

Winter 2026

Healthy You

Your guide to living well



Check out
the newest
fitness bling!



Benefits of
a sleep divorce



 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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Available features and benefits are dependent on the products and features included in the plan design. Not all members will have access to all features shown.

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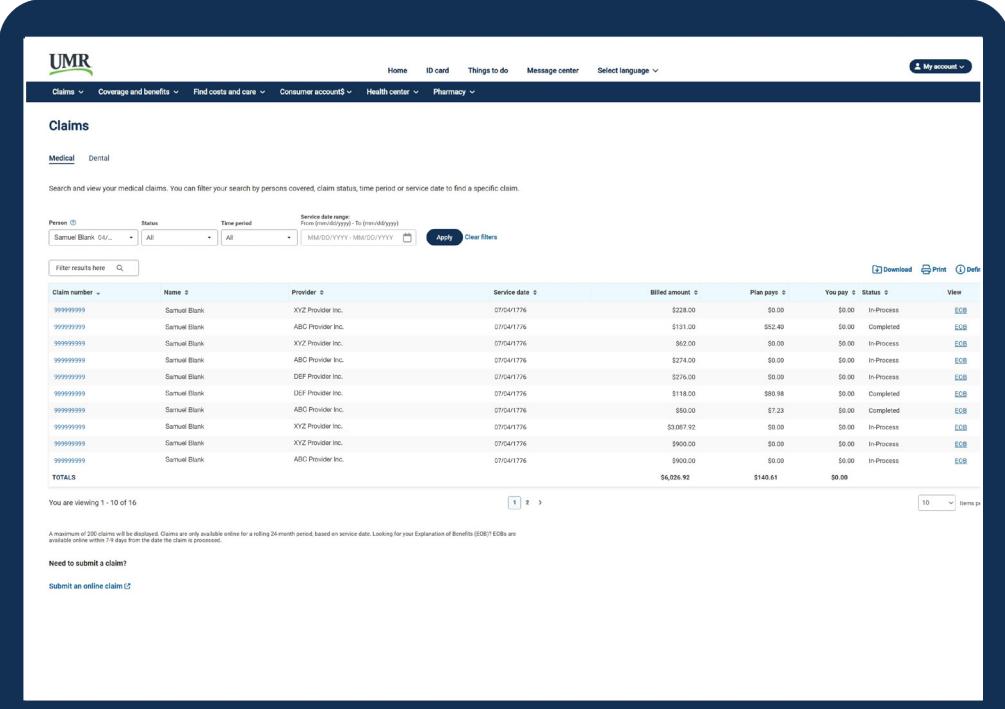
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Register on **umr.com** to take advantage of all our online resources for members.

Buried in paperwork?

Track all your claims in one place



The screenshot shows a web browser displaying the UMR website. The page is titled 'Claims' and shows a table of medical claims. The table has columns for Claim number, Name, Provider, Service date, Billed amount, Plan pays, You pay, Status, and View. There are 16 rows of data, each representing a different claim. At the bottom of the table, there is a 'TOTALS' row. Below the table, there is a message about claim visibility and a section for submitting a claim.

Claim number	Name	Provider	Service date	Billed amount	Plan pays	You pay	Status	View
99999999	Samuel Blank	XYZ Provider Inc.	07/04/1776	\$228.00	\$0.00	\$228.00	In-Process	
99999999	Samuel Blank	ABC Provider Inc.	07/04/1776	\$131.00	\$52.49	\$52.49	Completed	
99999999	Samuel Blank	XYZ Provider Inc.	07/04/1776	\$60.00	\$0.00	\$60.00	In-Process	
99999999	Samuel Blank	ABC Provider Inc.	07/04/1776	\$274.00	\$0.00	\$274.00	In-Process	
99999999	Samuel Blank	DEF Provider Inc.	07/04/1776	\$276.00	\$0.00	\$276.00	In-Process	
99999999	Samuel Blank	DEF Provider Inc.	07/04/1776	\$118.00	\$80.98	\$37.02	Completed	
99999999	Samuel Blank	ABC Provider Inc.	07/04/1776	\$50.00	\$7.23	\$42.77	Completed	
99999999	Samuel Blank	XYZ Provider Inc.	07/04/1776	\$3,087.92	\$0.00	\$3,087.92	In-Process	
99999999	Samuel Blank	XYZ Provider Inc.	07/04/1776	\$900.00	\$0.00	\$900.00	In-Process	
99999999	Samuel Blank	ABC Provider Inc.	07/04/1776	\$900.00	\$0.00	\$900.00	In-Process	
TOTALS				\$4,026.92	\$140.61	\$3,886.31		

You are viewing 1 - 10 of 16

A maximum of 200 claims will be displayed. Claims are only available online for a rolling 24-month period, based on service date. Looking for your Explanation of Benefits (EOB)? EOBs are available online within 10 days from the date the claim is processed.

Need to submit a claim?
[Submit an online claim](#)

(Fictionalized data)

Hassle-free access when you need it

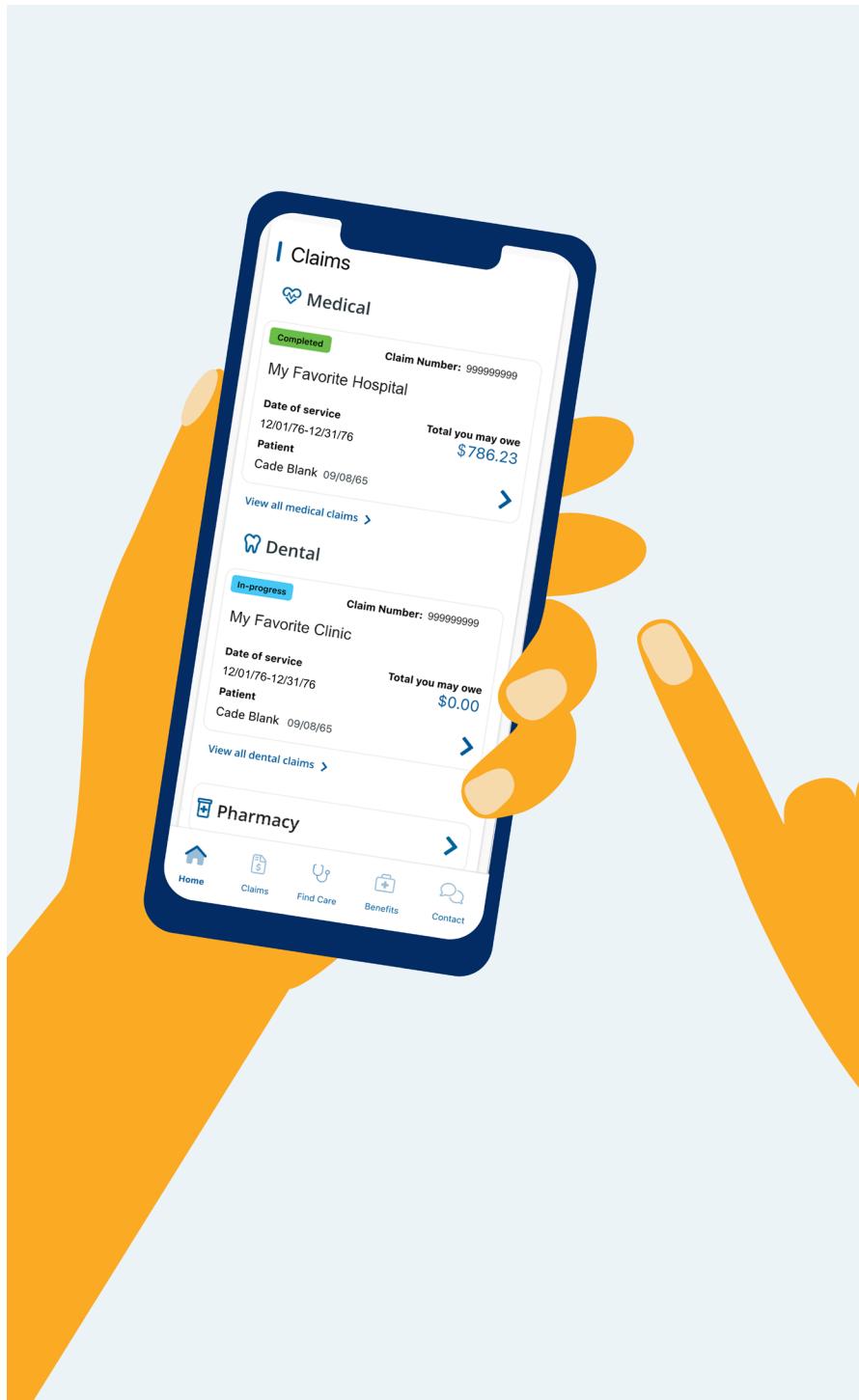
Check in at your convenience to see if a claim has been processed and what you might owe. You can search the claim activity for everyone on your plan, view your claims cost summary or submit a new claim.



