimes taking appointments from the comfort of your own home can ease anxiety, letting you talk more freely.



Bring medical documents

Being prepared will help you get through your appointment faster and could give you peace of mind. Make sure to have your member ID card and any other documentation that may be handy.

Don't be afraid to 'shop around'



Your health care provider should never make you feel judged or criticized. Even if you've been seeing a doctor for a long time, you can make a switch whenever you want to find the best fit.

*Not all medical plans or providers offer telehealth services. Always refer to your plan document or call the number on your ID card for specific benefit coverage.



Make a list

Before your appointment, use a notepad or your phone to jot down thoughts and questions. Even if you feel nervous in the moment, you can refer to your notes to stay on track.

**Doctors have
seen it all.**



Reward yourself

Growing up, you may have gone out for ice cream after getting a shot. There's no rule saying you can't do this as an adult! Looking forward to something could motivate you to follow through, knowing you have a little treat waiting for you afterward.

Just remember:

- You don't need to be a "perfect patient."
- Doctors are there to support you.
- Your honesty makes their job easier.
- Your doctor is providing a service to you, so take the time to clarify questions or understand next steps.



Your health is one of the most valuable things you can invest in.

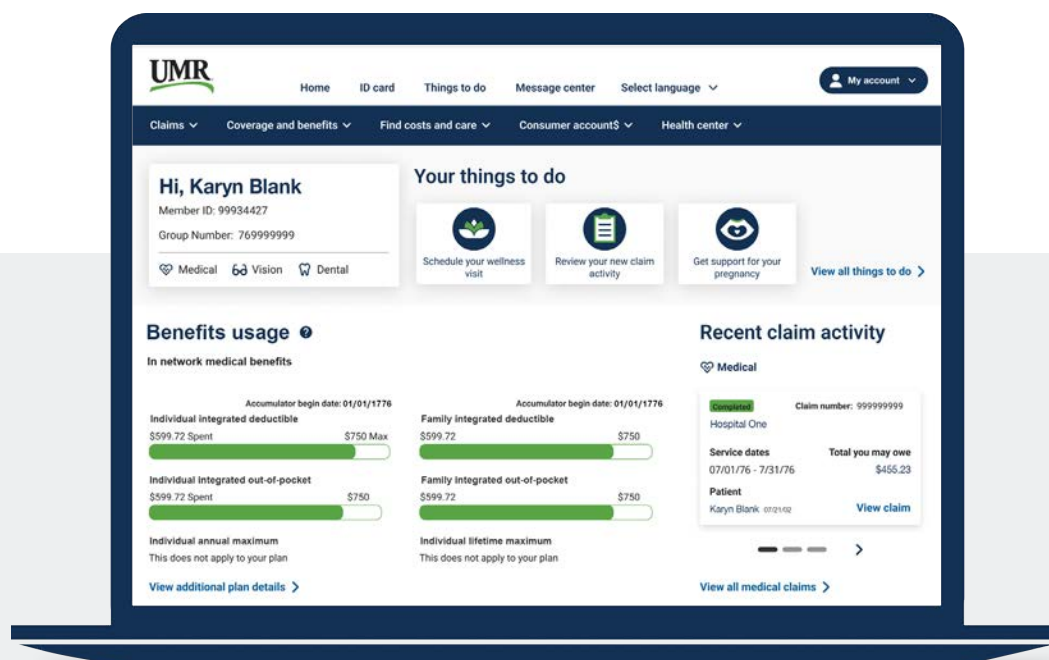
Addressing any concerns, no matter how embarrassing they may seem, is crucial for your well-being. By being open and honest with your health care provider, you empower them to give you the best care possible.

Taking these steps can lead to better health outcomes and a more comfortable experience overall. So, take a deep breath, be brave and prioritize your health. You're worth it!

Your things to do on umr.com

Your health care manager at your fingertips

Sign into **umr.com** or the **UMR app** to see a personalized to-do list that highlights the steps YOU need to take to stay on top of your health and keep your benefits up to date. Personalization is based on your company's health benefits plan and the programs you are eligible for.



