

healthmatters

Summer 2015

Colourful Produce Offers Some Sun Protection

WHAT DO RED PEPPERS, CARROTS, APRICOTS, AND TOMATOES HAVE IN COMMON? They all contain carotenoids, which are the pigments that give red, yellow, and orange produce their bright colours. Carotenoids also are found in leafy, green vegetables, such as broccoli and spinach.

Besides brightening your dinner table, carotenoids act as disease-fighting antioxidants. In fact, one study suggests carotenoids may be powerful enough to fight off wrinkles and other damaging effects from the sun.

MORE CAROTENOIDS EQUAL MORE UV PROTECTION

Past research shows that antioxidants are distributed to your organs—including your skin—after you eat foods with carotenoids. Researchers think that carotenoids may fight skin cancer and sun-related aging. All the subjects obtained carotenoids from a normal diet; none of them took supplements.

DON'T FORGET TO TAKE THESE EXTRA PRECAUTIONS

While eating more fruits and veggies can build up your skin's defenses, it's not a substitute for other sun safety tactics. Experts recommend that you also follow these tips for optimal protection when outdoors:

- Seek out the shade whenever possible.
- Plan outdoor activities for times when the sun is weakest—before 10 a.m. and after 4 p.m.
- Apply a sunscreen with a sun protection factor (SPF) of 15 or higher to exposed skin. Reapply occasionally while outdoors.
- Sport a wide-brimmed hat and sunglasses.
- Wear a long-sleeved shirt and long pants when in the sun.



GET MORE TIPS ON EATING WELL. Besides colourful produce, what else makes for a healthy diet? Visit the Bermuda Dietitians Association at www.eatwellbermuda.org and click on "Healthy Eating Guidelines" to find out more.

Be Smart About Sunglasses



WHY IS IT SO IMPORTANT TO PROTECT YOUR EYES FROM SUN DAMAGE? Because over time, exposure to the sun's rays can cause cataracts, age-related macular degeneration, and cancer, as well as other growths on the eye.

WHO'S AT RISK

Anyone who spends time outdoors is at risk for eye damage caused by the sun's UV radiation. Factors that can increase the risk include:

- Spending long hours playing or working in the sun
- Taking certain medications, such as birth control pills, diuretics, tetracycline, tranquilizers, or sulfa drugs
- Having cataract surgery or retinal disorders

Adults aren't the only ones who need to defend their eyes from the sun. In fact, because their eyes have less natural protection from UV radiation than adults' eyes, children need protective sunglasses even more.

BUYER'S GUIDE

In addition to buying shades that block 99 to 100% of UV radiation, you should also look for brands that are:

- Able to screen 75 to 90% of visible light
- Gray with a uniform tint
- Dark enough (so you can't easily see your eyes when looking in a mirror)

FURTHER PROTECTION

You can further protect your eyes by:

- Wearing a brimmed hat along with your shades
- Sporting your shades in all seasons

TOP 10 REASONS TO GET MOVING

health facts

New Ways to Stay Safe in the Sun

You stay in the shade, slather on sunscreen, and never hit the beach without your broad-brimmed hat. Think you're safe from skin cancer? Think again.

Many people are worried about skin cancer, yet they have never been screened by a doctor and never check their skin for danger.

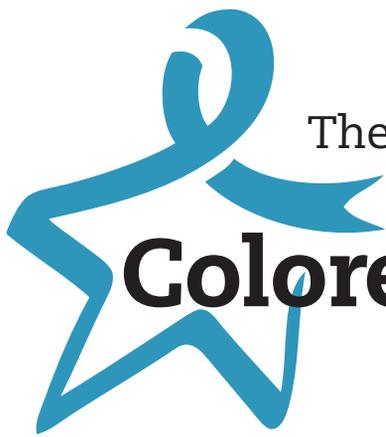
The good news is that there are new ways to protect yourself:

- Check the newspaper, TV, or Internet weather reports for the local UV index. The higher the number, the greater your exposure to skin-harming UV rays. Take extra precautions when the index is 8 or higher.
- Close the car windows. Most windshields protect against UV rays. However, side and rear windows do not block damaging UVA rays so

be sure to put on sunscreen and long sleeves before hitting the road.