Check out this **FREE** resource.
Sign in to your member account on **umr.com**.

A smarter, simpler, faster way to manage your health care benefits

UMR on the go, right from the palm of your hand.



The **UMR app** has a smart fresh look, simple navigation, and faster access to your health care benefits information. View your plan details on demand — anytime, anywhere.

With a single tap, you can:

- Access your digital ID card
- See a personalized list of **Things to do** to stay on top of your health and keep your benefits up to date
- Look up in-network health care providers
- Find out if there's a copay for your upcoming appointment
- View your recent medical and dental claims
- Chat, call or message the UMR member support team
- Add your health plan details to your Apple Wallet or Google Wallet



**Download the
UMR app today!**

Simply scan the QR code or visit your app store to get started.



6 new year's resolutions you'll enjoy keeping

It's time for everyone's (not-so) favorite topic — new year's resolutions. Why not try something different and create resolutions you can look forward to — things that are creative, achievable and fun. That way, you may actually do them now, and in the weeks and months to come.

Get started with these 6 ideas and kick off the year with a burst of joy.

1. Try a new fruit or vegetable once a month

An apple a day may be healthy, but it might get boring. Here's a goal worth savoring: Once a month (or more often), try a fruit or vegetable that's new to you. For instance, if you love apples, give an Asian pear a try. It combines the crispness of an apple with the sweetness and juiciness of a pear. Or go exotic with a colorful dragon fruit or watermelon radish. Wander through your local farmer's market, supermarket or international food store. You may be surprised at what you find — and taste.



2. Go somewhere new

No matter the size of your travel budget, you can explore a new place. Maybe there's a park near home you've never visited or somewhere far away you always dreamt of going. Either way, make a plan to experience at least 1 new location this year.





3. Touch grass

Spending too much time on screens? It's time to get outside. Take a few minutes each day to enjoy nature and breathe in fresh air. Whether you're in the city or country, it's simple to embrace the trees, flowers and natural beauty all around.



4. Step into happy

Did you know that going on a walk, even a short one, can elevate your mood? Studies show that walking helps increase blood flow, which helps oxygen and nutrients move around your body. It's an ideal way to reduce stress, increase energy and feel happier. Get started with 30-minute walks, or 3 10-minute walks, 3+ times a week.

5. Take a photo that makes you smile

When you're out and about each week, look around for something that makes you smile. Maybe it's a dog or a flower or someone you love. Snap a photo and make it your mood-booster for the week. Then take a new photo the next week, smile and repeat.



6. Celebrate a new holiday

Why wait for your birthday or the major holidays to have a celebration? With so many fun unique holidays, you can choose a new one to observe each month. Need some inspiration?



Mark your calendar for these dates — or choose events that best suit you.

January 15 - National Hat Day

February 5 - Optimist Day

March 1 - World Compliment Day



Say 'cheese'

How to start good dental habits early

Dental health in young children is often overlooked. Most parents thrill at the sight of the first few baby teeth showing up in their kids, but many parents don't think about immediately implementing a dental health plan for their young ones.



One of the best ways to get your children motivated to care for their teeth throughout life is to start very young.

Toothbrushing tips for babies



Dental health pros suggest caring for your child's mouth even before teeth begin to grow.

They suggest gently wiping babies' gums with a damp washcloth in the morning after the first feeding and just before bed for the night.

Once teeth begin to come in, brush twice a day with a soft-bristled brush and plain water — no toothpaste.

For children under 2 years, talk to the doctor or dentist about the best time to start using fluoride toothpaste.

What about going to the dentist?

The Centers for Disease Control and Prevention (CDC) recommends children visit the dentist by their first birthday to spot any signs of problems early.

They also suggest talking to the dentist or pediatrician about putting fluoride varnish on children's teeth as soon as the first tooth appears.



Both manual and electric toothbrushes have benefits for kids. Choose the type that will help motivate your child to not view brushing as a chore.

Manual

Not only are manual toothbrushes affordable, they also offer benefits for kids, including ease of use for little ones. They are relatively simple for small hands to control, allowing your children to learn proper brushing techniques at their own pace.

Electric

Electric toothbrushes come with benefits, also. The rotating and vibrating motions are very effective at removing debris and plaque. They might work better for kids who may struggle with the dexterity of manual brushing. Some brands also feature built-in timers, characters and even music.



Use before teeth start to come in.



Use on new baby teeth. Brush with water only.

Toothbrushing tips for young children



2 to 3

Introduce brushing between the ages of 2 and 3 years

After being given the "OK" to start using toothpaste, help children brush their teeth twice a day for 2 minutes. Use a soft toothbrush and a very small amount of toothpaste (about the size of a grain of rice). Teach children to spit the toothpaste out and not swallow it.

3

Ages 3 and older

Continue the twice daily habit, and when your child has teeth that touch, help them floss once a day.

10

Ages 10 and older

The routine of twice daily brushing should be enforced every day, along with daily flossing. By this age, your children should be able to brush their teeth on their own, but monitoring their brushing habits will help reinforce the importance.