(Fictionalized data)

Your things to do may prompt you to:

- Review and complete health actions
- Provide/verify your email address
- Provide other insurance information
- Update security questions
- Review new claims
- Be promptly alerted to any denied claims
- Provide accident details
- Go paperless
- Get to know UMR
- Take your clinical health risk assessment (CHRA)

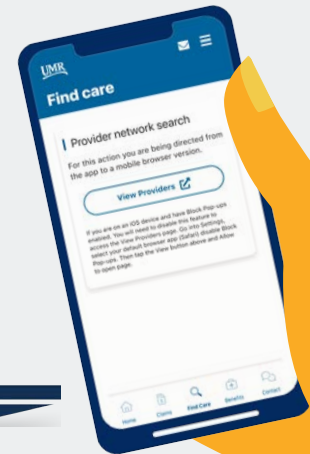
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(Fictionalized data)



1

Go to **umr.com** and select **Find a provider**

2

Look for the name of your provider network on your **ID card**

3

Begin a search for your provider network using our alphabet navigation, or type the name into the **Search** box

Don't have your ID card handy?

That's OK. If you sign in to **umr.com** or the **UMR app**, you will be directed to your in-network provider listing.

GUILT-FREE

Game day favorites



Pro tip:

Your tailgating menu doesn't have to only consist of hot dogs and hamburgers. Try new recipes that will bring home the win.

How to tackle tailgate dishes without sacking your health

Game day tailgate parties are notoriously known to have “finger-licking good” food and calorie-heavy drinks, but attending a party doesn’t have to end with a guilt trip. With just a couple of adjustments to your fan-favorite recipes, you can enjoy delicious tailgate food that's healthier and just as satisfying. Here are a few tips and tricks to make your game day spread better for you and your guests, without sacrificing flavor.



Practice the following tips to stay healthy and satisfied all season long.





Wings, wings and more wings, please!

Chicken wings (aka, wingdings) are a tailgate staple, but wings that taste good are not typically healthy. Wings can be loaded with calories and saturated fats, which can raise cholesterol levels and add to the risk of heart disease. Here are a few suggestions for how to make this party staple healthier:

Pro tip:

Offer a healthy dip and plenty of celery for dipping.



Baking instead of frying:

Baking wings lowers the amount of oil used, making them lighter in saturated fats. Toss them in a small amount of olive oil and bake at 400°F until internal temp is 165°F and they're crispy.

Skinless chicken:

Look for skinless chicken wings. This is an effortless way to cut out unnecessary fats found in the skin.



Novice nachos

Nachos can be loaded in carbs and calories. But with a few substitutions, you can make nachos a healthier option:

Pro tip:

Assemble the veggies and protein on a bed of lettuce and use whole-grain chips to scoop. Try not to double dip!



Whole-grain chips:

Buy whole-grain or baked tortilla chips instead of regular tortilla chips to cut your sodium and fat intake.

Veggie overload:

Load up on veggies! Tomatoes, bell peppers, onions and jalapeños are great toppings for nachos.

Lean protein:

Top your nachos off with lean proteins such as grilled chicken or black beans. For a meatless option, tofu is a reliable source of protein and low in fats.

Light cheese:

Use low-fat cheese or sprinkle a small amount of sharp cheese on top for a nacho that's bold in taste but mild in calories.



Smart drink choices

After satisfying your appetite, it's refreshing to sit back with a cold drink and enjoy the game. But drinks often pack a punch in sugar and calories. That's true for both alcoholic and non-alcoholic drinks. Here's how you can be mindful when quenching your thirst:

Infused water:

Skip the flavored sparkling water. Try making an infused water blend with fruits and herbs, such as lemon, lime, mint and cucumbers.



Pro tip:

Stock the cooler with prepared drinks.

Non-alcoholic beers and spirits:

Many of the brands people love offer great alternatives, such as zero-proof and low-sugar drinks.

Dainty cocktails:

If you're more of a cocktail fan, swap out the sugary add-ins (i.e., ginger ale, cola, simple syrup). Instead, make the cocktail lighter by using soda water and fresh fruit juices.



Healthy dips

Dips are an essential condiment for any party. Some consider dips to be the "star of the party," but they can be a bit heavy. These tasty alternatives won't take a dip in flavor.

Greek yogurt base:

Use Greek yogurt instead of sour cream or mayonnaise for not only a protein boost, but also fewer calories. If you prefer sour cream, use a light version.

Guacamole:

Make guacamole dip with avocado, lime juice and plenty of fresh veggies, such as onions and peppers.



Control your intake

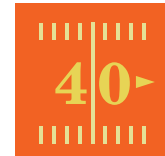
Life is all about balance. Make sure your game day spread includes a mix of healthy choices to help your guests create a balanced plate.

