



# BottomLine

For members of Bloom Benefits Association

2026

## Creating a Healthier Home

### Simple Steps to Reduce Everyday Exposures

Home is where we eat, sleep, relax, and spend time with family. It's where children grow and develop. Because we spend so much time there, scientists say the home is one of the most important places to think about health.

Over the past decade, researchers have learned much more about the harms we're exposed to indoors. They have also learned how to reduce some of these risks. The science has advanced. So have the tools for measuring what's in our air, water, and dust.

"The home environment plays a powerful role in shaping health," says Dr. Heather Patisaul, an environmental toxicology expert at NIH. "The good news is that there are simple, manageable steps people can take to lower common exposures."

### Chemicals in Everyday Products

Many everyday products in our homes contain chemicals that can be slowly released into the air or settle into dust over time.

### Also included in this issue:

Annual Meeting Proxy



ADW Diabetes Member Benefit



New Test May Find Early  
Pancreatic Cancer

These include flame retardants in electronics and furniture, plastic additives, pesticides, dyes in fabrics, and PFAS. PFAS stands for a group of chemicals called perfluoroalkyl and polyfluoroalkyl substances.

“As building materials have evolved and we’ve shifted to newer construction standards, we’re introducing a lot more chemicals and a lot more plastics into our homes,” says Dr. Heather Stapleton, an environmental chemist at Duke University.

Flame retardants are chemicals added to products to slow the spread of fire. Years ago, certain flame retardants were widely used in couch cushions and other items in the home. Over time, research raised concerns about some of these older chemicals. Some were linked to problems with brain development and thyroid hormones.

Many of the older flame retardants have now been phased out, Stapleton says. But she adds that scientists continue to pay attention to newer flame retardants used in electronics and products, like home insulation.

Many products are now available without flame retardants, such as furniture, mattresses, and clothing.

## **Air, Dust, and Mold**

One key way chemicals move through a home is by attaching to dust. “They’re very sticky,” Stapleton explains.

“They’re going to stick to particles that are in the air or in settled dust. So dust becomes a sink for these chemicals.”

Dust can especially affect children’s health. Kids spend more time close to the floor. They touch surfaces and often put their hands in their mouths, increasing exposure.

“Home hygiene plays a big role in reducing exposures coming from dust,” Patisaul says.

Stapleton’s NIH-funded work suggests that cleaning routines can make a difference. In her ongoing study, families are using a robotic vacuum on a set schedule at home.

After 10 weeks, Stapleton says her team saw exposure go down for many types of chemicals. This included

flame retardants and plastic additives.

Cooking, smoking, pets, candles, cleaners, and building materials can all add harmful particles and gases to indoor air, too.

“If you burn something in your house, it’s going to release toxic chemicals,” she says. “What you need to do is ventilate it.” Ventilation means bringing in fresh air and pushing out stale air. Use a vent hood or open windows when possible.

Moisture indoors can also affect health because it can lead to mold. Mold is a fungus that grows on damp surfaces, such as around leaks or in humid bathrooms. It releases spores that can irritate the nose and lungs. So, it’s important to control moisture in the home.

## **Water Quality**

Water quality is another important part of a healthy home. “It’s something that people are consuming frequently and directly, across the lifespan,” says Dr. Abby Fleisch, a pediatrician and environmental health researcher at MaineHealth.

Most public water systems in the U.S. are regulated and monitored for some contaminants like lead, arsenic, and pesticides, but not all. Drinking water levels of PFAS are monitored or regulated only in certain areas. And problems can still occur, especially with corroded pipes that can leach lead or other harmful chemicals.

Filtering your water can be an effective way to protect against contaminants. But be sure to check what the filters can be used for. Different filters protect against different contaminants.

Private wells are not regulated the same way. That means well owners should test their water regularly. Some contaminants, like PFAS, often have no taste, smell, or color.

“People need to do testing to be able to identify contaminants in well water,” Fleisch says. She adds that even small levels can matter because exposure can add up over time.

A recent report linked higher PFAS levels to higher cholesterol, lower response to some vaccines, higher risk of kidney cancer, and low birth weight in babies.

Fleisch stresses that exposure does not mean someone

will get sick. “Having been exposed to PFAS doesn’t mean that a person is definitely going to develop a particular health outcome,” she says. She describes PFAS as a risk factor. That means it may raise the chance of some health problems, but it is only one part of the picture.

## Build a Healthier Home

Experts say that you don’t need to make drastic changes all at once. Small steps, taken over time, can create a healthier home.

Fleisch points to an encouraging finding from her own NIH-supported research. In a large study, she looked at adults at risk for diabetes. People with higher PFAS levels were more likely to gain weight and develop high cholesterol or diabetes over time. But people who followed a program focused on healthy eating and regular exercise did not show this increased risk.

The lifestyle changes appeared to undo the health risk in the study. That’s an important takeaway.

“People shouldn’t feel overwhelmed,” Patisaul says. “They should feel empowered to ask questions and stay informed, so that they can make choices that support their families’ health.”

