



BottomLine

For members of Bloom Benefits Association 2020

Chronic Disease in Uncertain Times Be Prepared and Plan Ahead

Coping with emergencies is challenging in the best of situations. During the coronavirus pandemic, many of us are just trying to get by each day. For people with chronic (long-term) health conditions—like diabetes and chronic kidney disease—the challenges can be even greater. But with planning, you can prepare what you'll need to make things more manageable.

“Thankfully, people with chronic medical conditions have tools to help maintain their health, even during difficult times,” says Dr. Griffin P. Rodgers, director of NIH’s National Institute of Diabetes and Digestive and Kidney Diseases. Managing these conditions well can help lower your risk for complications and other diseases.

Keeping on top of health problems can take extra effort during uncertain times. First, be sure to follow the CDC’s latest public health guidance([link is external](#)). That awareness is especially important in a pandemic. As we’ve seen with COVID-19, information about new diseases can quickly change.

Rodgers also says it’s important to keep in touch with your health

Also included in this issue:

Annual Meeting Proxy



Discoveries in Science



Communicating Clearly While
Wearing a Face Covering

care providers. They can help you to adapt and maintain your normal disease management plans.

Be sure to eat well and safely participate in physical activity as much as possible during these difficult times. That can help you prevent or delay health problems.

Some people with chronic conditions need to follow a special nutrition plan. For example, people with diabetes should follow a healthy eating plan prescribed for blood sugar control. Talk with your health care provider about your physical activity and eating routines.

Eating healthy and staying active can also help lower stress. Coping with uncertainty is stressful for anyone. People with health conditions may feel more stress when their normal routine and health care are disrupted.

There are many ways to lower stress and relax. Ideas include deep breathing, taking a walk, meditating, listening to music, or doing a hobby. Getting enough sleep (seven to eight hours each night) can have tremendous health benefits, including helping to reduce stress and control weight.

Your health care provider can help you find ways to lower your stress and screen for anxiety and depression. Depression is common among people with a chronic illness. And it can get in the way of managing the condition.

“Ask for help if you feel down or need help managing stress,” Rodgers says. “It’s always important to learn ways to lower stress and improve health.”

Preparing for the unexpected will help you manage a chronic health condition during a crisis. Consider packing a specialized “go-kit” for emergencies. See the Wise Choices box for what to include.

Maintaining your health doesn’t erase the risk for getting other diseases. But each healthy day is a day closer to better treatments for diseases. NIH is making a coordinated effort to help advance research on preventing, diagnosing, and treating COVID-19.

Contact your health care provider with any questions or concerns about how to prepare for natural disasters and emergencies.

Article reprinted from NIH-News In Health

Preparing For Disasters With a Chronic Disease

Create a “go-kit” for emergencies:

- At least one week’s worth of medical supplies and equipment.
- Contact information for health care providers and emergency contacts.
- A medication list with doses and dosing schedules.
- A list of your allergies.
- Information about any medical devices you use.
- At least a three-day supply of any foods needed to manage your condition.
- Copies of your insurance card and photo ID.
- Copies of recent lab work you might need.



NOTICE OF ANNUAL MEETING OF MEMBERS

The Annual Meeting of the Members of Bloom Benefits Association will be held at 16476 Wild Horse Creek Road, Chesterfield, MO 63017, on Friday, December 18, 2020 at 11:00 a.m. (CST) for election of Directors and for the transaction of such other business as may properly come before the meeting and any adjournment thereof.

The above notice is given pursuant to the By-Laws of the Association.

PROXY
Bloom Benefits Association
December 18, 2020 Annual Meeting of Members
THIS PROXY IS SOLICITED ON BEHALF OF
BLOOM BENEFITS ASSOCIATION

The undersigned member of Bloom Benefits Association does hereby constitute and appoint the President of Bloom Benefits Association, the true and lawful attorney(s) of the undersigned with full power of substitution, to appear and act as the proxy or proxies of the undersigned at the Annual Meeting of the Members of Bloom Benefits Association and at any and all adjournments thereof, and to vote for and in the name, place and stead of the undersigned, as fully as the undersigned might or could do if personally present, as set forth below:

1. FOR [], or to [] WITHHOLD AUTHORITY to vote for, the following nominees for Board of Directors:
David Wilson, Lisa Collier, and Audrey Bridges
2. In their discretion, the proxies are authorized to vote upon such other business as may properly come before the Meeting.

This proxy, when properly executed, will be voted in the manner directed by the undersigned member. If no direction is made, this proxy will be voted for the election of directors and officers.

DATED: _____, 2020

Signature _____

Name (please print) _____

Please date and sign and return promptly to 16476 Wild Horse Creek Road, Chesterfield, MO 63017 whether or not you expect to attend this meeting. The Proxy is revocable and will not affect your right to vote in person in the event that you attend the meeting.

Chesterfield, Missouri
November 10, 2020
Date



Discoveries in Basic Science: A Perfectly Imperfect Process

Have you ever wondered why science takes so long? Maybe you haven't thought about it much. But waiting around to hear more about COVID-19 may have you frustrated with the process.

Science can be slow and unpredictable. Each research advance builds on past discoveries, often in unexpected ways. It can take many years to build up enough basic knowledge to apply what scientists learn to improve human health.

"You really can't understand how a disease occurs if you don't understand how the basic biological processes work in the first place," says Dr. Jon Lorsch, director of NIH's National Institute of General Medical Sciences. "And of course, if you don't understand how the underlying processes work, you don't have any

hope of actually fixing them and curing those diseases."