- Cosmetic products containing sunscreen also are effective. As with stand-alone varieties, use an SPF of at least 15 on sun-exposed skin. And remember that all types of sunscreen should be reapplied at least every two hours, even if it's cloudy.

i CHECK YOURSELF. Do a skin cancer self-exam once a month. Look at your whole body for moles or other blemishes that are changing, growing, or bleeding. Keep records of their location and size so that you can determine any changes annually—or more often. And ask your doctor to screen you at your regular checkup.



The New Middle-Aged Health Threat:

Colorectal Cancer

IN MOST CASES, YOUR DOCTOR WON'T BRING UP THE WORD COLONOSCOPY until you've reached your 50th birthday. This screening test has cut colorectal cancer rates in older adults in the past two decades. But the opposite—an uptick—has occurred among younger patients.

WHAT'S BEHIND THE YOUTHFUL TREND

On one hand, the shift reflects the fact that more older adults than ever now get colonoscopies. As their rates of colorectal cancers decline, the cancer rates of younger patients automatically increase.

But other factors must also lie beneath the higher rates. Obesity, lack of exercise, and a traditional Western diet also deserve consideration. All increase the risk for malignancies. And all seem to be on the rise among younger people.

AGELESS TIPS TO REDUCE RISK

Fortunately, lifestyle changes can go a long way toward reducing your risk of colorectal cancer at any age. Here's how:

- **Don't smoke.** Cigarettes have been linked to adenomas, growths that can become cancerous.
- **Lose weight, if you're heavy.** Extra pounds boost your risk of developing the disease.
- **Move more.** Moderate physical activity can also reduce your odds of developing this type of cancer.
- **Ask about screenings.** In some cases, your doctor may advise beginning colonoscopies at a younger age. Conditions such as colitis or Crohn's disease, or a family history of colorectal cancer, may warrant an earlier start.



CLICK TO BE IN THE KNOW.

For even more tips on avoiding colorectal cancer—and other types of cancer—visit the Bermuda Cancer and Health Centre at www.cancer.bm.

health facts

Protect Your Child from HPV

HPV, or human papillomavirus, causes almost all cervical cancers. It's important to learn about the vaccine and encourage your child to get it.

ALL ABOUT HPV

HPV is spread through sexual contact. The infection usually goes away on its own and may not even cause any symptoms. But it's possible to eventually develop health problems from HPV. Besides cervical cancer, these include:

- Genital warts
- Cancer in the back of the throat
- Anal, vulvar, vaginal, or penile cancer

VACCINES FIGHT BACK

The HPV vaccine does an excellent job of vanquishing the virus. The shot provides nearly 100% protection against precancerous growths. It also offers a potent defense against the strain of HPV that causes genital warts.

TALK WITH YOUR CHILD'S DOCTOR

Current guidelines advise that girls ages 11 or 12 get the three-dose series of HPV vaccine. But even older teens and young adults can benefit. Women can get the vaccine until age 26.



Five-a-Day for a Better Mood

Surprising new research shows that fruits and vegetables not only nourish your body—they also make you happier.

One possible explanation: The feel-good boost of knowing you're eating healthy. Fruits and vegetables form the cornerstone of a nutritious diet, so you should feel proud of placing them on your plate.

THE BRAIN POWER OF PRODUCE

But that's not all. Healthy compounds in produce help your brain function properly, improving your psychological health. Star nutrients include:

- **Complex carbohydrates.** They provide an instant lift but also keep your blood sugar and hormone levels steady.
- **B vitamins.** Your body needs these nutrients to produce brain chemicals called neurotransmitters. Fall short and your emotions tend to run off track.

It's also possible that the antioxidants in fruits and vegetables help keep your mood intact, and in particular, protect against depression.