Portion control:

Serve smaller portions of high-calorie fatty foods, and offer larger portions of healthier choices for guests. Try preparing individual servings of dishes to control serving amounts and reduce the amount of unhealthy leftovers.

Fruit salad:

Serve fresh fruit salad as a sweet and healthy alternative to desserts.



No flag on the play!

These tips aren't just good for a game day — they're also great for other holidays spent with friends and family.

Healthy holiday feasts:

Apply the same principles to holiday meals; focus on healthier versions of traditional dishes.

Smart snacking:

Keep healthy snacks on hand during holiday gatherings to avoid overindulging in your favorite snack.

An informational guide
for everyone about

Menstruation

Menstruation is a natural and essential part of many people's lives, yet it's often misunderstood or stigmatized. Whether you or someone you know is just starting their period or navigating changes later in life, understanding how the menstrual cycle works can help them manage symptoms, make informed health decisions and feel more in control of their body.

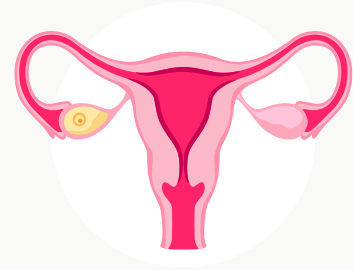


First menstrual cycle

Most people experience their first period between the ages of 9 and 15, while the average is 12.4 years. Timing can vary based on genetics, nutrition, environmental factors and overall health. Before menstruation begins, early signs of puberty — such as breast development, growth spurts and vaginal discharge — often appear.

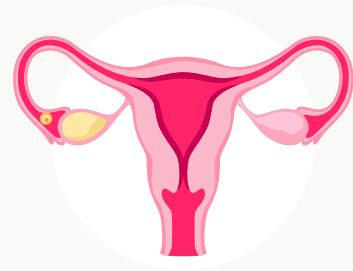
Hormonal cycle and its effects

The menstrual cycle is typically 28 days long, but it can range from 21-35 days. It's divided into 4 main phases, each influenced by hormonal changes:



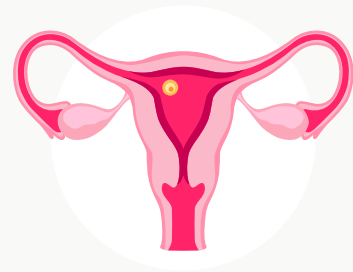
1. Follicular phase (lasts 1-13 days)

Estrogen rises, leading to increased energy and improved mood.



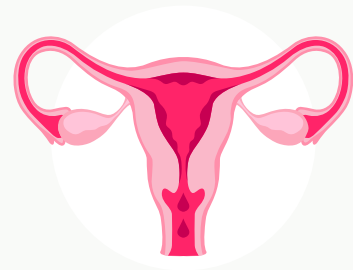
2. Ovulation (starts around day 14)

A mature egg is released; libido and fertility peak.



3. Luteal phase (lasts 13 days)

Progesterone increases, which can cause PMS symptoms like irritability, cravings and fatigue.



4. Menstrual phase (lasts 1-5 days)

The uterine lining sheds, resulting in bleeding.

Menstrual flow

Most people lose between 30-80 milliliters (about 2-6 tablespoons) of menstrual blood during each cycle. This includes not just blood, but also tissue and mucus from the uterine lining. A typical period lasts 3-7 days, with the heaviest flow in the first 2 days.

Flow can vary from light spotting to heavier bleeding, and what's "normal" can differ from person to person. However, soaking through a pad or tampon every hour for several hours, or passing large clots (larger than a quarter), may be a sign of abnormally heavy bleeding and should be evaluated by a health care provider.



How can I help?

Managing symptoms

Menstruation can come with a range of symptoms, including cramps, bloating, fatigue and mood swings. Fortunately, there are several ways to manage them:

Pain relief: Over-the-counter medications like ibuprofen can reduce cramps and inflammation.

Heat therapy: Heating pads or warm baths can soothe abdominal pain.

Lifestyle habits: Staying hydrated, eating a balanced diet and engaging in light exercise can ease discomfort.

Rest: Listening to your body and getting enough sleep is crucial during your period.

Hormonal therapy: Birth control can help ease menstrual symptoms by regulating hormone levels, which can reduce cramps, lighten heavy bleeding and make periods more predictable.