Start with a gentle brushing:

1. Pick the right toothbrush.

The bristles should be soft, and the head should be small. Also, a thick handle is much easier for younger children to grip and maneuver.

2. Choose a toothpaste with fluoride.

This is one of the most effective ways to prevent cavities.

3. Let your children pick their toothpaste.

The flavor of kids' toothpaste is not as minty as adult toothpaste. The more they like the flavor, the more likely they will look forward to brushing.



4. Teach children to brush in gentle circles across all tooth surfaces.

For best cleaning results, hold the bristles at a 45-degree angle while brushing.

5. Make sure children spit toothpaste into the sink after brushing.

6. You can make brushing fun by using a favorite song.

You can also take turns and let them brush your teeth. There are also brushing apps for children that help motivate them.



Most people rinse with water after brushing their teeth, but many dentists suggest not rinsing. The water will wash away the coating of fluoride that is in the toothpaste. That coating helps strengthen the teeth.

When to start flossing



Flossing is an important part of dental care.

1 +



Floss removes the food and plaque between teeth, helping prevent cavities and gum disease.

Let's take a look at 4 types of flossers:

String floss — traditional waxed floss is a go-to for most people. But for kids, learning to floss effectively with string floss is usually very challenging.



Floss picks — children can use these quite effectively. They are easier to hold and control, especially for little ones who are still learning gripping skills.



Flossers with built-in threaders — these hand-held flossing tools are very effective for children with braces, bridges or permanent retainers. Their design helps reach the nooks and crannies of the teeth and gums.

Water flossers — these devices are very effective for children with braces. The water pressure makes reaching complicated dental devices simpler than regular floss.



If you haven't already, schedule a dental appointment for your children ages 1 year and up.

Dental insurance plans typically cover preventive care services, like checkups, X-rays and cleanings. Depending on your plan, it may also cover a set percentage of the cost of other services.

Check with your plan if you have questions.



Better together

THE SOCIAL POWER OF GROUP WORKOUTS

Looking for a way to stay active this season? Group exercise may be the answer.

Not only is it a way to stay fit and active, but it also provides benefits that'll enhance your overall well-being. **We'll explore 7 benefits of exercising with a group, even if it's with just 1 other person.**

1. Make connections and friends!

One of the most significant benefits of group exercise is **the opportunity to socialize**.

Whether you're just starting your fitness journey or you're a seasoned athlete, exercising with others is a great way to meet people and make friends. Workouts are designed to be fun and engaging, making it easy to connect with people who share similar interests.



**PLUS 4
MORE
CHEMICAL
BENEFITS**



2. Push yourself to new heights.

Exercising with others is a powerful motivator. It creates social facilitation, a psychological phenomenon where an individual's performance on a task improves in the presence of others.

When you're surrounded by people who are pushing themselves to new levels, you're more likely to do the same. Collective energy can be a powerful incentive for achieving your fitness goals — you're less likely to slack off when you're surrounded by others working toward their goals. **One study found that 95% of participants who started a weight-loss program with friends completed the program, compared to 76% of participants who did it alone.**





SEROTONIN

The calming chemical gained from sun exposure, mindfulness and nature walks.



OXYTOCIN

The love chemical gained from petting animals, helping others and socializing.

3. Achieve your fitness goals.

Group workouts can be an effective way to boost your metabolism. Many group fitness classes are designed to push you to your safe limits, helping you **burn more than 400 calories** in a single session.



ENDORPHINS

The pain killer chemicals gained from listening to music, exercising and laughing.

4. Feel better and less stressed.

Group settings can lower your stress levels and **improve your mood by 26%**.

Your body releases more endorphins (your “feel-good” hormones) when exercising with a group. Group exercise activates the brain’s reward system, which is regulated by dopamine. This can bring a sense of pleasure and accomplishment that reinforces the desire to exercise again. Training in sync with others can boost your pain tolerance through the release of endorphins.

5. Find your fit.

Group exercise is also **suitable for anyone**, regardless of your fitness level.

Most classes and outdoor activities follow a clear and organized structure. This makes it easy to follow along and stay on track. The structured approach can be particularly helpful for those new to exercising or those trying something new. You can pick and choose classes that align with your interests and fitness level.

Always consult your physician before beginning a new exercise program.

6. Stay on schedule.

When you commit to group exercising, you're more likely to **stick to a schedule**.

Group exercise plans motivate you to get out of the house, a major hurdle for many people.

Paying for a class or activity makes you more invested in showing up and making the most of your time. It's an excellent way to establish a routine, which can have a positive impact on both your physical and mental health.

7. Save money.

One of the most significant advantages of **group exercising is its affordability**.

Because you're exercising with others, the cost is typically lower than working with a personal trainer. It's also an accessible option for people of all budget levels, allowing you to achieve your fitness goals without breaking the bank.



DOPAMINE

The reward chemical gained from achieving a goal, eating yummy food or getting a good night's sleep.



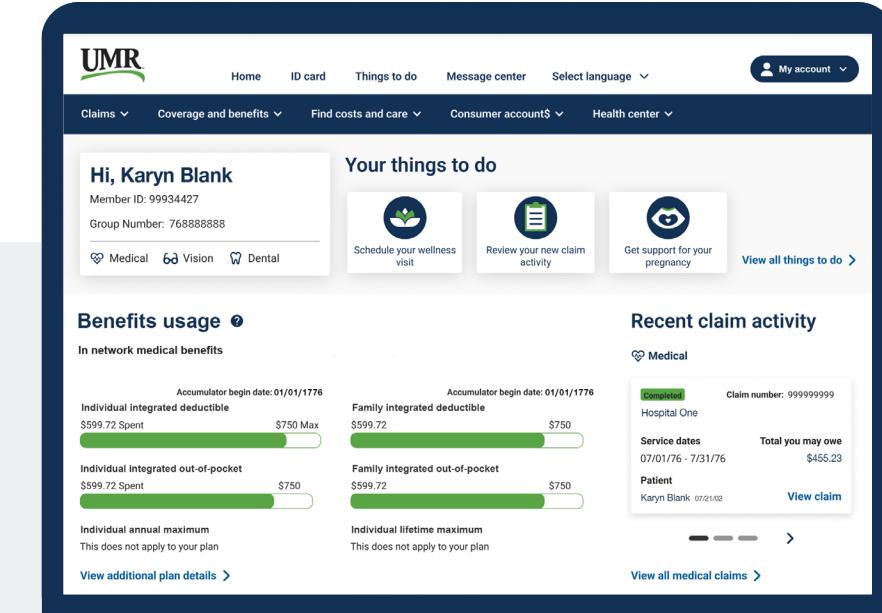
There are so many reasons why group exercising continues to be an increasingly popular fitness choice. So consider giving it a try.

You might be surprised by the positive impact it has on your life.

Your things to do on umr.com

Your health care manager at your fingertips

Sign in to **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.



