

Cooperative Extension

Let Choose My Plate Be Your Personal Shopper!

Michelle F. Brill, MPH, Family and Community Health Sciences Educator, Mercer County

Have you ever wished you had a personal shopper at your favorite department store? Someone who could find you the perfect outfit to make you feel just right? Let Choose My Plate be your personal shopper at your favorite grocery store and you'll feel healthy and well! The accompanying shopping list uses the Choose My Plate icon and food groups to help you plan your shopping experience with your family's health in mind. Examples of smart choices of fruits, vegetables, grains, protein, dairy and fats give you a head start for making your list.



These food groups are the ones that make up a healthy diet. When choosing fruits and vegetables think color! Each color group – red, orange, yellow, dark green, blue, white, and purple – offers a different profile of vitamins and minerals that are essential to our bodies. When we eat produce from all of the color groups we are getting the full range of these important nutrients. Seasonal and local fresh fruits and vegetables are most economical, but frozen and canned are fine as long as they don't contain added sugars or salt.



When choosing grains read labels carefully and select bread, pasta, rice, cereal, crackers and other grains that are whole grains. Ingredient lists will indicate the grains used in the product. Look for the word WHOLE as the first word on the list.

The protein group includes meats, poultry, seafood, beans, nuts and legumes. Choose lean meats and poultry and cook them using healthy methods such as grilling or broiling instead of frying. Eat seafood a couple of times a week to benefit from its healthy omega-3 fatty acids. Eat more beans for an economical, fat-free source of protein and try some new nut butters like almond butter.

In the dairy aisle choose low-fat or fat-free items. Milk, cottage cheese, yogurt, hard cheeses – even ice cream and frozen yogurt – come in these varieties and still provide the calcium that our bodies need.

Finally, choose your fats and oils carefully. We do need a small amount of fat in our diets each day. Liquid oils such as olive or canola oil are healthy choices. Solid fats such as those found in stick margarine, butter, lard and shortening contain unhealthy saturated fats and trans-fats.

Notice what is not on the shopping list? Items like soda, doughnuts, candy, and chips are not essential for our health. We all like to have these treats once in a while but it is important to fill the bulk of our shopping carts with foods from the food groups described above.

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Ten Financial Planning Action Steps

Barbara O'Neill, Ph.D., CFP®, Extension Specialist in Financial Resource Management
Rutgers Cooperative Extension



Best wishes for a very happy holiday season and a healthy and prosperous 2014. At this time of year, it is common to take stock of one's financial progress and set resolutions for the future. Below are ten "tried and true" financial planning action steps that can help you build wealth and increase financial security:

- 1. Prepare a Spending Plan (Budget)-** Rutgers Cooperative Extension has several online resources. To download a "paper and pencil" worksheet, visit <http://njaes.rutgers.edu/money/pdfs/fs421worksheet.pdf>. To download a spending plan spreadsheet that uses pre-programmed Microsoft Excel® software to make income and expense calculations with a computer, visit <http://njaes.rutgers.edu/money/templates/Spending-Plan-Template.xls>.
- 2. Be Future-Minded-** Research indicates that, at every income level, people who are "planners" are more successful financially and feel better about their financial situation than those who do not plan ahead. Planning for the future includes calculating the savings required to achieve future financial goals and addressing potential future challenges such as the cost of long-term care and estate planning.
- 3. Save and Invest Regularly-** Dollar-cost average by making regular deposits to purchase stocks or mutual fund shares at regular time intervals (e.g., \$50 a month). In declining markets, you'll buy more shares with your fixed deposit. Also make deposits to savings plans (e.g., a 401(k) available through your employer) and rebalance your portfolio as the market changes the percentage in stocks, bonds, and other asset classes.
- 4. Protect Against Large Financial Losses-** Purchase adequate insurance to protect against potential "big dollar" losses. These include disability, liability, catastrophic medical expenses, the death of a household earner or family caregiver, and major damage to, or the total destruction of, your home.



