

# Dakota Wellness Program

## FEBRUARY 2025

Inside this issue...

**Financial Wellness**

**Monthly Book Club**

**Tired, Achy Eyes**

**Your Healthiest Self**

**Dakota Wellness Reminders &  
Announcements**

**American Heart Month**

**Monthly Recipe: Sheet Pan Dinner**

Join Sanford Health Plan  
Wellness team members for  
our monthly 15-minute  
wellness webinar.

**[CLICK HERE TO REGISTER TODAY!](#)**



NORTH DAKOTA  
PUBLIC EMPLOYEES  
RETIREMENT SYSTEM

**SANFORD**  
HEALTH PLAN

# Financial Wellness: What It Is and How to Achieve It

Financial wellness is the state of being in control of your money, allowing you to manage your finances effectively and reduce stress. It's not just about earning more but also about making smart financial decisions that align with your life goals.

Achieving financial wellness means budgeting wisely, saving regularly, and planning for the future. It involves being prepared for emergencies, reducing debt, and ensuring long-term financial security, like saving for retirement. Having adequate insurance and investing wisely is key to protecting yourself and growing your wealth.

**Here are some steps to achieve financial wellness:**



**Track your income and expenses**



**Build an emergency fund**



**Invest in insurance**

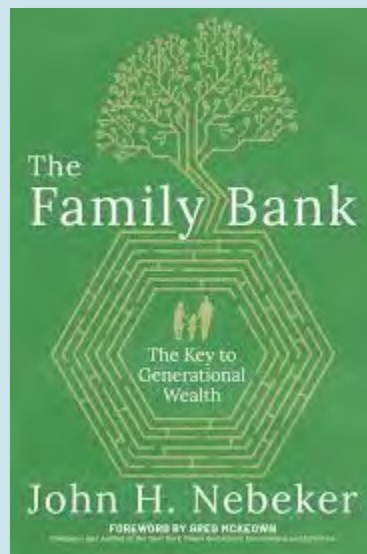


**Prioritize debt reduction**



**Practice mindful spending**

Staying informed and seeking professional advice can also guide you toward better financial health. Ultimately, financial wellness brings peace of mind and freedom to live life confidently.



## Book Club

***“The Family Bank: The Key to Generational Wealth”***

**By John H. Nebeker**

The Family Bank: The Key to Generational Wealth by John H. Nebeker introduces the concept of a family bank—a structured, pooled resource system for fostering generational wealth. This bank finances investments, education, and family goals, reinforcing financial literacy and shared values. Nebeker outlines practical steps to establish governance, maintain fairness, and educate younger generations, helping families manage wealth sustainably. The approach aims to empower future generations, creating a lasting legacy of financial stability, unity, and responsible wealth stewardship.

### Discussion questions

1. How does the concept of a family bank, as presented by Nebeker, challenge traditional views on generational wealth? What are the potential benefits and drawbacks of managing family resources collectively?
2. In The Family Bank, Nebeker emphasizes financial literacy and education for younger generations. How might this focus change the typical family dynamic around wealth? What specific educational methods could be most effective?
3. Nebeker discusses governance and fairness within the family bank. How could families handle conflicts or differing financial goals among members? What structures could support transparent and equitable decision-making?

## Ask the Expert: What causes tired, dry or achy eyes?

Intense screen time and aging are common culprits that cause tired, achy eyes. Reduced blinking while focusing on screens can dry out the eyes. Those over 50, women, contact lens users, and people on certain medications are more prone to dryness. Environmental factors like fans and smoke also contribute. As we age, presbyopia (farsightedness) makes close-up focus harder, leading to eye strain and the need for reading glasses. Kids are affected too, with screen time linked to nearsightedness.

To ease eye discomfort, follow the 20-20-20 rule: Take eye breaks every 20 minutes and look far in the distance, about 20 feet away, for about 20 seconds and spend time outdoors focusing on things further at a distance. For persistent issues, consult an eye doctor.



## Your Healthiest Self: Wellness Toolkit

Achieving your healthiest self involves addressing the unique needs of your body, mind, and surroundings. This wellness toolkit provides actionable strategies tailored to different areas of your life.

- **Your surroundings:** optimize your environment to reduce exposure to harmful substances and enhance safety
- **Your feelings:** manage stress, build resilience, and navigate life's challenges effectively
- **Your body:** adopt physical health habits to boost energy, reduce stress, and lower disease risk
- **Your relationships:** foster positive social connections to support mental and physical health
- **Your disease defense:** take proactive steps to safeguard your health and prevent illness

**These tools empower you to thrive holistically.**

## Dakota Wellness Reminders and Announcements

### Register for the 2025 Dakota Wellness Program Webinars

Register for one of the Dakota Wellness Program webinars to see a preview of our enhanced wellness portal and new ways you can earn your \$250 wellness benefit online. Employees and spouses with health care coverage through Sanford Health Plan can earn \$250 (\$500 per household) in rewards in 2025. Discover your path towards improved health and wellness all while getting rewarded.