The screenshot shows the UMR website homepage. At the top, there is a navigation bar with links for Home, ID card, Things to do, Message center, Select language, and My account. Below the navigation bar, there is a secondary navigation bar with links for Claims, Coverage and benefits, Find costs and care, Consumer account, and Health center. The main content area starts with a greeting "Hi, Karyn Blank" and member information (Member ID: 99934427, Group Number: 768888888). To the right, there is a section titled "Your things to do" with three buttons: "Schedule your wellness visit", "Review your new claim activity", and "Get support for your pregnancy". Below this, there is a section titled "Benefits usage" showing "In network medical benefits" with several progress bars. To the right, there is a section titled "Recent claim activity" showing a medical claim for "Hospital One" with a total amount of \$455.23. At the bottom of the page, there is a link "(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)

Visit **umr.com** today to take advantage of this time-saving feature!

The spin cycle

Distinguishing vertigo from dizziness



We've all felt a little off-balance due to:

- Standing up too quickly
- Being woozy after a long day
- Skipping a meal

Many may call this "dizziness," but when it turns into a spinning sensation, it's actually vertigo.

While dizziness and vertigo are often confused, knowing the differences can point to an underlying issue that may need medical attention.

DIZZINESS

Dizziness is a broad symptom that can describe several different feelings, like feeling faint, lightheaded or unsteady. It's a general feeling that something isn't right with your balance or awareness.

There can be many reasons for dizziness, including:



A drop in
blood pressure



Dehydration



Anxiety or
panic attacks



Medication



Inner ear issues

VERTIGO

While dizziness describes many sensations, vertigo is a more specific type that involves a false sense of movement even when you are still. This feeling can come from a problem in the vestibular system, which is part of the inner ear and brain that helps control balance. **Vertigo often lasts longer than dizziness or occurs in episodes.**

INNER EAR



With vertigo you may experience:



Nausea



Trouble
standing or
walking



Quick, jerky eye
movements

GOOD BALANCE ILLUSTRATED

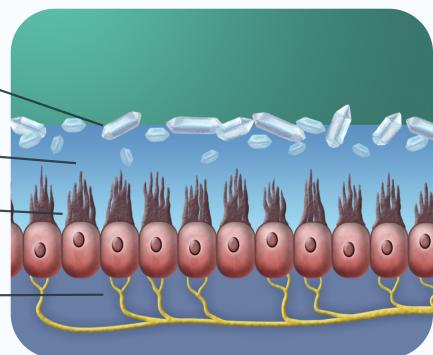
Calcium carbonate crystals add weight to the membrane, making the sensory hairs and nerves more responsive. This added weight interacts with gravity, putting pressure on the hairs. The brain uses this pressure, along with the position of the hairs, to determine your orientation and sense of balance.

1,000
crystals
per ear

Membrane

Hairs

Nerves
talk to
the brain



Common causes of vertigo

Benign Paroxysmal Positional Vertigo (BPPV)

Happens when tiny calcium crystals inside the ear move out of place. It triggers short but intense spinning episodes when you move your head a certain way.

Meniere's disease

Causes fluid buildup in the inner ear. It may lead to hearing loss, ringing in the ears (tinnitus) or a feeling of fullness in the ear.

Vestibular migraine

Involves vertigo brought on by migraines.

Vestibular neuritis

Happens when the inner ear is inflamed due to viral infections. This may cause sudden, severe vertigo and balance problems.

VERTIGO ILLUSTRATED

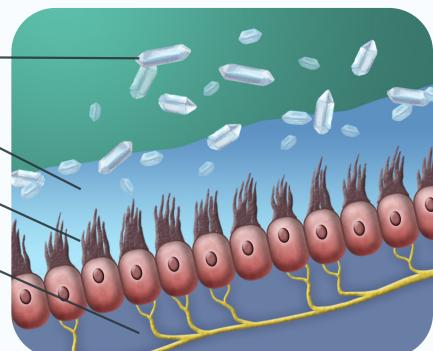
When the crystals move out of place, they disturb the tiny hairs and nerves that send signals to your brain. If the crystals travel further into the ear canal, they reduce the normal pressure on these hairs, which can throw off your balance and cause vertigo.

Crystals
move

Membrane

Hairs move

Nerves
communicate
this chaos to
the brain



Who gets vertigo and what to do about it

While vertigo isn't rare, some people are more likely to experience it than others. Older adults are more likely to experience position vertigo (similar to BPPV) that's triggered by sudden spinning movements. Women are more likely than men to experience vertigo in conditions such as BPPV.



WHAT TO DO IF YOU EXPERIENCE VERTIGO

For short or mild episodes, sit or lie down to prevent falling and give yourself a moment before standing again.

SEEK MEDICAL ATTENTION IF:

- Symptoms are severe or persistent
- Vertigo is paired with:
 - Severe headache
 - Chest pain or heart palpitations
 - Loss of movement, vision or hearing
 - Fainting or vomiting

See a health care provider if you experience recurring or unexplained episodes, even if they're not severe.



Vertigo can be seasonal

Vertigo symptoms tend to appear in late winter and spring, while non-vertigo dizziness peaks in the summer months. Factors like humidity, temperature and changes in atmospheric pressure can play a role. These shifts explain why some people notice their symptoms flare up during certain times of the year.



Getting a diagnosis

Because vertigo can feel a lot like general dizziness, doctors rely on the patient's symptoms, physical exams and targeted tests to reach a diagnosis.

To confirm the cause, doctors may use:

- Maneuver-based exams like the Dix-Hallpike test, which can trigger vertigo in patients with BPPV
- Balance and coordination tests
- Eye movement tracking
- Hearing tests
- Imaging (CT or MRI) scans to rule out brain-related conditions like stroke or tumors

Treatment

Treatment depends on the root cause. Some approaches can include:

Vestibular rehab

Designed to retrain the brain to use other senses, like vision or touch, for balance

Epley maneuver

Specific head movements that help move displaced calcium crystals back where they belong in the ear (be sure your health care provider shows you the proper technique before you try it on your own)

Medications

- Antihistamines (reduce spinning sensation)
- Antiemetics (reduce nausea)
- Corticosteroids (reduce inner ear inflammation)
- Diuretics (manage fluid buildup)

Treating underlying causes

Antibiotics or antivirals may be used to treat infections. Surgery may be recommended for structural inner ear problems.

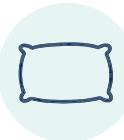
Prevention

While not every episode of dizziness or vertigo can be avoided, there are many steps you can take to reduce your risk and lower the chances of a recurrence. Simple lifestyle changes and preventive care can make a big difference in keeping symptoms under control.



Move slowly

Avoid sudden head or body movements. Take your time when standing up, turning your head or getting out of bed.



Sleep smart

Try sleeping with your head slightly elevated. If you have BPPV, avoid lying on the side that triggers your vertigo.



Stay hydrated

Drink plenty of water, especially during hot weather or when exercising.



Exercise regularly

Walking or yoga promotes good circulation, reduces stress and helps maintain balance.



