Be ready for a rainy day
Preparing for the unexpected can help keep you covered

Where do foods stay freshest?

GREAT GRAINS: 3 ideas to jazz yours up
## Shelf smarts

*Keep foods in the fridge fresh — where you store them matters*

A trusty fridge keeps its cool 24/7. But, some parts of your refrigerator are actually colder than others. For foods to be at their best, it matters where they’re stored. So, clip and keep this fridge-worthy chart as a handy reminder.

| Condiments, jellies and other long-lasting items. | In the door | Cool |
| Juice, butter, eggs (in the carton), yogurt and leftovers. | On the center or top shelf | Cold |
| Milk (preferably on the back of the shelf) and raw meats. | On the bottom shelf | Colder |
| Deli meats and cheeses. | In the meat drawer | Coldest |
| Fruits and veggies. Keep fruits in a separate drawer — they give off a gas that may cause veggies to over-ripen. | In the crisper drawers | Crisp |

**Chilling advice.** To make sure your food stays fresh and safe to eat, remember to:

- Set your refrigerator’s thermometer to 40° F or below.
- Wipe up spills right away. And, about once a week, do a full cleaning with warm, soapy water.
- Toss the science experiments. Most cooked leftovers are good only for about four days — at most.

**Recipes for disaster?** Learn how to avoid common mistakes that can lead to foodborne illness. Visit www.foodsafety.gov.

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## 3 tips to beat deadline stress

It’s a fine line: A pressing deadline can keep you alert. But, too much stress can leave you strained and drained. So, how do you get things done without buckling under the pressure? Here are three on-the-spot techniques to try:

1. **Imagine success.** Close your eyes — and picture the goal you need to meet. Now, see yourself doing it well — and on time.

2. **Break it down.** Identify each step it will take to finish your project. Work on one task at a time. And, when you cross off a to-do, enjoy a “ta-da!” moment before you move on.

3. **Take a quick breather.** A short break may boost your stamina — so you can stay on task longer. Head out for a brisk walk around the block, if possible. Or, do some gentle stretching — or try a few slow, deep breaths.
Being there

Everyday ways to help someone with cancer

Someone you care about is facing cancer — and you want to help. But, how?
Perhaps the best way to show you care is to lend a sympathetic ear. If your friend or loved one wants to talk, try to simply listen — without judgment or unwanted advice. That may be tremendously comforting.

And, you may be able to help in other meaningful and practical ways, too. Start by asking, “Is there something specific I can do for you?” If the person holds back, try making some suggestions. For example, you might:

**Pinch hit.** How about volunteering to drive the carpool or walk the dog?

**Feed the family.** Offer to shop for groceries, bring ready-to-eat meals or circulate a sign-up sheet for others who want to help.

**Handle honey-dos.** Perhaps you could mow the lawn, mop floors, do laundry or oversee home repairs.

**Be a caring companion.** Does your friend need rides to medical appointments? Or, could you keep him or her company during therapies?

Whatever you agree on, each giving act says, You matter to me — and you’re not alone.

### Nailed it!

**Tips for a safer home pedicure or manicure**

A trip to the spa or salon can be a real treat. But, maybe you like to break out the nail file now and then for an at-home manicure or pedicure, too.
Whenever you take your fingers or toes into your own hands, remember these steps for your safety and comfort.

**Make a fresh start.** Clean your tools — and hands and feet — first. Consider having separate grooming sets for manicures and pedicures — and never share them with family members or others. That way, you won’t transfer bacteria.

**Be kind to your cuticles.** They’re a natural barrier for infection. So, it’s best never to cut them. If you push them back, use a rubber cuticle pusher or a manicure stick — and be gentle.

**Take a break from the fake.** Do you wear artificial fingernails? Every couple of months, it’s a good idea to go without to let your own nails breathe — at least for a few days.

**Toe the line.** Cut toenails straight across. Rounding them could lead to ingrown nails.

Finally, if you have diabetes or poor circulation, talk with your doctor. Your feet and skin may need special care.

*Artificial nails should be applied only to healthy nails. For example, they are not recommended for people with brittle nails or those prone to fungal infections.

### Fun fact

What a whiffer on your woofer! A dog’s nose has about 220 million smell receptors. How does that compare to humans? We have roughly 5 million.
Be ready for a rainy day

Prepare for what may be ahead — and enjoy some peace of mind

YOU KNOW THE FEELING: It starts to rain — and you actually remembered your umbrella. Or, you break your glasses — but you have a spare pair. No matter the circumstances, it can feel pretty good to be ready for what life throws your way.

You can’t always see them coming, but planning ahead can help you manage many of life’s emergencies, both big and small. Here are some important steps for being better prepared. You don’t have to take them all at once. Maybe tackle a few to-dos a week. And, before you know it, you’ll be set.

