

Dakota Wellness Program

July 2020

Inside this issue...

Financial well-being
Monthly book club
NEAT movement
Dakota Wellness Program
Happiness
Money relationship quiz
Homemade vinaigrette

Join us for a 15 minute webinar ***Money Mindset*** on July 14 to explore one of the biggest contributors to financial well-being: how you think about money.

Click here to register today!



NORTH DAKOTA
PUBLIC EMPLOYEES
RETIREMENT SYSTEM

SANFORD
HEALTH PLAN

Financial health

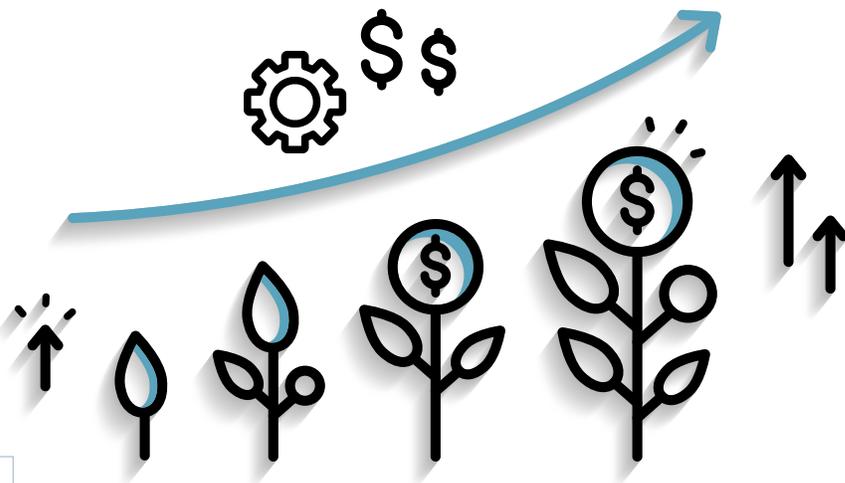
Achieving clarity about the financial lifestyle you want to live and goals you want to attain will make day-to-day financial decisions easier.

If your budget is tight, keeping any goal other than survival in mind can be very difficult. If there are not enough means for the basics of life like housing and food, it is natural to experience unpleasant feelings like worry or fear. Take a deep breath and assess your situation. Is that fear and panic warranted based on your current available means or based on future or untrue thoughts of "what if?" Understanding your relationship with money like past and current experiences, along with feelings and beliefs are foundational pieces to a healthy financial well-being and achieving your short and long-term goals.

When financial times are normal or even good, keeping the end, or your dreams, in mind becomes important. With a well-articulated financial lifestyle in mind, you can make intentional, informed decisions about how to utilize your resources every day and in the long term. To learn more about using money to support your life goals, check out this month's book recommendation.

Tips to achieving your financial goals:

- ✓ Clarify and understand your current income and expenses instead of living in the dark
- ✓ Identify your true source of financial stress
- ✓ Get to know your reasons for spending and patterns you have with money
- ✓ Find financial tools or counseling that you like to use, there is no right way
- ✓ Set-up daily, weekly, monthly and annual practices to engage with your financial resources



Book Club

The Art of Money: A Life-Changing Guide to Financial Happiness

by Bari Tessler

Exploring your relationship with money is foundational to an improved financial well-being. Money does not have to be the elephant in the room. By turning inward first, you can then learn improved financial practices and finally stick to healthy money habits. Skipping this foundational step is often why so many fail to follow a budget or consistently give into impulse spending.

Tessler's gentle techniques weave together emotional depth, big-picture visioning, and refreshingly accessible, nitty-gritty money practices. The three phase approach in this book starts with money healing where you develop your money story through awareness, self-compassion and rituals to develop healthier habits. Phase two features practical financial habits and the third phase features a money map or your plan for the future. Use this book to transform your relationship with money, which will also help you transform your life.

Discussion questions

1. What did you learn about yourself after doing your first self-check in?
2. Describe how you are you going to start implementing money dates with yourself?
3. How did you feel after starting or completing your money map?
4. What resources or tools listed in the book have you used? Were they helpful on your financial journey?

Give it a try...

2020 Dakota Wellness Program

The NDPERS Dakota Wellness Program is available to all eligible members and their covered spouses participating in the NDPERS group health insurance plan. To be eligible for the \$250 benefit, you must take a Health Risk Assessment. Login or create an account to access the assessment at sanfordhealthplan.com/memberlogin.