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Editors:

Karen Enle, EdD, RD, FADA, CFCS
Family & Community Health Sciences Educator

Daryl L. Minch, M.Ed., CFCS
Family & Community Health Sciences Educator

Michelle F. Brill, M.P.H.
Family & Community Health Sciences Educator

Financial Manager: Lynn Reid

Please send any questions to:
Rutgers Cooperative Extension
Dept. of Family & Community Health Sciences
88 Lipman Drive, New Brunswick, NJ 08901-8525
848-932-3661

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- 5. Reduce the Risk of Identity Theft-** Request a credit report annually from each of the three major credit bureaus, Experian, Equifax, and TransUnion. See www.annualcreditreport.com. Review it carefully and look for unusual listings which may indicate that credit accounts were fraudulently opened in your name. In addition, shred documents that contain sensitive data and be careful about posting information online.
- 6. Follow Recommended Financial Practices-** Studies from a number of sources indicate that many people do not put into practice actions that are frequently recommended by financial experts. These include making a written list of financial goals with a date and a price, setting aside 3 or more months of expenses for emergencies, calculating net worth periodically, and following a spending plan or budget. To analyze your current financial management practices, take the Rutgers Cooperative Extension Financial Fitness Quiz at <http://njaes.rutgers.edu/money/ffquiz/>.
- 7. Build Human Capital-** One of the best defenses against unemployment is to be a productive worker with current job skills that are in demand by employers. Leadership skills and the ability to work well with others are also important. Another good way to build human capital is to practice recommended health habits such as eating nutritious meals and getting regular physical activity and health screening exams.

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APPS **TO** KNOW

FROM THE NUTRITION
AND HEALTH PROS

These apps have been evaluated and are recommended by University of Missouri Extension Nutrition and Health Education Specialists. See tips below for choosing nutrition and health apps.

FOOD AND NUTRITION



MyFitnessPal

- ▶ Tracks your food intake and your physical activity
- ▶ This app has the largest food database (more than 3 million foods).
- ▶ Rated highly in a recent Consumer Reports survey of more than 9,000 readers with ease of use as a factor.

Available for:



Tip: Tracking what you eat can help manage weight.

Our review: This app contains a large database of foods. You can add foods that are not found in the database and save them for future use. It can be time consuming to enter your food, but you can save time by using your phone's camera as a barcode scanner to enter in food.

FINDING HEALTHY RECIPES



Cooking Matters

- ▶ Provides healthy, easy, and affordable recipes along with money-saving tips

Tip: If meal-planning each night is too overwhelming, try planning meals for the week before going to the grocery store.

Available for:



Our review: This user-friendly app allows users to identify their favorite recipes. It also includes a link to the Share Our Strength blog and Twitter account. Connecting through a social network can be helpful in meeting health goals.



Seasonal & Simple

A guide to finding, selecting, storing, and preparing fresh fruits and vegetables found in Missouri.

Tip: Buying fruits and vegetables that are in season helps cut back on food-buying costs.

Available for:



Our review: This app includes a large selection of produce. You can use the "Find It" section to find farmers' markets in your city or county.

MANAGING DIABETES



Glucose Buddy

- ▶ Enter glucose numbers, carbohydrate consumption, insulin dosages/medications, hemoglobin A1C, and activities

Tip: Tracking blood glucose levels can help manage diabetes, especially if it's difficult to remember daily glucose levels.

Available for:



Our review: This app includes basic tracking options and is easy to use. It is good for those who do not have advanced blood glucose meters.

PHYSICAL ACTIVITY



Simple Workout Log

- ▶ Track your workouts

Tip: Adults should do at least 150 minutes (2 hours and 30 minutes) of moderate activity, or 75 minutes (1 hour and 15 minutes) of vigorous aerobic physical activity each week. As a rule of thumb, one is able to talk, but not sing, during moderate-intensity activity. Vigorous-intensity activity prevents one from speaking more than a few words without pausing for a breath. **Stay Strong, Stay Healthy** is a strength training program for middle-aged and older adults. For more information or to locate a program visit missourifamilies.org/sssh/.