Watch your diet

Limit caffeine, alcohol, salt and tobacco.

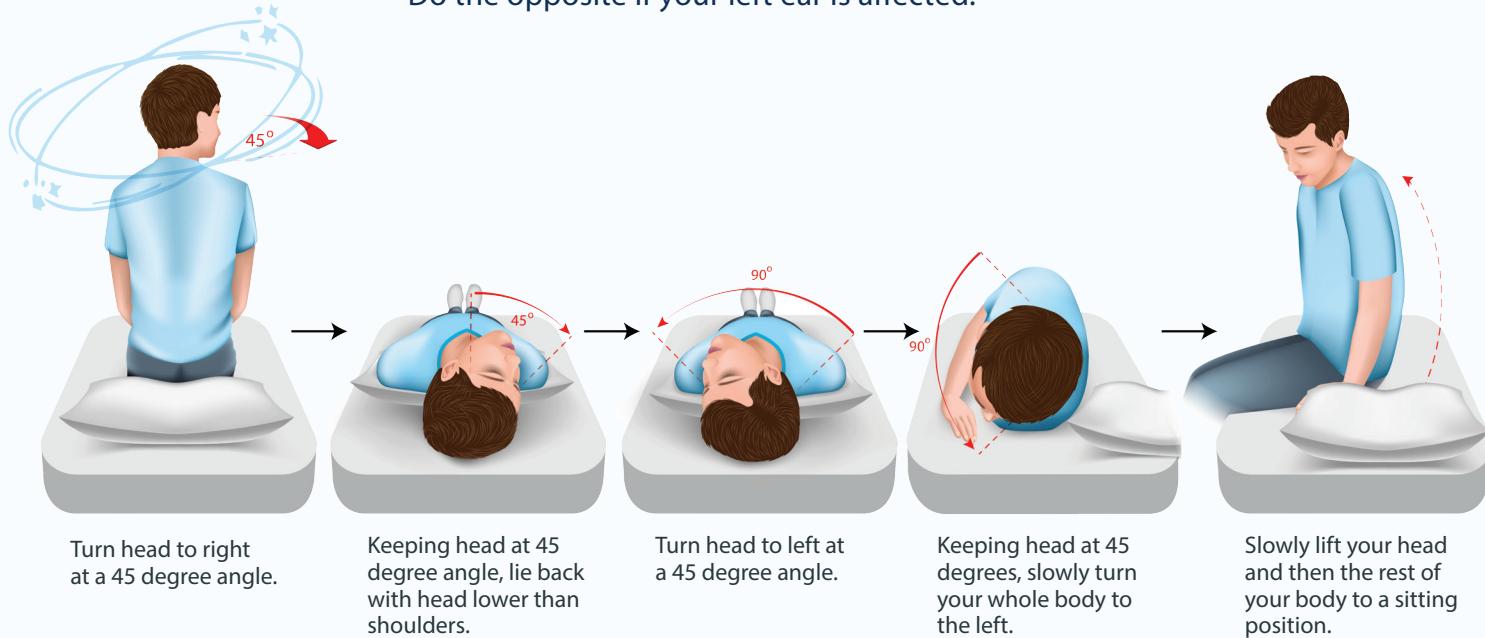


Check your vitamin D levels

Maintaining healthy vitamin D levels can lower the risk of recurring BPPV episodes.

EPLEY MANEUVER (for right ear manipulation)

Do the opposite if your left ear is affected.

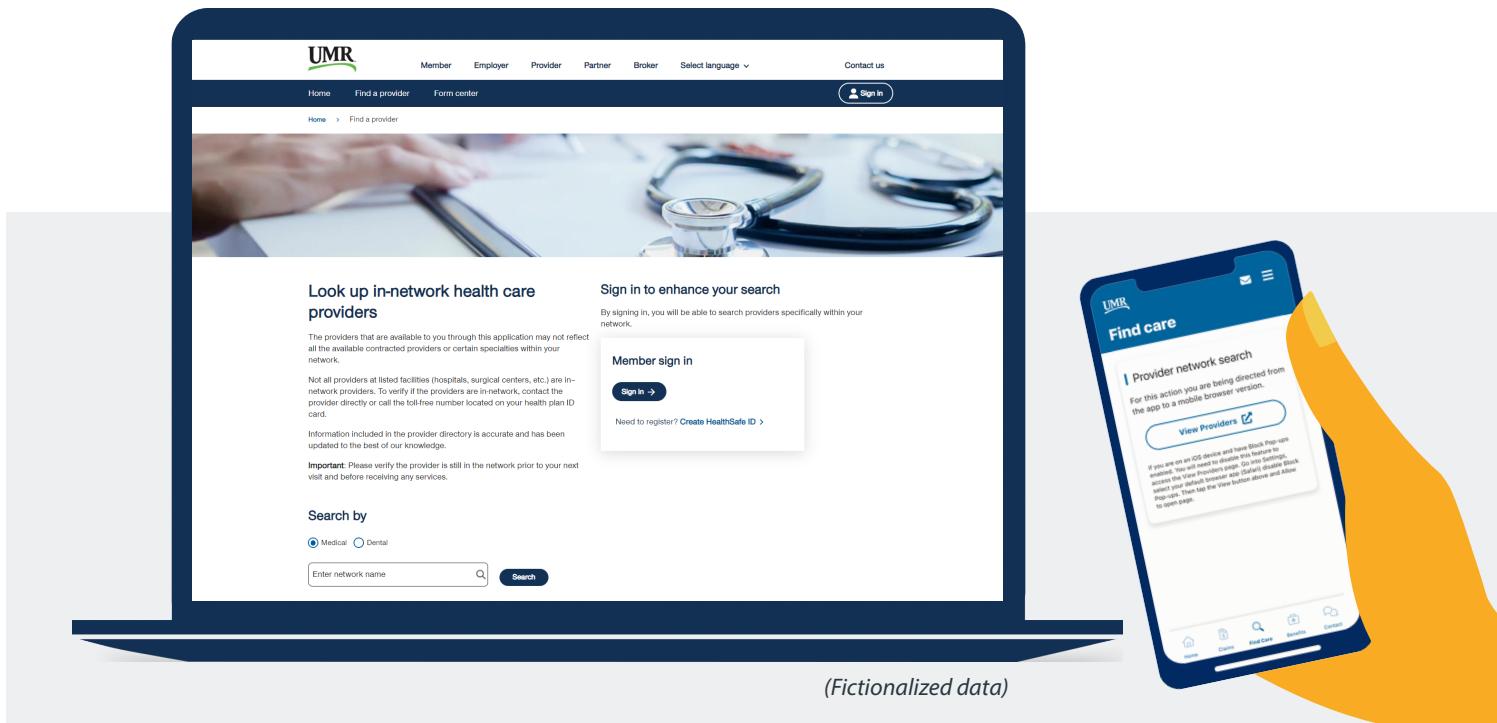


Understand the difference

Understanding the difference between dizziness and vertigo can help you recognize when a symptom is harmless and when it needs medical attention. Knowing common causes, treatments and prevention strategies can help you take control of your balance and stop feeling stuck in the spin cycle.