### Attend a LIVE webinar to earn one Worksite Wellness voucher worth 3,000 points (\$30).

Select the date and time that works best in your schedule (all in CST):

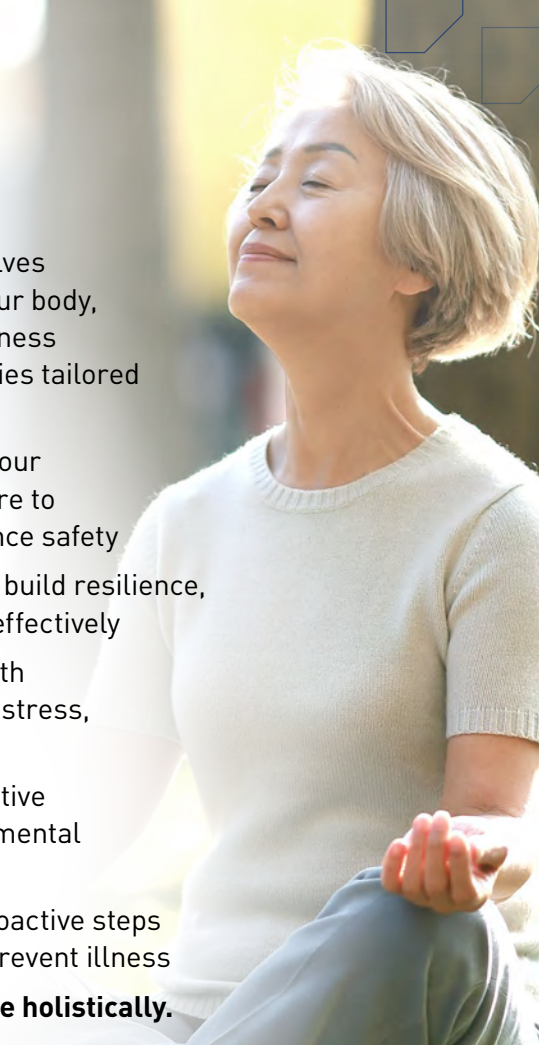
- Monday, Feb. 3 at 2 p.m.
- Tuesday, Feb. 4 at 9 a.m.
- Thursday, Feb. 6 at 10:30 a.m.

### [Register today!](#)

### Five to Thrive - Nutrition Challenge in the Wellness Portal

Discover how delicious fruits and veggies can be with the Five to Thrive Nutrition Challenge Feb. 19 through March 18.

- The Challenge: Eat 5 or more servings of fruits and vegetables each day
- Meet the goal at least 21 out of 28 days
- Eligible for rewards by meeting least 14 days



# Preventive Health

In the United States, heart disease is the leading cause of death. Heart disease is a phrase that encompasses many conditions that can affect the function and structure of the heart. February is a great time to think of ways you can take action to prevent disease. Research shows self-care activities can reduce heart disease and stroke risk. Help your heart each day by providing small moments of self-care like getting good sleep, taking a walk, or preparing a healthy meal.

Self-care activities are the things done to care for your whole self and keep you healthy and to care for any problems you already have. These activities can include:

- Getting at least 30 minutes of physical activity daily
- Keeping and making doctor's appointments
- When hungry, reach for healthy snacks like fruits and vegetables
- Getting seven to eight hours of sleep nightly
- Managing stress with active relaxation like meditation or reading a good book

**Planning ahead and building routines into your schedule can make heart healthy self-care achievable.**

## Monthly Observances

**February 2 National Wear Red Day**

**February 14 National Donor Day**

**American Heart Month**

**Age-Related Macular Degeneration (AMD) / Low Vision Awareness Month**

**National Cancer Prevention Month**

### Chicken Broccoli and Sweet Potato Sheet Pan Dinner

#### Ingredients

1 large sweet potato, peeled and diced into 3/4-inch cubes (3 cups)	3 cloves garlic, minced
4 Tbsp olive oil, divided	3/4 tsp of each dried thyme, sage, parsley and rosemary
1 1/2 lbs. boneless skinless chicken breasts, diced into pieces (about 1 1/4-inches, keep them close to the same size so they cook evenly)	1/8 tsp nutmeg
3 1/2 cups small broccoli florets	Salt and freshly ground black pepper
1/2 of a medium red onion, diced into chunks	1/2 cup pecans, whole or roughly chopped
	1/3 cup dried cranberries

#### Instructions

1. Preheat oven to 400 degrees. Place sweet potatoes in a mound on a rimmed 18 by 13-inch baking sheet, pour 1 Tbsp over top and toss to evenly coat. Spread into an even layer and roast in preheated oven for 15 minutes (meanwhile chop and prep remaining ingredients).
2. Remove sweet potatoes from oven, add chicken pieces, broccoli florets, and red onion around sweet potatoes (just placing everything randomly). Sprinkle with garlic, and drizzle everything with remaining 3 Tbsp olive oil (focusing mostly on the broccoli so it doesn't become dry) and toss with a spatula to evenly coat.
3. Sprinkle evenly with thyme, sage, parsley, rosemary and nutmeg and about 1 tsp salt and 1/2 tsp pepper. Toss again to evenly coat with seasonings and spread out evenly (try not to overlap chicken pieces).
4. Return to oven and roast about 16 - 20 minutes longer, tossing once halfway through, until chicken registers 165 degrees in center. Toss in pecans and cranberries.
5. Serve immediately (preferably with a glass full of apple cider, it's the perfect pairing and completes this meal).



#### QUICK LINKS

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

#### SET-UP A

[mySanfordHealthPlan](http://mySanfordHealthPlan)  
**ONLINE ACCOUNT**

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

#### CONTACT US

[NDPERSwellness@sanfordhealth.org](mailto:NDPERSwellness@sanfordhealth.org)  
(800) 499-3416 (TTY: 711)



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