Basic research asks fundamental questions about how life works. Scientists study cells, genes, proteins, and other building blocks of life. What they find can lead to better ways to predict, prevent, diagnose, and treat disease.

How Basic Research Works

When scientists are interested in a topic, they first read previous studies to find out what's known. This lets them figure out what questions still need to be asked.

Using what they learn, scientists design new experiments to answer important unresolved questions. They collect and analyze data, and evaluate what the findings might

mean.

The type of experiment depends on the question and the field of science. A lot of what we know about basic biology so far has come from studying organisms other than people.

"If one wants to delve into the intricate details of how cells work or how the molecules inside the cells work together to make processes happen, it can be very difficult to study them in humans," Lorsch explains. "But you can study them in a less complicated life form."

These are called research organisms. The basic biology of these organisms can be similar to ours, and much is already known about their genetic makeup. They can include yeast, fruit flies, worms, zebrafish, and mice.

Computers can also help answer basic science questions. “You can use computers to look for patterns and to try to understand how the different data you’ve collected can fit together,” Lorsch says.

But computer models have limits. They often rely on what’s already known about a process or disease. So it’s important that the models include the most up-to-date information. Scientists usually have more confidence in predictions when different computer models come up with similar answers.

This is true for other types of studies, too. One study usually only uncovers a piece of a much larger puzzle. It takes a lot of data from many different scientists to start piecing the puzzle together.

Building Together

Science is a collective effort. Researchers often work together and communicate with each other regularly. They chat with other scientists about their work, both in their lab and beyond. They present their findings at national and international conferences. Networking with their peers lets them get feedback from other experts while doing their research.

Once they’ve collected enough evidence to support their idea, researchers go through a more formal peer-review process. They write a paper summarizing their study and try to get it published in a scientific journal. After they submit their study to a journal, editors review it and decide whether to send it to other scientists for peer review.

“Peer review keeps us all informed of each other’s work, makes sure we’re staying on the cutting-edge with our

techniques, and maintains a level of integrity and honesty in science,” says Dr. Windy Boyd, a senior science editor who oversees the peer-review process at NIH’s scientific journal of environmental health research and news.

Different experts evaluate the quality of the research. They look at the methods and how the results were gathered.

“Peer reviewers can all be looking at slightly different parts of the work,” Boyd explains. “One reviewer might be an expert in one specific method, where another reviewer might be more of an expert in the type of study design, and someone else might be more focused on the disease itself.”

Peer reviewers may see problems with the experiments or think different experiments are needed. They might offer new ways to interpret the data. They can also reject the paper because of poor quality, a lack of new information, or other reasons. But if the research passes this peer review process, the study is published.

Just because a study is published doesn’t mean its interpretation of the data is “right.” Other studies may support a different hypothesis.

Scientists work to develop different explanations, or models, for the various findings. They usually favor the model that can explain the most data that’s available.

“At some point, the weight of the evidence from different research groups points strongly to an answer being the most likely,” Lorsch explains. “You should be able to use that model to make predictions that are testable, which further strength-

ens the likelihood that that answer is the correct one.”

An Ever-Changing Process

Science is always a work in progress. It takes many studies to figure out the “most accurate” model—which doesn’t mean the “right” model.

It’s a self-correcting process. Sometimes experiments can give different results when they’re repeated. Other times, when the results are combined with later studies, the current model no longer can explain all the data and needs to be updated.

“Science is constantly evolving; new tools are being discovered,” Boyd says. “So our understanding can also change over time as we use these different tools.”

Science looks at a question from many different angles with many different techniques. Stories you may see or read about a new study may not explain how it fits into the bigger picture.

“It can seem like, at times, studies contradict each other,” Boyd explains. “But the studies could have different designs and often ask different questions.”

The details of how studies are different aren’t always explained in stories in the media. Only over time does enough evidence accumulate to point toward an explanation of all the different findings on a topic.

“The storybook version of science is that the scientist is doing something, and there’s this eureka moment where everything is revealed,” Lorsch says. “But that’s really not how it happens. Everything is done one increment at a time.”



Communicating Clearly While Wearing a Face Covering

Wearing a face covering is an important part of keeping you and others healthy right now. But they can also make talking to those around you more difficult. Face coverings can muffle sound. They can also hide important clues about the speaker's message and emotions. This can make it hard to understand speech, especially for those with hearing loss.

Millions of people in the U.S have hearing loss, including half of those older than 75. Now, more than ever, it's important to make an extra effort to communicate. Speak more clearly and louder than you normally would, without shouting. Reduce background noise when possible. Be aware that physical distance can also make hearing more difficult.

Make sure the person you're speaking with understands you. Ask and adapt if needed. You can also offer to use another method—a smartphone, paper and pen, or whiteboard—to get your message across. When it's essential that you understand spoken details, like at a doctor's appointment, consider bringing a friend or family member to help.

Face coverings can make communication challenging for everyone. But people with hearing problems often rely on lip-reading to understand what's being said. Consider using a clear face covering to make your mouth visible, instead of a cloth covering. With a little extra effort and problem solving, we can all communicate clearly while staying safe.

BottomLine is published by:
Bloom Benefits Association

For information regarding your membership
and association services, call or write:

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Articles in this newsletter are meant to be informative, enlightening, and helpful to you. While all information contained herein is meant to be completely factual, it is always subject to change. Articles are not intended to provide medical advice, diagnosis or treatment. Consult your doctor before starting any exercise program.

Benefits may not be available in all membership levels.
For more information, or to upgrade your membership, please call 1-800-387-9027.



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