Menstrual product choices

There are more menstrual product options today than ever before, allowing individuals to choose what best suits their lifestyle and comfort. Finding the right product often takes trial and error, and many people use a combination, depending on the day or activity.

Sanitary pads

Pads are worn externally and are easy to use, making them a good choice for beginners.



Tampons

Tampons are worn internally and offer more discretion, especially during physical activity.



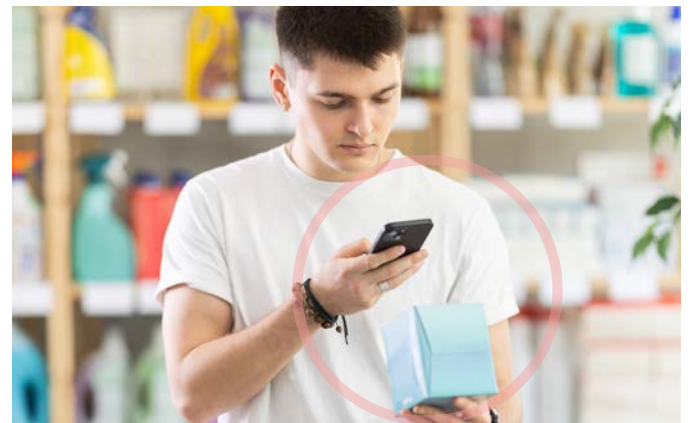
Menstrual cups

Menstrual cups are reusable silicone or rubber cups inserted into the vagina to collect blood, offering an eco-friendly and cost-effective option.



Period underwear

Period underwear or reusable pads are absorbent and washable, providing a comfortable, reusable alternative.



Show support. Run to the store to buy necessities, pain reliever or a treat.



Menstrual cycle changes with age

Teen

In the teenage years, cycles may be irregular until hormones stabilize.

Young adult

By age 20 or 30, they often become more predictable. However, symptoms like cramps or flow may intensify or lessen over time.

Midlife

Perimenopause typically begins in a person's 40s, bringing hormonal fluctuations and irregular periods.

Mature

Eventually, menopause occurs — defined as 12 consecutive months without a period — typically between ages 45 and 55.

When to be concerned

While some cycle variation is normal, certain symptoms may indicate underlying health issues, such as:

Endometriosis

Tissue similar to the uterine lining can grow outside the uterus, causing severe pain and sometimes infertility.

Adenomyosis

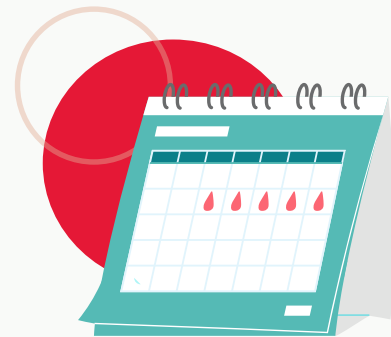
The uterine lining can grow into the muscle wall, leading to heavy bleeding and intense cramps.

Polycystic ovary syndrome (PCOS)

This hormonal disorder can cause irregular periods, acne and excess hair growth.

Fibroids

These noncancerous growths in the uterus can cause heavy bleeding and discomfort.



Anyone experiencing periods lasting more than 7 days, bleeding between periods or pain that interferes with daily life should talk to a health care provider.

Preventing falls

Simple steps for a safer life

Falls are a leading cause of injury, especially among older adults — 1 in 4 Americans age 65+ falls each year. But many falls are preventable. By taking proactive steps, you can significantly reduce your risk and maintain independence and mobility.



Keep your home safe

Eliminate tripping hazards. Remove loose rugs, secure electrical cords and keep walkways clear of clutter. Install grab bars in bathrooms, handrails on staircases and nonslip treads on bare wood stairs. Ensure all areas of the home are well-lit, especially stairways and hallways.

Stay physically active

Regular exercise improves strength, balance and coordination. Activities such as walking, tai chi and yoga are helpful. Stronger muscles and better balance can help prevent falls and reduce the severity of injuries if you do fall.

Wear proper footwear

Choose shoes that fit well and have non-slip soles. Avoid walking in high heels, floppy slippers or socks, especially on smooth floors. Proper footwear provides stability and reduces the risk of slipping.



Manage health conditions

Regular checkups can help you manage chronic conditions that affect balance, such as diabetes or low blood pressure. Review medications with your health care provider to identify any that may cause dizziness or drowsiness.