*Article reprinted from NIH-News in Health*

## Make Your Home Healthier

- **Cut down on dust.** Vacuum regularly using a HEPA filter, if possible. Wet-mop floors and wipe surfaces with a damp cloth to trap dust.
- **Take off your shoes.** Leave shoes at the door to avoid tracking pesticides, dirt, and other pollutants into the house.
- **Prevent mold.** Fix leaks, dry wet areas quickly, improve airflow, and clean mold.
- **Improve indoor air.** Open windows when possible to bring in fresh air. Use kitchen and bathroom exhaust fans to reduce moisture and pollutants.
- **Choose products with fewer added chemicals.** Look for fragrance-free soaps, cleaners, and personal care products. Try to avoid products marketed as stain resistant or nonstick.
- **Check your drinking water.** If you use a private well, have the water tested regularly. Use a certified water filter if testing shows contaminants.
- **Practice healthy habits.** Balanced eating and regular physical activity can help support overall health even when environmental exposures occur.



# NOTICE OF ANNUAL MEETING OF MEMBERS

The Annual Meeting of the Members of Bloom Benefits Association will be held at 12645 Olive Blvd, Suite 300A, St. Louis, MO 63141, on Wednesday, August 19, 2026 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 August 19, 2026 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:  
Tim Twellman, Thom Messmer, and Nathan Dierking
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: \_\_\_\_\_, 2026

Signature \_\_\_\_\_

Name (please print) \_\_\_\_\_

Please date and sign and return promptly to 12645 Olive Blvd, Suite 300A, St. Louis, MO 63141 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.

St. Louis, Missouri  
August 3, 2026  
Date



# Life Just Got *Easier*



As a member you save an additional 10% on products by ordering online or by phone.

Enjoy access to fast, reliable and affordable diabetic, health and wellness and pet health supplies.



## Savings are available on many items:

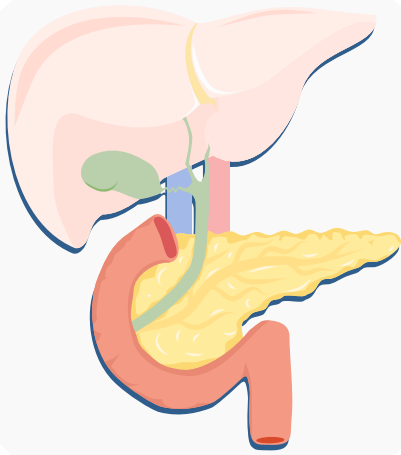
- **Diabetic Supplies** (test strips, insulin pump supplies, lancets and more)
- **Home Medical Supplies** (bath seats, walkers and more)
- **Health and Wellness** (blood pressure monitors, incontinence products, baby formula and much more)
- **Pet Health** (pet diabetic supplies, pet care and pet food)



Log in at [bloombenefitsassoc.com](http://bloombenefitsassoc.com) for more information

# Pancreatic Cancer

## Symptoms



light-colored stools



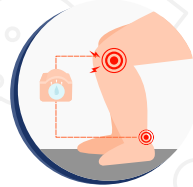
dark-colored urine



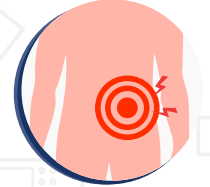
nausea and vomiting



bloated stomach



pain and swelling arm/leg



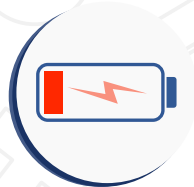
belly pain



loss of appetite



weight loss



tiredness/weakness



new-onset diabetes



itching



jaundice

## New Test May Find Early Pancreatic Cancer

Pancreatic cancer is one of the deadliest types of cancer. Part of why it's so deadly is that doctors usually don't find it until it has spread to other parts of the body. After cancer has spread, treatment is less likely to work.

Currently, there are no screening tests to find pancreatic cancer at its early stages. A recent study tested new ways to detect early-stage pancreatic cancer.

Researchers looked at blood samples from 672 patients. These included people with pancreatic cancer and healthy people. The research team also looked at blood samples from people with other conditions of the pancreas, like pancreatitis.

The team found that people with early-stage pancreatic cancer had higher levels of two proteins in their blood. The new test looks for these two proteins.

It also detects two other proteins that can be a sign of pancreatic cancer in some people.

The combined test was able to distinguish between patients with cancer and noncancer patients. It correctly identified those with cancer about 92% of the time. The test was also able to find early-stage cancers in about 87% of cases.

"Pancreatic cancer usually doesn't present with symptoms until it's too late for surgery," says Dr. Kenneth Zaret of the University of Pennsylvania. A test that finds pancreatic cancer early on could increase a person's chances of getting treatment and surviving.

More research is needed to confirm this study's results in larger groups of people.

*Article reprinted from NIH-News In Health*

BottomLine is published by:  
**Bloom Benefits Association**

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

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St. Louis, MO 63141**

**1-800-992-8044 or (636) 530-7200**

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.

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For more information, or to upgrade your membership, please call 1-800-387-9027.

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**BLOOM BENEFITS**  
**A S S O C I A T I O N**