



Prediabetes: Your Path to Prevention

LOOKING AHEAD...

Reminder: Reaching the HRA Minimum Threshold for the Wellness Program

If you haven't already done so, learn how to reach the \$500 threshold.

MoveSpring November Challenge: Sweet Escape

You are challenged to eliminate added sugar in your diet for 18 days.

Wellness Webinars

Discover strategies to prevent caregiver burnout, explore tools to help you navigate parenting young adults, learn key steps for retirement planning, and find out how the Saver's Credit could help lower your tax bill.

The Recipe Corner

A flavorful vegan chili and healthy pumpkin waffle cookies.

November marks National Diabetes Awareness Month. This month we shine a spotlight on prediabetes - a critical but often overlooked stage in the development of Type 2 diabetes. Prediabetes occurs when blood sugar levels are higher than normal but not yet high enough to be diagnosed as diabetes. The good news? **Prediabetes is reversible**, and taking action now can prevent or delay the onset of Type 2 diabetes. According to the Centers for Disease Control and Prevention, an estimated [98 million U.S. adults \(more than 1 in 3\) have prediabetes, and over 80% of them aren't aware of it](#). Without intervention, many people with prediabetes could develop Type 2 diabetes within five years.

Why Prediabetes Often Goes Unnoticed

Prediabetes typically has no clear symptoms, which is why it often goes undiagnosed. However, [certain risk factors](#) increase your chances of developing it, including being overweight, having a large waist size (which indicates a high amount of visceral fat surrounding internal organs), being age 35 or older, having a family history of diabetes, smoking, or being physically inactive.

Take Steps to Prevent Type 2 Diabetes

The earlier you catch it, the better your chances are of turning things around.

- Eat small meals, frequently:** Eat small, balanced meals every 2-3 hours and stop eating at least 2-3 hours before bed, allowing for at least a 12 hour fast before your next meal.
- Move your body:** Muscles use glucose for fuel, which lowers the amount of glucose in your blood. Over time, regular exercise makes your body more sensitive to insulin, so it can move glucose into your cells more effectively. Research shows that a short walk after a meal, as little as 10 minutes, can significantly lower blood sugar. Overall, aim for at least 150 minutes of moderate activity per week (a brisk walk counts!) and at least 2-3 days of strength training.
- Fiber, fiber, fiber!** Fiber slows the absorption of carbohydrates, regulates blood glucose, and feeds your gut microbiome. Aim to get 25-30 grams of dietary fiber daily. Add whole grains, nuts, seeds, legumes, whole fruits, and vegetables to your daily diet. Increase your fiber intake slowly and remember to drink plenty of fluids to prevent constipation. To avoid blood sugar spikes, pair carbohydrate-rich foods with healthy fats and proteins. For example, pair fruit with nuts.
- Schedule regular check-ups:** Since prediabetes has no clear symptoms, it's important to meet with your primary care physician at least once a year to check your A1C. Keep in mind that even if you're at a healthy weight, you can still develop prediabetes - so regular screenings are key.
- Prioritize sleep and manage stress:** Not getting enough good sleep can make it harder for your body to manage blood sugar. It can also affect hormones that control hunger, making you feel hungrier and less full after eating. Poor sleep hygiene and stress may also raise your stress hormone, cortisol, which can cause your blood sugar levels to spike.
- Quit Smoking:** Smoking increases insulin resistance and the risk of Type 2 diabetes.

As you begin to make lifestyle changes, start slowly and make small, realistic changes at a time.



Reminder: RCAB Health Benefit Trust Wellness Program

As a reminder, if you are enrolled in the Enhanced or Basic Health Plan, you must earn \$500 through participation in the 2025-2026 Wellness Program before new HRA dollars are deposited into your HealthEquity HRA account. If you are enrolled in the HDHP, you are not subject to this change.

How do I reach the \$500 minimum threshold?

If you have not yet reached the \$500 threshold, please review the wellness activities outlined in the [Wellness Program flyer](#) to find a list of incentivized activities. Options include two recreational activities with your family (like a walk or hike), completing a well visit with your PCP, a dental cleaning, completing a health questionnaire, and more. Outlined below are two examples of how you can earn \$500 into your HealthEquity HRA. For a detailed explanation of each wellness activity, please refer to page 2 of the [Wellness Program flyer](#).

Wellness Activity	Example 1	Example 2
Health Assessment	\$50	\$50
Well Visit	\$100	\$100
Two Plans for Wellness	\$50 (\$25/each)	\$50 (\$25/each)
Two Family and/or Worksite Events	\$50	\$50
Dental Visit	\$100	N/A
Cancer Screening	N/A	\$100
July MoveSpring Challenge	\$50	\$50
August MoveSpring Challenge	\$50	\$50
September Challenge	N/A	\$50
Wellness Reward – gym membership dues	\$60 (July - September: \$20/month)	N/A
Total HRA Dollars:	\$510	\$500

If you're new to the Wellness Program, the RCAB Health Benefit Trust provides financial incentives to active employees and spouses enrolled in one of the RCAB Health Plans for completing activities outlined in the Wellness Program flyer. These activities encourage you to adopt a healthy lifestyle while earning money into a tax-free account to pay for eligible medical, dental, vision and over-the-counter expenses.

How much can I earn in the Wellness Program?

If enrolled in the Enhanced or Basic Health Plan, you and your spouse can each earn up to \$1,000 this Plan Year into a tax-free Health Reimbursement Arrangement (HRA) account with HealthEquity. If enrolled in the High Deductible Health Plan (HDHP), you and your spouse can each earn up to \$500 into a tax-free Health Savings Account (HSA) with HealthEquity.