After taking your health risk assessment you can earn your benefit through any one or a combination of the options listed below.

- Track your health habits on the online wellness portal
- Visit a gym 12 times a month and register for the fitness center reimbursement program at nihcarewards.org
- Participate in workplace and Sanford Health Plan wellness activities to earn a voucher form

Watch our recorded webinar about the benefit program and learn more about all the ways you can earn your \$250 wellness benefit by visiting sanfordhealthplan.org/ndpers/dakotawellnessprogram.



Embracing NEAT movement

What is NEAT, you say? Non-exercise activity thermogenesis (NEAT) is the energy your body burns for everything we do when we are not sleeping or exercising. Those with jobs that keep them moving all day long like farming, nursing or construction have high levels of NEAT. However, many of us have relatively sedentary jobs that keep us desk-bound many hours each day leaving us with low levels of NEAT.

NEAT adds up to help you burn energy and do what our bodies are designed to do—move and be active. Moving around more often throughout your day can continue your caloric burn and maintain a healthier weight.

Here are ways you can increase your NEAT throughout the day:

1. Take the stairs, skip the elevator
2. Get a standing desk, and a stability ball instead of an office chair
3. Schedule movement breaks in your calendar
4. Walk don't drive
5. Do your own yardwork and housework

NEAT doesn't take the place of planned moderate intensity activity totaling 150 minutes each week, but is a great way to stay limber, alert and energized throughout the day.



Discover where your happiness lives

Most of us are wrong when it comes to knowing what will actually make us happy. Many believe a shopping trip to the mall or avoiding an unpleasant situation will bring you happiness. Research shows that it is not just one single event that leads to a greater sense of happiness, but a lifestyle of mindfulness and purpose throughout our day.

Try out the practices below with different relationships, environments and daily experiences to help you discover what actually makes you happy.

- Practice and express gratitude
- Be mindful of activities like good food or a walk outside and focus on the positive feelings you can get from them for 10 seconds or more
- Be fully present in the moment when watching TV or during another simple task, don't think about your other to do's during these times
- Try the 'three good things' exercise at the end of each day by writing down three positive experiences from today
- Take photos throughout the week of meaningful moments and events that bring you joy and make time to reflect back and look at the pictures once a week

Activate!

YOUR RELATIONSHIP WITH MONEY

Understanding why you are willing to spend more on a certain brand or how you choose to spend your hard earned financial resources are just some of the insights you can gain by diving deeper into your relationship with money. The first step toward developing a healthier relationship with money is finding out where you are making good choices and where you have some room for improvement.

Take our recommended money relationship quiz from the University of Minnesota to discover important areas for financial well-being.

After taking the quiz you will be guided to set a goal to enhance less healthy areas of your financial well-being. It may surprise you that more money does not always mean more happiness. You can spend your financial resources in a certain way that is proven to improve your overall health. Information on financial well-being and overcoming obstacles to a healthy money mindset is also available on the website at takingcharge.csh.umn.edu/rethinking-money.

Homemade Balsamic Vinaigrette

Serves: 12
Total Time: 10 min | Prep: 10 min

Ingredients:

1/2 cup balsamic vinegar
1/4 cup olive oil
1 teaspoon maple syrup or honey
1 teaspoon Dijon mustard

1 teaspoon minced garlic
1/2 teaspoon sea salt

Directions:

Combine all ingredients in a mason jar or container, cover with a lid and shake to combine.
Can be stored in the refrigerator for up to one week.

Nutrition Facts:

Calories: 52 Total Fat: 5g Sodium: 111mg Total Carbohydrates: 2g
Dietary Fiber: 0g Total Protein: 0g

Nutrition information compiled using MyNetDiary.com

Monthly Observances

**Parks and Recreation
UV Safety**

QUICK LINKS

sanfordhealthplan.com/ndpers

SET-UP A

mySanfordHealthPlan

ONLINE ACCOUNT

[sanfordhealthplan.com/
memberlogin](http://sanfordhealthplan.com/memberlogin)

CONTACT US

[NDPERSwellness@](mailto:NDPERSwellness@sanfordhealthplan.com)

sanfordhealthplan.com

(800) 499-3416



This information should not be considered medical advice and is not a substitute for individual patient care and treatment decisions.