Know how you’ll stay in touch with family

In an emergency, you may need to contact your loved ones — to make sure they’re OK and to let them know you are, too. So, sit down with your family to decide how you’ll reach one another.

A good first plan of action is to have everyone text, call or email the same person to check in. Choose an out-of-town relative as a backup, too. Also, think about where you’ll meet — if you can’t get home when phones and email aren’t working. Maybe that’s a school, church or fire station. Finally, write down the plan and contact information — and make sure family members keep copies with them.

Stock up on emergency supplies

A first-aid kit can save the day — whether you’re up against a minor mishap or a more serious injury.

Have kits for your home and vehicles. You can buy a ready-made kit or put together your own. Some stores even sell sets designed for specific activities, such as camping or boating.

You should also keep some basics on hand in case a storm, power outage or other event strands you at home. Be sure to include:

- Drinking water for at least three days — that’s one gallon of water per person per day
- Nonperishable food, again at least three days’ worth — and a can opener
- Batteries, flashlights and a battery-powered or hand-crank radio
- An extra supply of any medications you take

Of course, medicines expire and batteries wear out. So, check your supplies on a regular basis. And, keep in mind: This list may not include everything you’ll need. See “A go-to resource for readiness” to learn more.
Set some money aside

Your car breaks down. Your spouse is laid off. Your child has a future in the big leagues — judging by the baseball that just went sailing through your neighbor’s picture window. It may not take a natural disaster for you to find yourself in a financial emergency. And, it’s never too late to start creating a cushion of savings.

Make a habit of putting away a little money from every paycheck — before you spend it on other things. Over time, aim to build up a safety net that could cover your family’s needs for at least three months. And, even if you have to start very small, that’s OK. It can add up — and some savings is better than none.

Learn first aid and CPR

A first-aid course can train you to help fast when someone is injured. And, many courses combine first-aid training with CPR, or cardiopulmonary resuscitation. According to the American Heart Association, when a heart suddenly stops, CPR can double — or even triple — the chance of survival.

Some classes will also show you how to use an automated external defibrillator (AED). If someone’s heart stops, this device may be able to restore a normal rhythm. AEDs are often found in public places. Parents and caregivers can also learn infant and child first aid and CPR.

To search for an accredited class, go to www.redcross.org/take-a-class.

Be clear about your care

No one likes to think about this situation. But, what if you were ill or injured — and unable to speak for yourself? Would your loved ones have the information they need to make medical decisions for you?

An advance directive allows you to name a person to make those important calls. And, it can also list certain treatments you would or wouldn’t want.

To learn more about advance directives — and to find forms specific to your state — visit www.caringinfo.org.

A pet project

When it comes to your pets, be more than a fair-weather friend.

Make sure your emergency plans include precautions for them, as well.

Food, water and supplies. Stock at least a three-day supply of water and food for each animal. And, think about other items you may need, such as pet medications and extra cat litter.

Travel. If you have to evacuate, having a crate or carrier can be invaluable.

Backup shelter. Pets may not be allowed in a public shelter. So, ask your vet or a local animal shelter for a list — including contact numbers — of other safe places where you may be able to leave your animal if needed.

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Find more at www.ready.gov

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<th>Topic: First-aid and emergency supplies</th>
<th>Look for: Build a Kit</th>
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<tr>
<td>Financial preparedness</td>
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CLICK AND LEARN

A go-to resource for readiness

Ready.gov is a website from the Federal Emergency Management Agency. It’s full of useful information for all kinds of emergencies, including natural and man-made disasters.
How’s your balance?

Make some moves to stay steady on your feet

LIFE CAN BE A BALANCING ACT — quite literally.

From climbing a stepladder to stepping up your tennis game, day-to-day activities are easier when your body is stable and steady. Without good balance, you can’t move as confidently — and you’re at risk of falls, which could lead to serious injuries.

So, no matter your age, find ways to build balance into your fitness routine. Here are some ideas to get you started:

Practice some basics. You can do these simple balance exercises just about anywhere:

• Take a one-foot stand. Put all your weight on one foot — and lift the other off the ground for 10 seconds. Repeat 10 to 15 times. Then do the same on the other foot.

• Walk heel to toe. Raise your arms to the sides, shoulder-height. Put one foot in front of the other. Your heel should touch, or nearly touch, the toes of your other foot. Focus on a spot ahead as you walk heel-to-toe for about 20 steps.

• Balance walk. Raise your arms to the sides, shoulder-height. Focus on a spot ahead as you walk in a straight line with one foot in front of the other. As you walk, lift your back leg. Pause for one second before stepping forward. Repeat for 20 steps, alternating legs.

At first, you may need to do these exercises with your hand on a chair or the wall — until you’re sure you can manage without support.

