healthy wealthy&wise









# THE IMPACT OF AGE ON DIABETES

ne of the most dangerous conditions facing aging adults is diabetes. Diabetes, which affects nearly one in three adults over the age of 65, is a chronic disease that occurs either when the pancreas does not produce enough insulin or when the body cannot effectively use the insulin it produces. As people age, the risk of developing diabetes increases due to changes in metabolism, insulin sensitivity, and overall health. Key factors include:

Reduced Insulin Sensitivity: Cells become less responsive to insulin, leading to insulin resistance. This makes it harder for the body to manage glucose levels, increasing the risk of

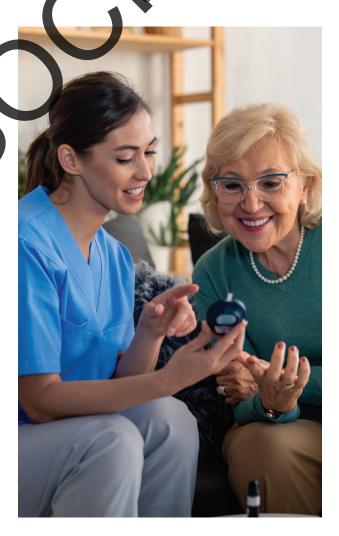
Type 2 diabetes.

Metabolic Slowdown: The body's metabolism slows, making it more difficult to efficiently process sugars and fats. This contributes to elevated blood glucose levels.

Pancreatic Function Decline: The pancreas, which produces insulin, may produce less insulin, exacerbating glucose regulation problems.

Resuced Muscle Mass: Muscle is important for metabolizing glucose. As muscle mass decreases, glucose remains in the bloodstream longer, increasing blood sugar levels.

Managing diabetes as we age goes beyond just controlling blood sugar levels—it requires a holistic approach involving living a healthy litestyle, as well as receiving regular medical care. This comprehensive approach can significantly improve quality of life for older adults living with diabetes.





By focusing on these preventive measures, older adults can significantly reduce their risk of developing diabetes.

- Eat healthy foods rich in whole grains, lean proteins, healthy fats, and fiber.
- Limit processed sugars and refined carbohydrates.
- Exercise. Even moderate exercise, like walking or swimming, can reduce the risk of diabetes.
- Maintain a healthy weight, as excess body fat, especially around the abdomen, increases insulin resistance.
- Monitor blood sugar levels regularly.
   Early detection allows for timely intervention.
- Manage stress.
- Get 7-9 hours of sleep every night.

Healthcare providers are critical in helping older adults manage diabetes. Routine screenings for glucose, cholesferol, and blood pressure are essential along with individualized care plans. Managing diabetes involves a combination of medications, lifestyle changes, and regular monitoring:

Medications: Medications like metformin are commonly prescribed to improve insulin sensitivity and lower alucose production in the liver. Some may require insulin injections if and medications are ineffective. Insulin the appropriate blood sugar levels by providing the insulin the body can no longer produce sufficiently.

Blood Sugar Monitoring: Regular glucose monitoring is critical for older adults to prevent hypoglycemia (low blood sugar) and other complications. Devices like glucose monitors help track blood sugar levels throughout the day.

Dietary Adjustments: For those already managing diabetes, a well-balanced diet is essential. Reducing refined carbs and focusing on fiber-rich foods, lean proteins, and healthy fats helps control glucose Consulting a dietitian may help in creating an individualized plan.

Exercise Programs: Staying physically active is not only preventative but also vital for managing diabetes. Exercise helps maintain muscle mass, increases insulin sensitivity, and reduces the risk of cardiovascular complications.

Comorbidity Management: Diabetes often coexists with other health issues such as high blood pressure and cholesterol. Managing these conditions through medications or lifestyle changes is essential for preventing complications.

Foo Care: Diabetes can lead to poor circulation and nerve damage (neuropathy), particularly in the feet. Regular foot care, including inspections and wearing proper footwear, can prevent infections and injuries, which are slow to heal in people with diabetes.