Use assistive devices, if needed

Canes, walkers and other mobility aids can provide extra support and stability. Make sure they're properly fitted and used correctly.



Talk to your doctor. If you're concerned about your fall risk, ask your health care provider about creating a personalized fall prevention plan.

MONTHLY HEALTH OBSERVANCES FOR FALL

OCTOBER: Handwashing (10/15) Domestic Violence Breast Cancer

NOVEMBER: Diabetes Alzheimer's COPD Great American Smokeout (11/20)

DECEMBER: Influenza Vaccination World AIDS Day (12/1)

Am I being bullied?

It can be difficult to differentiate between being bullied or experiencing a different type of unwanted behavior from another individual. Many people only recognize the physical form of bullying, but bullying is so much more than the stereotypical kid being shoved in a locker.

At its core, bullying includes 3 elements and may be directly or indirectly focused.

1



Observed or perceived imbalance of power

2



Recurring behavior

3



Unprovoked aggressive or abusive words or actions



Was it just a joke?

The impact of the joke determines if it's teasing or bullying. If the victim doesn't know they are being teased and the joke hurts, that's bullying.

Whether it's in person or online, at school or work, bullying is tricky to identify.

Identifying the 2 types of bullying

Direct bullying

Involves physical, sexual or verbal abuse. The bully clearly takes actions or uses words to harm the victim.

Physical

- Assaults (e.g., choking, hair-pulling, spitting, tripping)
- Damaging or stealing victims' property
- Excessive tickling
- Harassment
- Hazing
- Intimidation
- Peer pressure
- Stalking

Sexual

- Inappropriate or unwanted touching
- Peer-pressuring another to act promiscuously
- Sexualized language

Verbal

- Demanding money or a service
- Insulting
- Teasing maliciously
- Targeting the victim's abilities, appearance, culture, family, etc.
- Taunting
- Threatening

Indirect bullying

Is usually done secretly, hurting the victim, who may not know they are being bullied.

Emotional

- Damaging self-esteem or social status
- Excluding
- Gossiping
- Writing hurtful notes
- Isolating
- Manipulating social relationships
- Shaming

Relational

- Blackmailing
- Forcing the victim into uncomfortable situations
- Terrorizing
- Taking friendship away or threatening to do so

Work-based

Can involve emotional and relational abuse, yet it can also include:

- Embarrassing pranks
- Misuse of power (e.g., managers excessively criticizing victims in front of others)
- Offensive jokes
- Sabotaging your work (e.g., giving inaccurate information, limiting access to shared resources)

Cyber

Includes the above but is done through technology. It can involve:

- Catfishing
- Impersonation
- Posting media without permission
- Repeated exposure
- Sexting
- Trolling



Behaviors other than bullying

Conflicts

Are disagreements where both sides express their views. Since both parties have equal power, peer mediation helps de-escalate and solve the conflict.

Aggressive behavior

In childhood, aggressive behavior often looks like bullying, but kids aged 3-5 are still developing. They need guidance on how to express their emotions, share, apologize and interact with others.

Harassment

Is discriminatory bullying. By law, protected classes include:

- Age
- Color
- Disability
- National origin
- Race
- Religion
- Sex

Being mean

Intentionally saying or doing something to hurt another once or twice isn't bullying (for example, saying "I hate you!" or using other hurtful words or actions). Bullying is constantly or repeatedly being mean.

Being rude

Unintentionally saying or doing something that hurts another isn't bullying either. It looks like thoughtlessness or poor manners, like telling someone they'd look better if they dyed their hair.

Warning signs

While not all children or adults show warning signs of being bullied, **StopBullying.gov** states common signs, including:

- Damaged or lost items
- Defensive behavior
- Disinterest in going to school or work
- Frequent or fake sickness
- Trouble sleeping
- Unexplained injuries

**During the
2021-2022
school year,
19.2% of students
aged 12-18
experienced
bullying.**



How to deal with bullying behavior

Avoid the bully

While it's not your responsibility to dramatically change your routine, it's helpful to steer clear of the bully and avoid confrontations when you can.

- Bring a friend
- Fight only to protect yourself from injury
- Remove the targeted object (e.g., money, phone)
- Take a different route
- Walk away

Don't give the bully power

Bullies thrive on big reactions. If you act brave or appear not to care, it shows the bully their attacks are useless.