Our review: The workout log is intuitive and easy to use. Users can enter strength training exercises, cardio activity, and their weight with this app.

Available for:



MANAGING STRESS AND BEING MORE MINDFUL



Conscious

- ▶ Increase awareness of normal daily activities to help become more mindful.

Tip: **Taking Care of You** is an Extension program to help deal with stress. For more information or to locate a program visit extension.missouri.edu/takingcare/findprogram.htm.

Our review: This app helps users become more mindful, aware and more fully present in one's life. Reminders can be set throughout the day, while an evening reminder asks users if daily challenges were accomplished, as well as to rate one's daily awareness to keep track of progress.

Available for:



FOOD PRESERVATION – CANNING, SELECTING, STORING FRESH FRUITS AND VEGETABLES

At this time, there are no recommended food preservation apps.

Tip: Find up-to-date information about food preservation at extension.missouri.edu/main/DisplayCategory.aspx?C=194 and at the National Center for Home Food Preservation at homefoodpreservation.com.

The app information is current as of October 2013 and is subject to functionality, content changes and cost.

For more information on nutrition and health, including programs and resources, go to extension.missouri.edu/main/DisplayCategory.aspx?C=5

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A SMART START

TO FINDING NUTRITION AND HEALTH APPS

The tips below can help you make decisions before downloading nutrition and health apps.

What is the **S**ource of the app?

- ▶ Does the app have a website? If so, read the “about” section to learn more about the person or organization that created the app.
- ▶ Are there spelling or grammatical errors that indicate a lack of quality control?
- ▶ Does the information in the app contradict what other sources say? For example, does the app suggest safely losing more weight each week than other sources?

Does it **M**eet your needs?

- ▶ For example, if a food-tracking app is what you need, is the database of foods large enough to reflect the kinds of foods you eat?
- ▶ If recipes are provided, are they healthy (prepared with minimal fat, sugar and processed ingredients)? If you have food allergies or you are on a specific diet, do the recipes meet your needs? Do the recipes suit your cooking skills and taste preferences?
- ▶ Do the recipes or workouts require equipment or skills that you do not have or are unsure about?

What **A**ctions will you take?

- ▶ Does the app provide information that is easy to understand and use?
- ▶ Does the app connect you with other social networks via Twitter, Facebook, or other online message boards? These can create social support for the behaviors you want to change or improve.

What do the **R**eviews say?

- ▶ What do reputable nutritionists, dietitians or other health professionals say about the app? Visit the American Academy of Nutrition and Dietetics eatright.org/appreviews for registered dietitian reviews or iMedicalapps.com for physician reviews on medical and healthcare apps.
- ▶ Are there any online tech reviews that tell you how well the app works and how easy it is to use? Some reviews include screenshots or visuals that show what the app’s screens look like. Are the screens easy to read and understand?

Do you have the **T**ime?

- ▶ Is the app easy to use?
- ▶ If the app involves tracking what you eat or other health habits, will you use it regularly?

Making Smart Health Insurance Decisions

Barbara O'Neill, Ph.D., CFP®, *Extension Specialist in Financial Resource Management*
Rutgers Cooperative Extension



Research studies have repeatedly found that many Americans lack a basic understanding of health insurance. This is especially troubling given the recent opening of government-facilitated health insurance exchanges under the Affordable Care Act where millions of people are shopping for policies, some for the first time. It's hard to make a smart insurance choice when you don't understand basic insurance terms and what they mean. According to a recent survey of 1,008 adults, 51% could not correctly identify at least one of three common terms- premium, deductible, and copayment. Another survey of young adults found that only 14% could correctly define four insurance terms: deductible, copayment, coinsurance, and out-of-pocket maximum.