**Vaccinations:** People with diabetes are at a higher risk of infections. Vaccines like the flu shot, pneumonia vaccine, and shingles vaccine are recommended to reduce the risk of illness.

Living with diabetes as an older adult can present challenges, but it's also an opportunity to take charge of your health and well-being. Adopting a positive outlook, focusing on balanced nutrition, and staying active can help you feel your best every day. Remember, diabetes is just one part of your life; it doesn't define who you are. With the right support and a proactive mindset, you can thrive and live well at any age.



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# WARM UP YOUR HOME & COOL DOWN YOUR LILLS

Winter guarantees two things; lower temperatures and higher heating costs! Don't resign yourself to the high costs of keeping your home warm. Implementing a few energy-efficient measures can lead to substantial savings. Here are some practical tips for winterizing your home along with estimates on how much you could save

Seal Drafts and Insulate - One of the most effective ways to reduce neating costs is to identify and seal drafts around windows and doors. According to the U.S. Department of Energy, drafts can account for 30% of heating energy use. To seal drafts, you can use

weatherstripping or caulk. For more significant air leaks, you might want to install door sweeps or draft stoppers. Sealing drafts can save you between 10% and 20% on your heating bill.

Upg ade Your Insulation - Proper insulation is vital for maintaining a comfortable temperature in your home. Check the insulation levels in your attic, walls, and floors. If your insulation is insufficient, consider adding more to reduce heat loss and keep your home warmer. Upgrading insulation can save you up to 20% to 30% on your heating costs.





Invest in a Programmable Thermostat - A

programmable thermostat allows you to set your heating schedule according to your daily routine. By lowering the temperature when you're not home or while you sleep, you can save energy without sacrificing comfort. Using a programmable thermostat can save you 10% to 30% on your heating bill.

Service Your Heating System - Regular maintenance of your heating system ensures it operates efficiently. Schedule an annual inspection and cleaning with a qualified technician. This includes checking for leaks, cleaning ducts, and replacing filters. A well-maintained heating system can be up to 15% more efficient.

Utilize Natural Light and Heat - During the day, open curtains and blinds to let in natural light and warmth from the sun. This can help heat your home without using your heating system. Close them at night to retain heat. While this method may not lead to direct monetary savings, it can reduce the need for heating and help maintain a warmer environment, potentially saving 5% to 10% on heating costs.

Use Space Hoaters - If you spend most of your time in one or two rooms, consider using space heaters to supplement your heating system. This allows you to lower the thermostat for the entire house while keeping specific areas warm. Using space heaters wisely can save you up to 20% on your heating bill, especially if you lower your thermostat.

Invest in Energy-Efficient Windows - If your budget allows, consider replacing

old windows with energy-efficient models that are designed to reduce heat loss. Double or triple-pane windows with low-E coatings are effective in keeping your home warm and can reduce your heating bill by 10% to 25%.

#### Consider Renewable Energy ources

If you're looking for long-term savings, consider installing solar panels or a solar water heater. While the initial investment may be significant, the long-term savings on energy bills can be substantial. Depending on your energy usage and local incentives, solar energy can reduce your electricity bill by 50% or more.

Winter doesn't have to be synonymous with high energy bills. By implementing these energy-saving tips, you can create a warmer, more comfortable home while significantly reducing your heating costs. By being proactive and making smart choices, you can enjoy the winter season without breaking the bank.





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#### When to use Urgent Care:

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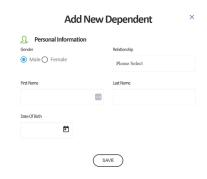
Access the Member Portal at login.mylifebenefits.org. Call (800) 557-5024 for login assistance.

#### ADDING DEPENDENTS TO TELEMED FOR LIFE:

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**Disclosure: THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance.** State restrictions list is available at dialcare.com/states.





# THE IMPORTANCE OF FAMILY TRADITIONS: CELEBRATING WINTER HOLIDAYS TOGETHER

Family traditions hold a special place in our hearts, providing a sense of belonging. This is especially true around the holidays. These activities are the threads that weave together the fabric of our family stories, creating bonds that transcend generations. As the year draws to a close, these traditions become even more significant, offering opportunities for connection, reflection, and joy.