Find a provider

Finding a network provider on **umr.com** or the **UMR app** has never been easier



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.

Sleeping apart – together

Does your romantic partner keep you awake at night snoring, tossing and turning or using electronics?



Do you find yourself routinely moving to the couch or the guest bed in the middle of the night? If so, you may want to consider a “sleep alliance” with your partner. A sleep alliance is simply a plan to sleep apart from each other regularly.



Experts estimate that 25-40% of couples have separate sleeping arrangements.

But since there's still stigma attached to what most people call a “sleep divorce,” we may never know the true figure. Those who advocate for creating separate sleeping spaces to get a healthy night's slumber have renamed the concept as a “sleep alliance” to try to combat the stigma.

Motivations

There are several reasons why partners might consider separate bedrooms. They range from minor annoyances to more serious health issues, but all can interfere with getting a good night's sleep for one or both partners.

Common reasons include:

- Different sleep schedules
- Snoring or sleep disorders
- Temperature preferences
- Mattress or covers preferences
- Light or noise sensitivity
- Children or pets in the bed
- Work or travel schedules
- Personal space and autonomy
- Health or medical recovery needs



Some of the benefits may include:

- Customized sleep environment
- Improved sleep quality
- Fewer sleep interruptions
- Better health and mood
- Reduced conflict
- More personal space



Benefits

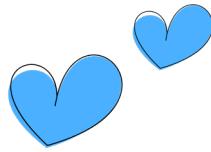
The overall goal is healthy sleep for both partners, which we know is crucial to overall physical and mental health.



- Less resentment
- Greater intimacy outside the bedroom
- Improved focus and productivity
- Accommodation of different schedules
- Support during illness or recovery
- Even personal safety if your partner hits or kicks in their sleep



Alternatives



Of course, not everyone has the space or money to set up a separate bedroom in their home. If you do, that's the ideal scenario for making sure both partners get quality sleep in an environment that best suits them.

If you can't sleep apart, talk to your partner and see if you can find compromises to make sleeping together work better for both of you. Some ideas:

- If your partner's snoring only keeps you awake if you haven't fallen asleep already, try going to bed earlier than them.
- If your partner likes to read or use electronics in bed, try going to bed later than them, or suggest headphones or a book light.
- Use a sound machine, earplugs or special sleep headphones to drown out noises that keep you awake.
- Invest in a split mattress that lets you each control the firmness, position and temperature.
- Use separate bedding if one of you sleeps hotter or colder than the other.
- Consider separate beds with a room divider.
- Get screened for sleep apnea if snoring, gasping or choking is the main source of your sleep incompatibility.



Prioritizing your sleep doesn't mean you have to neglect your relationship.

If you're worried about losing intimacy, try having cuddle time before bedtime, scheduling time to connect during the day or having sleepovers. The most important thing to remember is that you're on the same team, and the goal is for both of you to get the best night's sleep possible. If you're losing sleep, be honest about how your different sleep styles and habits are affecting you. Focus on finding solutions rather than placing blame.

Striking oil



Get to know the healthy oils that make your cooking sizzle

Oils are a key ingredient in cooking and baking. They bring function and flavor to many favorite recipes. But how do you know which oils are heart healthy, tasty, temperature-appropriate and affordable? With so many options, it's helpful to see what each oil brings to the table, so you can decide what works best for you.

Fat is flavor, the key ingredient in helping foods taste delicious.



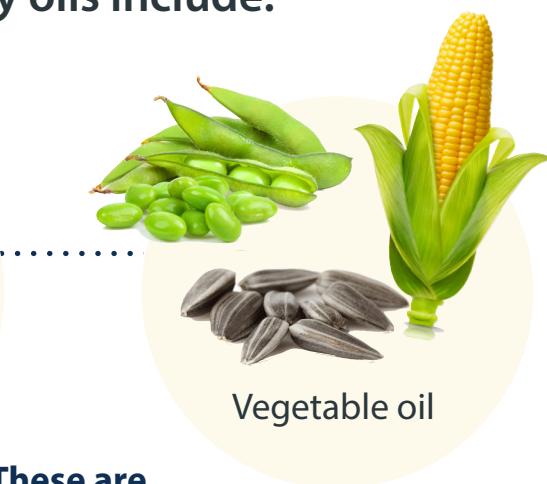
What makes some oils healthier than others?

When choosing an oil for cooking and baking, it's helpful to know that all vegetable oils are typically a blend of mono-unsaturated, polyunsaturated and saturated fat. Heart-healthy oils are high in monounsaturated and polyunsaturated fats, which can help increase your good HDL cholesterol and lower your bad LDL cholesterol.

Some heart healthy oils include:



Olive oil



Vegetable oil

Cooking oil 101

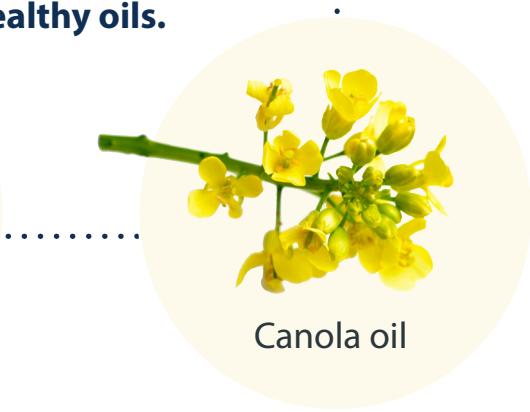
- Oil is a fat that is liquid at room temperature.
- All oils are high in calories. Always use in moderation.



Peanut oil



Avocado oil



Canola oil



Sunflower oil



Soybean oil



Grape seed oil

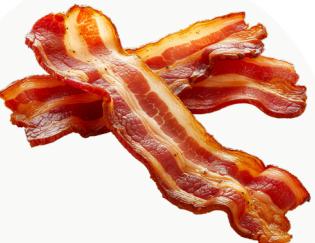


Palm fruit oil

Saturated fats include:



Shortening



Bacon grease



Lard



Coconut oil

Saturated fats (not healthy)

Saturated fats can increase cholesterol and should be avoided or used infrequently in small amounts. It's best to avoid partially hydrogenated oils because they contain trans fats, which can create inflammation leading to heart disease, stroke, diabetes and other chronic conditions. Unlike vegetable oils that are liquid at room temperature, saturated fats are solids at room temperature.

Cooking with oil

Many cooks use different oils for different reasons. As a general rule, the type of fat determines the level of heat for cooking.

What's a smoke point?

Different oils have different smoke points. A smoke point is the temperature at which an oil or fat begins to burn. A high smoke point means it can be used at high temperatures, including frying. A low smoke point means the oil will burn easily as cooking temperatures rise.