Selecting health insurance is a complicated financial decision with many "moving parts" including cost, quality of care, plan features, availability of desired service providers, and, in the case of health insurance exchanges, potential tax subsidies. Not surprisingly, studies have found that many people are overwhelmed by health insurance plan options and lack confidence in their ability to select a plan. Recently, several professors at the University of Maryland wrote a paper about health insurance literacy. A relatively new term, and a subset of financial literacy, health insurance literacy refers to a person's knowledge, ability, and confidence to effectively choose and use health insurance. A key component is an understanding of basic insurance terms.



An insurance policy is a written contract with an insurance company. The policy spells out what is and is not covered. Coverage is what the insurance policy will pay for. Most insurance policies provide coverage on a yearly basis. However, you may pay premiums monthly or quarterly. The term "premium" is the cost of the contract or policy. It refers to the amount people pay to have health insurance whether they use it or not.

Most insurance policies require policyholders to pay a part of each claim. The deductible is the amount that an insured person will pay before the insurance company pays. Generally speaking, the higher the deductible, the lower the premium for a specific amount of insurance. By choosing a higher deductible amount, you are indicating a willingness to assume more out of pocket expenses. In situations where you want your insurance to pay, you will file a claim or make a request and report to the insurance company. Claims can be accepted or denied depending upon the amount of coverage available, policy exclusions, and other factors.

High deductible health care (HDHC) plans have somewhat lower premiums than traditional plans. However, the deductible, or amount that a consumer pays before insurance kicks in, is about twice the deductible of conventional plans. High deductible plans are often tied to Health Savings Accounts or HSAs. These are tax-free employee savings accounts to cover deductibles and other out-of-pocket medical costs.

Two other key health insurance terms that are often confused because they sound similar are copayment and coinsurance. A copayment is a specific dollar amount charged for a health care product or service. Examples include a \$10, \$15, or \$25 copay for prescription drugs or for a doctor's office visit. Coinsurance is the percentage (e.g., 20%) of a covered service that a consumer is expected to pay up to a specified maximum amount known as the stop-loss amount or out-of-pocket maximum. A typical coinsurance cost split is 80/20 with the insurer paying the larger percentage. For an \$8,500 medical bill with a \$250 deductible and 80/20 coinsurance with a \$5,000 limit on out-of-pocket costs, a consumer would pay \$1,250 (\$250 deductible + \$1,000 coinsurance) and the insurer would pay \$7,250 (\$4,000 coinsurance + \$3,250 remaining charges).

In addition to knowing the terminology of health insurance, health insurance literacy includes determining what type of insurance to buy and what policies should be avoided because they are extremely costly, narrow in scope, and/or redundant. Types of policies that generally fall into this category include so called "dread-disease" policies that cover only named illnesses (e.g., cancer), accidental death insurance, and policies that pay a limited amount of daily coverage that is far less than typical health care expenses.



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Ten Financial Planning Action Steps - continued from page 2

8. **Make Compound Interest Your Friend-** Invest early and often, particularly in tax-free (e.g., municipal bonds or bond funds) or tax-deferred (e.g., IRAs) investments, where income taxes are not owed at all or are postponed for decades. Avoid tapping retirement savings before retirement unless absolutely necessary.
9. **Develop Focus, Optimism, and Organizational Skills-** All of these personal traits have been found in research studies to be associated with financial success. Another positive personal trait is having what researchers call an “internal locus of control.” This means believing that the actions that you take or don’t take affect the outcome of life events instead of blaming things that happen on others.
10. **Know Where to Go for Help-** It’s important to know where to find reliable financial information because personal finance topics (e.g., tax laws) are always changing. Online personal finance resources available through Rutgers Cooperative Extension include www.njaes.rutgers.edu/money and www.investing.rutgers.edu.

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When selecting a health care plan, follow the “Rule of Three” and compare at least three policy providers. Look for coverage that best aligns with your financial resources (e.g., amount of emergency savings), health history, and expected family medical needs. Create some hypothetical scenarios and “do the math” to calculate the expected annual cost of health insurance when premiums, deductibles, co-payments, and co-insurance are considered. Get help, when needed, from resources such as insurance agents, non-profit agencies with health insurance counselors, and the Web site www.healthcare.gov