For questions about the Wellness Program, please email benefits@rcab.org.

Wellness Webinars



Embrace your emotional health with a live webinar led by Learn to Live's clinical team.

Caring without Crumbling

Use access code **RCAB** to view the webinar.

[Friday, November 7: 12-12:30 p.m.](#)

Feeling like you're constantly running on empty, juggling caregiving responsibilities while neglecting your own well-being? It can feel like it's impossible to balance it all. Learn to Live's clinical team will discuss strategies to help you prevent caregiver burnout by learning how to challenge and reframe those persistent, draining thoughts that keep you trapped in the burnout cycle, navigate complex emotions that come with caregiving, and share practical tools to regain a sense of balance.

Raising Future Ready Kids: Parenting Young Adults

Use access code **RCAB** to view the webinar.

[Tuesday, November 18: 4:45-5:30 p.m.](#)

Do you often feel uncertain as you try to adjust to the unwritten rules of relationship with your now-adult child? Family dynamics change as your children get older, creating new challenges and opportunities for growth. Whether your children are struggling or thriving, their current life stage may mean a new role for you. Join us as the Learn to Live clinical team discusses proven tools to help you through this next phase in parenting.



Steps for nearing retirement

[Tuesday, November 11: 10 a.m. and 2 p.m.](#)

[Tuesday, November 25: 12 p.m. and 3 p.m.](#)

This session will review 10 steps that you should consider as you start preparing for retirement.

Tax Savers Credit

[Tuesday, November 25: 10 a.m. and 2 p.m.](#)

Learn about the Tax Savers Credit and how it can help you reduce your tax bill, while saving for your future.

Webinar Recordings

View the recorded webinars from last month!



PLAY NOW!

Use access code **RCAB** to access recordings.

[The Price of Silence: How to Talk About Your Mental Health](#)

[Finding Hope and Healing in the Face of Trauma](#)

MoveSpring
November Challenge



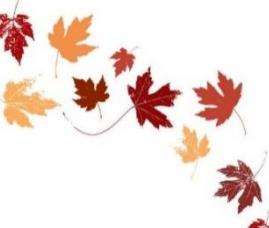
Sweet Escape

You are challenged to eliminate added sugar in your diet for at least 18 days this month. Common sources of added sugars include sugar-sweetened beverages, flavored yogurts, coffee syrups and creamers, breakfast cereals, granola bars, and baked goods. Got a sweet tooth? Reach for fresh whole fruit instead!

Employees and spouses enrolled in the RCAB Health Plans may click [here](#) or scan the QR code to join by November 7.



Earn \$50 into your HealthEquity HRA or HSA (subject to Plan Year maximums) when you complete this Challenge!



THE RECIPE CORNER

Recipes contributed by Carol Gustavson

Quinoa Chili (Vegan)

Ingredients

- 1 teaspoon chili powder
- 1 teaspoon cumin
- $\frac{1}{2}$ teaspoon paprika
- $\frac{1}{2}$ teaspoon sea salt
- $\frac{1}{2}$ cup dark beer*
- 1 small yellow onion, chopped
- 1 red, yellow, or orange bell pepper, chopped
- 1-2 minced garlic cloves
- 1 Tablespoon extra-virgin olive oil
- 1 can beans (red kidney, black, or your favorite, rinsed)
- 1 can diced tomatoes
- $2\frac{1}{2}$ cups low sodium vegetable broth
- $\frac{1}{2}$ cup quinoa, rinsed
- $\frac{1}{2}$ bell pepper chopped (optional)
- 1 Tablespoon vegan sour cream and cheese

Directions

In a Dutch oven, cook the spices and salt over medium heat for about 2 minutes, until fragrant. Add the beer and quinoa and cook until liquid is gone. Remove mixture from pan and wipe clean. Add onions and pepper to Dutch oven with olive oil and cook until soft and lightly browned, 5-7 minutes. Add garlic and cook for one minute. Add tomatoes (including liquid), beans, broth and quinoa. Bring to a simmer, then cover and reduce heat to low. Cook until quinoa has absorbed most of liquid and chili has thickened, 20-30 minutes. To serve, add chopped uncooked pepper and vegan sour cream and cheese.

*Substitute gluten-free beer to make this recipe gluten-free.

Healthy Pumpkin Waffle Cookies (Vegan)

Ingredients

- $\frac{1}{4}$ cup whole wheat flour (or gluten-free flour, if preferred)
- 2 Tablespoons flaxseed meal (aka ground flaxseed)*
- $\frac{1}{2}$ tsp. baking powder
- $\frac{1}{4}$ tsp. baking soda
- $\frac{1}{2}$ tsp. salt
- 1 tsp. cinnamon
- $\frac{1}{2}$ tsp. ground ginger
- $\frac{1}{4}$ tsp. nutmeg
- $\frac{1}{8}$ tsp. ground cloves
- 1 cup pumpkin puree
- $1\frac{1}{2}$ cup unsweetened plant milk (almond, soy, oat)
- $\frac{1}{4}$ cup maple syrup
- 3 Tbsp. neutral-flavored oil
- 1 tsp. vanilla extract
- Unsalted pepitas (optional)

Directions

Pre-heat waffle maker to highest setting. Whisk dry ingredients together in a large bowl. In a separate small bowl, combine pumpkin, milk, syrup, oil, and vanilla extract. Add wet to dry ingredients and mix just to combine. Add pepitas if desired, mixing just to combine. Add $\frac{1}{4}$ cup of batter to each quadrant of waffle maker and cook until done.

*Flaxseed meal should be refrigerated once opened, as it spoils quickly otherwise.