High smoke point:

400°F and higher — best for frying

Low smoke point:

225°F and lower — best for dips, dressings and low-heat cooking

Healthier cooking oils at a glance

Oil type	Saturated fat level	Smoke point in degrees F	Best use	Cost level
Extra virgin olive oil	Low	Medium - 350-400	Salad dressing Sautéing	\$\$\$
Canola oil	Low	High - 400	Frying Baking	\$
Vegetable oil	Low	High - 400	Frying	\$
Avocado oil	Low	Highest - 520	Frying	\$\$ - \$\$\$
Peanut oil	Low	High - 450	Cooking with high heat, like stir frying	\$\$

It's all in the delivery



There are times when a recipe may call for a spritz of oil to help with browning or crisping. When using an air fryer, spraying a bit of oil on the food can help ensure even browning. Most liquid oils can be transferred to a spray bottle or pump for easy use. Also, spraying oil versus pouring it from a bottle can help you reduce the amount of oil used in cooking, which is a helpful way to reduce calories from fat.

How to dispose of used cooking oil

You may cook with larger amounts of oil at times, like for deep-frying. Once the cooking is done, disposing of that oil can be tricky. Do not pour large quantities of cooking oil down the drain. It will clog your pipes and possibly the neighborhood sewage system. Here are 3 steps to properly disposing cooking oil:

1. Cool it

Before handling used cooking oil, let it cool completely for your safety.

2. Seal it

Keeping the oil contained helps you avoid disposal messes. Any container that can be sealed, including the bottle the oil came in if it's empty, is a good option.

3. Trash (or recycle) it

Once the cooled oil is in a sealed container, you can safely put it in your garbage for pickup. Or, your city may have a recycling center for cooking oil.

Battle royale: Butter vs. olive oil



And the winner is — olive oil.

It's the healthier and more versatile option since olive oil performs well at high temps and has heart-healthy benefits. While butter is flavorful, it's a saturated fat, which can increase the risk of heart disease.

EVOO? VOO? OO?



Olive oil is the most popular oil used in cooking. But choosing between the different types can be confusing. Here's a quick guide to help:

Extra virgin olive oil (EVOO)

This is the highest grade of olive oil and is usually a higher cost (though you may find it on sale at times). It's minimally processed, making it the most flavorful option and the highest in health benefits. EVOO is often used for dressings and dips.

Virgin olive oil (VOO)

This is a slightly lower quality oil than EVOO and undergoes a similar process. It features a milder flavor and higher smoke point than EVOO, making it a good choice for sauteing.

Olive oil (OO)

This is typically a blend of natural and refined olive oils. It's a lower quality oil than VOO with a more neutral flavor. It has a higher smoke point, making it ideal for cooking at high heat.

Heart-healthy nutrition tips

Making changes to your diet is a proven way to help control high blood pressure (hypertension). These changes can also help you lose weight and lower your chance of heart disease and stroke.

Eat foods that are naturally low in fat.

These include whole grains, fruits and vegetables.

Read food labels.

Pay special attention to the level of saturated fat.

Avoid or limit foods that are high in saturated fat

(more than 20% of the total fat).

Foods high in this type of fat include egg yolks, hard cheeses, whole milk, cream, ice cream, butter and fatty meats.

Limit how much fried and processed food you eat.

Pay attention to how foods are prepared.

Healthy ways to cook fish, chicken and lean meats are broiling, grilling, poaching and baking. Avoid adding high-fat dressings or sauces.

Choose lean protein foods.

These include soy, fish, skinless chicken, very lean meat and fat-free or 1% fat dairy products.

Avoid foods with the words “hydrogenated” or “partially hydrogenated” on their labels.

Limit how many commercially prepared baked goods you eat.

This includes donuts, cookies and crackers.



Talk to your doctor before making changes to your diet.

Your doctor can refer you to a dietitian who can help you create a healthy meal plan. Be sure to ask what your blood pressure target is. Your target will be based on your risk factors and other medical problems you may have.

MONTHLY HEALTH OBSERVANCES FOR WINTER

JANUARY Thyroid Awareness Glaucoma Awareness Birth Defects Awareness

FEBRUARY American Heart Cancer Prevention Low Vision Awareness

MARCH Sleep Awareness Week (March 8-14) Developmental Disabilities Awareness Nutrition Month



Everyday health and fitness bling

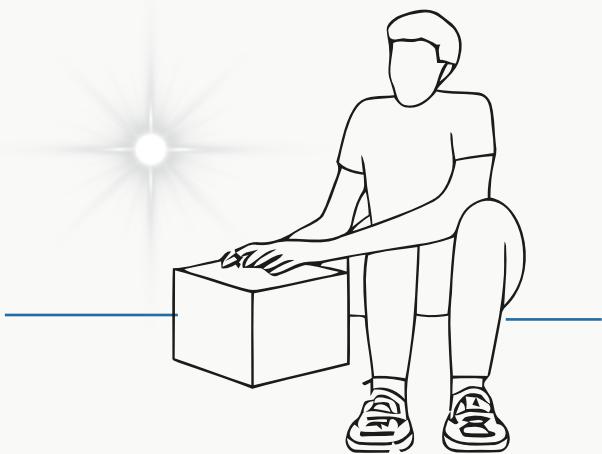
Many of us are starting the new year with resolutions for better health. Some of us may even be considering purchasing wearable fitness or activity tracking devices to help us reach our goals. With so many choices out there, which "wearables" are best to help you stay focused?

Most popular wearables

(iPhone and Android compatible)

1. **Fitness rings**
2. **Fitness watches**
3. **Fitness wristbands and bracelets**
4. **"Smart" exercise gear**

Let's look at the top types of devices in this \$70 billion a year industry.



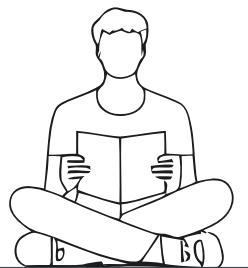


Fitness rings

They're the most discreet wearables, worn like jewelry. Newer versions are smarter than earlier designs that first debuted in 2015. Biosensors read your body temperature and heart rate, providing overall health information. The Oura Ring 4 and the Quasi Ring offer these features and more.

FEATURES:

- Measure blood sugar
- AI-measured hormone levels predict fertility in men and women
- Predict menstrual cycles
- Vitals delivered instantly
- Circadian rhythm and mental tracking tell you precisely when to go to sleep, or if you're too stressed and need a break



There's 1 ring that's super high-tech. It's the ULTRAhuman AR ring. Wearing it is like having a nutritionist and trainer wrapped around your finger. It tells you when you'll be most productive based on your cortisol and glucose levels. Body scan alerts even provide you with early warning signs of inflammation. It also provides continuous biosensing to let you know you're sick before symptoms appear.

WEARABILITY: They're similar in weight to 1-2 pennies. They're also scratch- and water-resistant and made mostly of titanium.

PRICES: \$30-\$499

BATTERY LIFE: 4-7 days

APPS AVAILABLE: Sleep, stress, recovery and health monitoring typically comes standard with most devices. Some have recurring subscription fees for access to apps and your fitness and health data.