- Stand tall, confidently tell them to stop and walk away
- Talk to a trusted adult — your feelings are valid
- Use calming techniques:
 - Count to 10
 - Spell a word backward
 - Write down your feelings



Love who you are

Whether you or someone else is being bullied, it's important to be yourself and to embrace what makes you **YOU**!

Focus on your health

- Breathe deeply
- Eat and sleep well
- Use positive self-talk — every 5 positive affirmations cancel out 1 negative

Build yourself up

- Make new friends
- Practice what to say and do when bullied
- Strengthen your interpersonal and emotional skills

Avoid cyber-bullying

- Edit your privacy settings
- Keep your passwords secret
- Think about what you post

Support others who are being bullied

- Be kind to the victim (e.g., talk with them, include them)
- Intervene (e.g., change the subject, tell the bully to stop)
- Talk to a trusted adult



Remember, you're not at fault — the bully's behavior is the issue. Take steps to protect yourself and others.

Know where to go when someone is sick or in a crisis situation.



Where you go for medical services can make a big difference in how much you pay and how long you wait to see a health care provider. Explore the following information to help you decide the appropriate setting for your care.



Determine the severity of the symptoms and choose the provider that works for you.
If you are severely ill and/or it's an emergency, call 911.

Go to the **Centers for Disease Control and Prevention (CDC)** for the latest information, including vaccines, cases and data, how to protect yourself and what to do if you are sick.

IS IT AN EMERGENCY?

The emergency room (ER) is for serious injuries and potentially life-threatening situations. Visit the ER if you are badly hurt or experience sudden health changes.

If you are not seriously ill or hurt, you could wait hours, and your health plan may not cover non-emergency ER visits.

TIMES TO GO:

- Sudden weakness, trouble talking or blurred vision
- Large open wounds
- Difficulty breathing
- Severe head injury
- Heavy bleeding
- Spinal injuries
- Chest pain
- Major burns
- Major broken bones

Non-emergency care options

DOCTOR'S OFFICE

Seeing your doctor is important. Your doctor knows your medical history and any ongoing health conditions.

TIMES TO GO:

- Preventive services and vaccinations
- Medical problems or symptoms that are not an immediate, serious threat to your health or life
- Recommended, follow-up care for ongoing health conditions

TELEHEALTH VISITS

Telehealth services allow you to meet with health care providers remotely by phone, mobile app or online video conferencing. Services are often available 24 hours a day, 7 days a week.

TIMES TO VISIT:

- Allergies, colds, flu, coughs or sore throats
- Nausea, vomiting, constipation or diarrhea
- Ear problems, fever or headaches
- Insect bites, rashes or pink eye
- Behavioral health conditions

RETAIL CLINIC

Retail clinics, sometimes called convenience care clinics, are located in retail stores, supermarkets and pharmacies. You can find over-the-counter medications, and you can talk to your pharmacist for help.

TIMES TO GO:

- Vaccinations or screenings
- Allergies, colds or flu
- Sinus infections
- Minor sprains
- Headaches or sore throats
- Minor burns
- Minor infections or rashes
- Earaches

URGENT CARE

Urgent care centers, sometimes called walk-in clinics, are often open in the evenings and on weekends.

TIMES TO GO:

- Sprains and strains
- Sore throats
- Minor broken bones or cuts
- Minor burns
- Minor infections or rashes
- Earaches
- Mild asthma attacks

The information contained herein is for information and educational purposes only. This information is not a substitute for professional medical advice. If you are severely ill and/or it's an emergency, call 911.

Roasted Brussels sprouts, potatoes and chicken

This versatile, fall, baked dish is a complete meal. You can substitute other fall vegetables, such as parsnips, carrots or cabbage.



Recipe courtesy of U.S. Department of Agriculture.