Family traditions create a unique sense of identity for individuals and families. Whether it's a special recipe possed down through the years or a particular

way of celebrating a holiday, these traditions help define who we are as a family. When we participate in traditions, we create lasting memories that become cherished stories, shared around the dinner table or during future family gatherings.

In today's fast-paced world, family time is often sacrificed for busy schedules. However, family traditions can serve as anchors, bringing everyone together amidst the chaos of life. Winter holidays are an ideal time for families to reconnect and strengthen their relationships.





#### **Winter Holiday Traditions**

Decorating the Home. One of the most cherished winter traditions is decorating the home for the holidays. Families often come together to hang ornaments, string lights, and set up festive displays. This collaborative effort not only beautifies the home but also creates a sense of excitement as everyone contributes their unique touches. For many, this activity marks the official start of the holiday season, setting a joyful tone for the weeks ahead.

Baking and Sharing Holiday Treats. From cookies and pies to special cakes, each family often has its own unique recipes. The process of baking can be a fun and engaging way to spend time together, allowing family members to share stories and laughter. Sharing your baked goods with neighbors and friends can foster a sense of community and goodwill.

Candle Lighting and Reflection. Many families celebrate winter holidays by lighting candles as symbols of hope and reflection. Whether it's during Hanukkah, Advent, or simply to bring warmth to the home, this tradition encourages families to pause and reflect on the year gone by This is an excellent opportunity to share hopes and wishes for the upcoming year.

#### Game Nights and Movie Marathons.

Winter holidays are often synonymous with reloxation and fun. Family game nights or classic holiday movie marathons can be a wonderful way to unwind together. Families often find joy in revisiting favorite games or movies that have been part of their traditions for years.

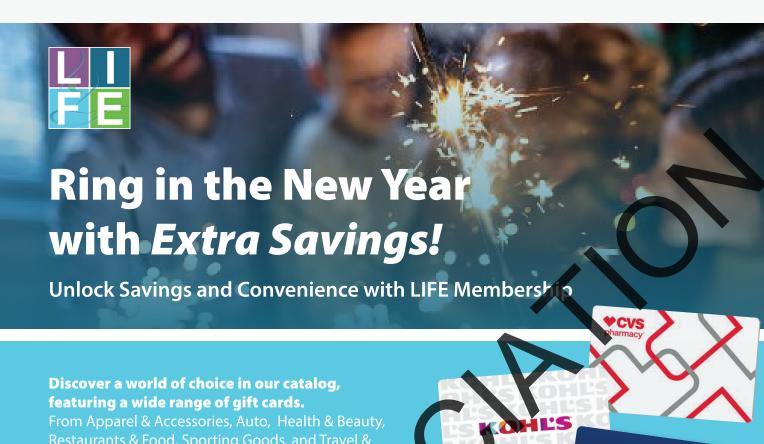
#### Volunteering and Giving Back.

Incorporating the spirit of giving into winter holiday traditions by volunteering is a great way to both build memories and give back to the community. Serving meals at a local shelter, participating in toy drives, and organizing community events are all aats of kindness that instill important values of compassion and generosity. They not only help those in need but also create a sense of purpose and fulfillment for families.

Traveling Together, for some families, winter holidays are an opportunity to travel together, be it visiting relatives to celebrate together, or perhaps vacationing somewhere you've never been. Shared experiences, whether they involve snowy adventures or warm beach vacations, become cherished stories that families can reminisce about for years to come.

Family traditions remind us of the importance of togetherness and provide opportunities to celebrate the joy of family life. Whatever the activity, these traditions enrich our lives and create bonds that last a lifetime. As you gather with family this year, embrace your family traditions. It not only honors your family's past, but also builds a brighter future for the generations to come.





Restaurants & Food, Sporting Goods, and Travel & Entertainment—there's something for everyone!

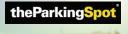
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Healthy, Wealthy & Wise is dedicated to helping LIFE Association members live happier, healthier lives. This publication does not replace necessary information or care provided by medical, financial, or other professionals,

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