WHICH FRUITS AND VEGGIES TO CHOOSE

Health experts recommend at least five to nine servings per day of fruits and veggies. Create your own mood-boosting shopping list with these picks:

- **Peas.** Mix into pasta, stir into salads, or add to soup.
- **Spinach.** Use as a pizza topping or heat up frozen greens as a side dish.
- **Bananas.** Try them blended into smoothies or sliced lengthwise and topped with frozen yogurt.

5 Surprising Sleep Facts That Will Make You Hit the Sack

LACK OF SLEEP CONTRIBUTES TO CAR ACCIDENTS, healthcare expenses, and lost productivity each year. In fact, the Centers for Disease Control and Prevention has named insufficient sleep a public health epidemic.

Scientists have found that symptoms of sleep deprivation can be troublesome for both kids and adults. Reviewing their findings just might send you straight to bed ahead of schedule. For instance, sleep deprivation:

1 Messes with your memory

While we slumber, our brains work hard to form new memories. Skimping on sleep breaks the chain. You'll find it harder to learn new skills or recall past events.

2 Tinkers with your DNA

In as little as one week, lack of sleep produces changes deep down at the genetic level. Among the more than 850 genes affected include some that are linked to the immune system, your response to stress, and your metabolism.

3 Makes you anxious

Anxiety disorders arise when our bodies' natural systems for anticipation go awry. Instead of these systems preparing us for the next challenge, sleep deprivation causes them to remain activated for no reason. This causes us unneeded anticipation and worry.

4 Wrecks your diet

Sleep balances out your hunger hormones. This increases your chances of overeating. And when you're sleep deprived, unhealthy foods are harder to resist.

5 Leads to microsleep

Ever driven somewhere and forgotten part of the journey? Sat through a lecture but have no idea what the speaker said? You may have fallen asleep for just a few moments without even realizing it. These unplanned naps can lead to accidents.



CATCHING ENOUGH Z'S?

If you depend on an alarm clock to wake up, find yourself cranky or forgetful, or rely on caffeine to make it through the day, you're probably sleep deprived. Aim for seven to eight hours per night.

www.bfm.bm

BF&M Overseas Healthcare Toll-Free Helpline

BF&M Medical Assistance is available 24/7 with our toll-free numbers:

- 1-888-674-1367 (from Bermuda)
- 1-877-236-2338 (from outside Bermuda)
- 1-519-251-5186 (from Bermuda: collect calls)
- 1-519-251-5185 (from outside Bermuda: collect calls)

See back issues of *healthmatters* online at www.bfm.bm/news/healthmatters/index.html.

At BF&M Wellness Matters!

Check out the LiveWell Program at www.bfm.bm. Just click on "LiveWell."



Scan the image with your smart-phone to meet us on Facebook for hot news, policy info, and events.



EDITOR

Brenda Dale, AVP, Wellness

healthmatters is published four times a year by BF&M Insurance Group, P.O. Box HM 1007, Hamilton, HM DX Bermuda. ©2015. All rights reserved. Reproduction without permission is strictly prohibited. No material in this issue may be reproduced without written permission. The publishers do not assume responsibility for unsolicited editorial material. All articles in *healthmatters* are written and edited by professionals in healthcare communications and reviewed for accuracy by appropriate specialists. *healthmatters* does not promote any form of medical treatment, nor does it encourage the self-management of medical problems. It is meant to supplement, not replace, the advice and care of healthcare professionals. All models are used for illustrative purposes only. 5001

INSURANCE MATTERS FOR HEALTH



LiveWell Program

A Wellness Program Tailored for You

BF&M offers a free online wellness resource for our health insurance clients. Your company can work with BF&M to develop a wellness program tailored to your needs and interests.

For more details, visit www.bfm.bm and click on LiveWell, or contact us at livewell@bfm.bm



BF&M insurance matters



112 Pitts Bay Road, Pembroke HM 08, Bermuda ☎ 295-5566 ✉ bfm@bfm.bm 🌐 www.bfm.bm

LiveWell is intended to compliment rather than substitute proper medical advice or treatment.



BF&M LIFE | BF&M GENERAL

Visit the LiveWell Program at www.bfm.bm and click on "LiveWell."