Go to the core. Strong muscles in your midsection or trunk work together for balance and stability. And, you can also rely on them to help protect you from a very common problem: low back pain.

Fitness experts often recommend stability balls for core workouts. These large bouncy spheres can be a fun way to improve fitness, flexibility and balance. Pilates is another good way to strengthen the core. To learn how to use a stability ball or do Pilates properly, work with — or look for a video by — a certified trainer.

Give tai chi a try. This ancient exercise began as a martial art — but today, it’s more often practiced for its health benefits. It combines slow, gentle motion, precise postures and deep breathing. And, experts say it can reduce the risk of falls, particularly for older adults. A qualified instructor can teach you to do the movements correctly.

For safety’s sake

Talk with your doctor before starting an exercise program — especially if you’ve been inactive or have a health condition. And, be sure to tell your doctor if you feel unsteady on your feet or have frequent falls.*

*If you’re unsteady on your feet, talk with your doctor about supervised balance training. Check your benefits plan to see what services may be covered.

Strong bones for life

Along with regular exercise, a varied and nutritious diet can help keep your bones solid and healthy. Talk with your doctor about your risk for osteoporosis — and if you need supplemental vitamin D and calcium.
**Jazz up your whole grains**

HERE’S A GRAIN OF TRUTH FOR YOU: Make at least half your grains whole grains — and your body will thank you.

Brown rice, barley, buckwheat, oats — whole grains such as these are packed with fiber and nutrients you need. Plus, these hearty foods help you feel full with fewer calories. So, when you make them part of your meals, you’ll be less likely to overeat.

**What a grain idea!**

Here are three quick and creative ways to turn a whole grain into a standout dish.* They may just inspire your own creations.

<table>
<thead>
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<th>Whole grain</th>
<th>Tasty add-ins</th>
<th>Hints and how-tos</th>
</tr>
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<tbody>
<tr>
<td><strong>Morning muesli</strong></td>
<td>+ Diced apple + Low-fat or fat-free plain yogurt + Sliced, toasted almonds</td>
<td>Mix ingredients together for a creamy make-ahead breakfast. Cover and refrigerate overnight. Sweeten with a little honey to taste. Enjoy warm or cold.</td>
</tr>
<tr>
<td>Old-fashioned oats, uncooked</td>
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| **Crunchy quinoa** | + Chopped steamed or roasted asparagus + Shredded carrots + Toasted walnuts | Rinse quinoa to remove the bitter outer coating. Cook according to the package directions. Add asparagus, carrots and walnuts. Season with a little olive oil, lemon juice and pepper. |
| Quinoa, uncooked | | |

| **Sweet and sagey rice** | + Chopped celery + Chopped dried apricots + Dried sage or chopped fresh sage | Coat a pan with cooking spray. Sauté uncooked rice and celery for a few minutes. Add water or low-sodium broth (base the amount on the rice package directions). Stir in apricots. Cook until rice is tender and liquid is absorbed. Top with sage. |
| Brown rice, uncooked | | |

*Based on recipes from the American Institute for Cancer Research

Safety note: Some foods mentioned here put young children at risk of choking. Also, make sure you’re aware of any allergies when serving food to children and guests.

What makes a grain whole?

Refined grains, such as white flour and white rice, have been through a process that removes the outer layer and the germ of the kernel. This takes much of the fiber and vitamins with it. A whole grain contains the entire kernel. When shopping for packaged foods, look for a whole grain listed as the first ingredient.
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A MESSAGE FROM WYOMING EDUCATORS’ BENEFIT TRUST

Can I use a generic?

UNDERSTANDING THE DRUGS

you take — and the alternatives that are available — could save you money. According to studies completed by Prime Therapeutics, generic drug alternatives may cost up to 80 percent less. The average price of a brand-name drug is $119, while the average for a generic is $18 (you may see a different savings based upon your prescription coverage).

When selecting a generic alternative, there are two different types that can often be used. First, 

generic equivalents are copies of the brand name using the same active ingredient. Many states allow pharmacists to automatically exchange brand-name drugs for generic equivalents. Second, generic therapeutic alternatives are drugs that have shown similar clinical effects to brand-name drugs used to treat the same condition. Generic therapeutic alternatives need to be prescribed by a physician.

Generic drugs sold in the U.S. are regulated and approved in the same manner as brand-name drugs and are therefore just as safe as the brand-name counterpart. Generic drugs are required to be the same as the brand-name drug in:

- Dosage
- Performance
- Safety
- Strength
- Quality
- Usage
- Active ingredient

Check with your doctor and pharmacist to see if there are any generic alternatives that you could be using.

WEBT reminder

Are you having a procedure done? Ensure it doesn’t need precertification or prior approval by consulting your benefit document or calling the WEBT office.

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