INGREDIENTS

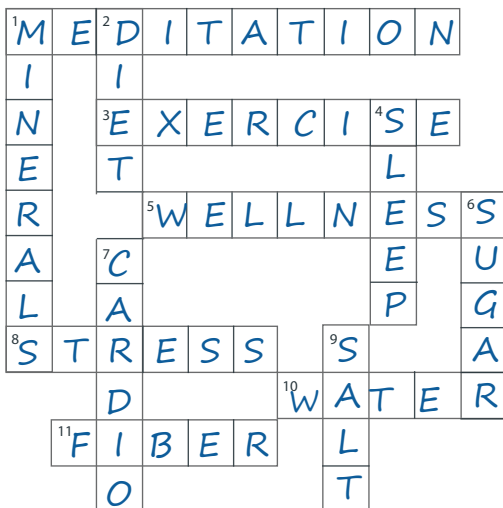
(Makes: 4 Servings)

- 3 cups Brussels sprouts (fresh or frozen halved vertically, about 3/4 pound)
- 4 small red potatoes (cut into chunks)
- 1/2 cup chopped onion
- 2 cloves garlic (minced)
- 2 tablespoons olive oil
- 1/4 teaspoon salt
- 1/8 teaspoon pepper
- 1/2 cup nonfat ricotta cheese (or cottage cheese)
- 1/4 cup part-skim mozzarella cheese (shredded)
- 2 tablespoons nonfat milk
- 1 pound boneless chicken breasts (4 portions)

DIRECTIONS

- Preheat oven to 325°F.
- In a 2-quart baking dish coated with cooking spray, toss Brussels sprouts, potatoes, onion and garlic with 1 tablespoon olive oil, salt and pepper.
- Coat chicken breasts with remaining olive oil.
- Nest chicken breasts among the vegetables in the baking dish.
- In a small bowl, mix cheese with milk.
- Top chicken and vegetables with cheese mix.
- Cover with foil and bake for 40-45 minutes or until chicken is done (165°F).

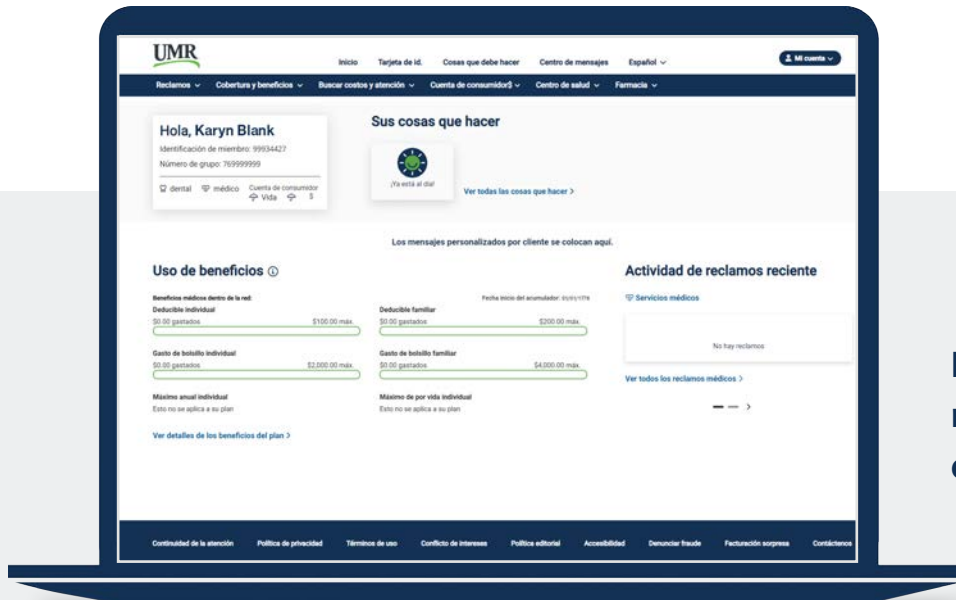
Answers:



For more healthy recipes,
visit [MyPlate Kitchen](#).

En Español

Recursos para ayudarle a vivir una vida mas saludable



El sitio web Seguro para miembros **umr.com** esta disponible en español.

(Datos ficticios)

1

Simplemente, inicie sesión en **umr.com** con su nombre de usuario y contraseña.

2

Usted verá un menú desplegable en la parte superior de su pantalla de inicio con múltiples opciones de idiomas, que incluye español.

3

Seleccione la opción de español y verá como en su pantalla el contenido aparecerá traducido al español.

Para obtener información de salud confiable, visite **umr.com** y seleccione **Health education library** (Biblioteca de educacion en salud).

Para nuestros miembros de UMR que hablan español, los Institutos Nacionales de Salud (NIH por sus siglas en inglés) es un gran recurso para obtener información sobre temas de salud, desde alergias hasta Zika. Cada mes, el boletín electrónico destaca nuevos recursos para aquellos que hablan español, y sus amigos y familiares. Puede visitar el portal y suscribirse al boletín en **salud.nih.gov**.



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