Fitness watches

These devices have grown in popularity since first hitting the market back in 2013-2014. They've become much easier to use thanks to integration with lots of apps. Among the top brands: Apple Watch, Whoop 5.0, Withings Scan Watch and Garmin Venue 3.

FEATURES:

- Monitor blood pressure with no cuff
- Track glucose levels
- AI-assisted heart monitoring
- Mental checks
- Monitor sleep habits
- Real-time tracking:
 - When to rest from strenuous workouts
 - Body temperature
 - Hydration levels
 - Nervous system tracking



If you want more of a traditional-looking watch, the Withings Scan Watch 2 fits the bill. These styles are also AI powered for chronic condition tracking.

WEARABILITY: They're similar in weight to a golf ball. Most models are also scratch- and water-resistant.

PRICES: \$30-\$1,000+

BATTERY LIFE: Average 16-40 hours. Energy efficient models boast up to 40 days in basic mode.

APPS AVAILABLE: Basic apps included on your phone track sleep, stress, recovery and minor health monitoring. You may pay recurring subscription fees for some of them.



Fitness wristbands and bracelets

These are the most affordable and budget-friendly wearables. Fitbits were the first of these devices, created in 2008. They continue to be strong contenders, keeping up with technology. Some of today's versions have built-in GPS tracking without using your phone. Fashionable Ringly bracelets are also popular.



FEATURES:

- All-day heart rate tracking
- Compactly designed with skin temperature sensors and stress detectors
- Can be worn in the shower and when swimming at depths of up to 164 feet

WEARABILITY: Exceptionally lightweight

PRICES: \$28-\$400

BATTERY LIFE: Up to 1 week

APPS AVAILABLE: Sleep, heart rate, workout activity and breathing available directly on the device.



DATA PRIVACY:

Wearables are not actively regulated because the Food and Drug Administration classifies them as general wellness devices. Only medical wearables used for treating conditions follow strict regulations.

Ingestible innovations

"Ingestibles" or "swallowables" are disposable pills delivering biosensing feedback about your gut and core health, digestive efficiency and other data while passing through your body.



Wearable gear

Smart headbands



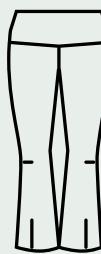
Provide real-time mind monitoring to detect your mood and focus.

Running socks



Track your pace, distance and style.

Yoga pants



Vibrate to encourage you to move your lower body.

Fitness shirts



Monitor your movement and heart rate while connected to your favorite app.

TRACKING ACCURACY:

False positives can and do occur. Remember, these devices only support fitness and wellness goals. Use them as guides, but consult with your doctor about health-related concerns.

NOTE: References to specific products or services do not imply endorsement or recommendation by UnitedHealthcare.

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 on COVID-19, 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.

Meatball soup

MAKES: 4 SERVINGS



Mixed vegetables, meatballs and brown rice make a delicious and hearty soup that will warm you up on a cold winter night.

INGREDIENTS

- 6 cups water
- 1/3 cup brown rice, uncooked
- 3 low-sodium beef or chicken bouillon cubes (or 1 tablespoon low-sodium bouillon powder)
- 1 tablespoon oregano
- 8 ounces 90% lean ground beef (or turkey or chicken)
- 1 medium tomato, finely chopped
- 1/2 medium onion, peeled and finely chopped
- 1 large egg
- 1/2 teaspoon salt
- 2 cups fresh vegetable mix, chopped (carrots, celery and spinach)

DIRECTIONS

1. Wash hands with soap and water.
2. In a large pot, combine water, rice, bouillon cubes and oregano. Bring to a boil over high heat.
3. Stir to dissolve bouillon. Reduce heat to low and simmer.
4. Meanwhile, in a large bowl, mix ground meat, tomato, onion, egg and salt. Form into 12 meatballs.
5. Add meatballs to broth mixture and simmer 30 minutes.
6. Add vegetables. Cook 10-15 minutes or until meatballs are cooked to 165°F and rice and vegetables are tender.
7. Serve hot.

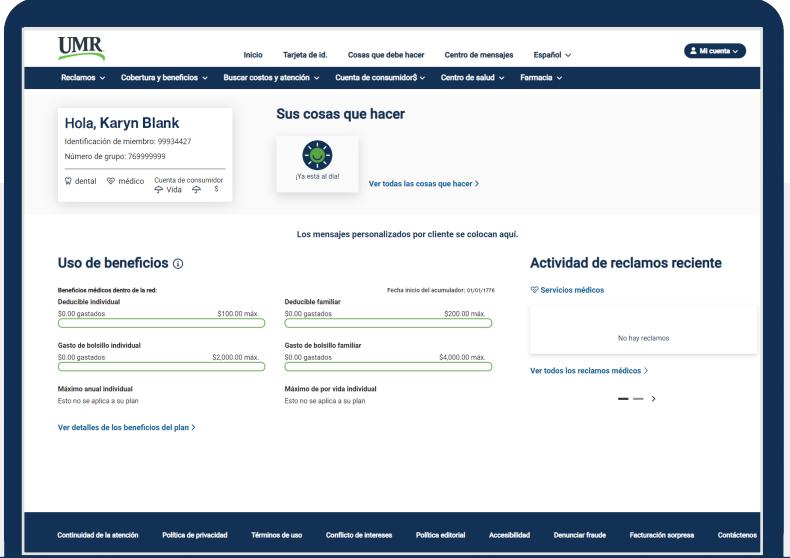


**For more healthy recipes,
visit [MyPlate Kitchen](#).**

Recipe courtesy of U.S. Department of Agriculture.

En Español

Recursos para ayudarle a vivir una vida mas saludable



The screenshot shows the UMR website interface in Spanish. At the top, there is a navigation bar with links like 'Inicio', 'Tarjeta de id.', 'Cosas que debe hacer', 'Centro de mensajes', 'Español', and 'Mi cuenta'. Below the navigation, a sidebar on the left displays member information: 'Hola, Karyn Blank', 'Identificación de miembro: 99934427', and 'Número de grupo: 66999999'. It also shows benefit categories: 'dental', 'médico', 'Cuenta de consumidor', 'Vida', and '\$'. The main content area features a section titled 'Sus cosas que hacer' (Things to do) with a green circular icon and the text '¡Ya está al día!'. Below this, there are sections for 'Uso de beneficios' (Benefit usage) and 'Actividad de reclamos reciente' (Recent claim activity). The 'Actividad de reclamos reciente' section shows a message: 'No hay reclamos' (No claims). At the bottom of the page, there are links for 'Continuidad de la atención', 'Política de privacidad', 'Términos de uso', 'Conflictos de intereses', 'Política editorial', 'Accesibilidad', 'Denunciar fraude', 'Facturación sorpresa', and 'Contactenos'.

(Datos ficticios)

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

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 confinable, visite **umr.com** y seleccione **Health education library** (Biblioteca de educación 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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UMR is not an insurance company. Your employer pays the portion of your health care costs not paid by you.

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