

# Dakota Wellness Program

## FEBRUARY 2023

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Join Sanford Health Plan Wellness team member to discuss the financial wellbeing during our monthly 15-minute wellness webinar.

**Click here to register today!**



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# Financial wellbeing

When we think of being financially well, it is common to think that those with more money have more financial wellness. The phrase “financial wellbeing” can sound overwhelming and can include many factors for different people of what true financial wellbeing means. The Consumer Financial Protection Bureau (CFPB) conducted a survey of people around the country asking them what financial wellbeing meant to them. Here’s what they found:

We learned that financial wellbeing means having financial security and financial freedom of choice, in the present and in the future. More specifically, having financial wellbeing is when you:

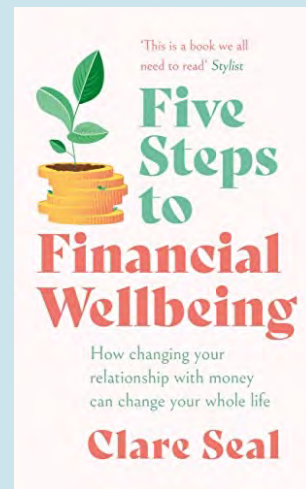
- Have control over day-to-day, month-to-month finances
- Have the capacity to absorb a financial shock
- Are on track to meet your financial goals
- Have the financial freedom to make the choices that allow you to enjoy life

That’s why people with the same income, financial experiences, or education can have very different levels of financial wellbeing. Based on their findings, the CFPB created a survey with 10 questions to measure your current financial wellbeing and steps to improve your financial wellbeing based on your score.

[Take the survey here](#)

This can be a great resource to get in touch with your personal financial wellbeing. Check in and take the survey annually to see what improvements you were able to make.

Resource: [consumerfinance.gov/consumer-tools/financial-wellbeing/about/](https://consumerfinance.gov/consumer-tools/financial-wellbeing/about/)



## Book Club

***Five Steps to Financial Wellbeing: How changing your relationship with money can change your whole life***

by **Clare Seal**

While it may be true that money can’t buy you happiness, you will struggle to find balance and contentment in all other areas of your life when you aren’t in control of your finances.

In *Five Steps to Financial Wellbeing*, Clare Seal walks you through five straightforward, achievable steps to take to change your relationship with money for good, and in doing so, change the rest of your life for the better.

This book also addresses the deeper fundamentals of a healthy relationship with money, from building self-worth to tackling consumerism. *Five Steps to Financial Wellbeing* is a toolkit to help readers of all ages and life stages establish a healthy, positive relationship with money, avoid problem debt, save and invest for the future and above all, take control of your finances instead of letting your finances control you.

### DISCUSSION QUESTIONS

1. **What does the term “financial wellbeing” mean to you?**
2. **What practices or techniques can you apply from this book to improve your financial wellbeing?**
3. **How would your life change by improving your relationship with money/wealth? (NOT how would your life change if you had more money)**

# Ask the Expert

Registered Dietitian

## Question: What are healthy fats?

Dietary fat can be categorized as saturated fat and unsaturated fat. Too much saturated fat (and added sugar) can lead to increased blood cholesterol and risk for heart disease. Saturated fat can be identified as fat that is solid at room temperature (i.e. butter). Unsaturated fats are considered heart-healthy and can be a great addition to your diet. Unsaturated fats include monounsaturated fat and polyunsaturated fat (including omega-3 fatty acids) and are typically liquid at room temperature. Examples of heart-healthy, unsaturated fats are:

- Monounsaturated fats: plant oils, most nuts, and avocados
- Polyunsaturated fats: corn and soybean oils, walnuts, sesame, and flax/flax seeds
- Omega-3 fatty acids: salmon, mackerel, tuna, and trout

A diet with heart-healthy fat helps your body to absorb fat-soluble vitamins A, D, E, and K, which can be found in various fruits and vegetables.



## Sanford Health Plan/WebMD health coaching

When working on your health and wellness, having a support system is crucial to long-term success. A little guidance along the way can also be helpful in identifying what you want your personal wellness vision to look like. NEW in 2023, you now have access to Sanford Health Plan/WebMD health coaching through the convenience of your online member wellness portal.

Your Sanford Health Plan/WebMD Health and Wellness Coach will work with you to create a personalized wellness program just for you. Your coach will help you focus on what you need to do to feel and be your best – all through the convenience of virtual coaching sessions available to you as an NDPERS member.

### To access the online wellness portal:

- Log on to your **MyChart** account at [member.sanfordhealthplan.org/portal/Authentication/Login](https://member.sanfordhealthplan.org/portal/Authentication/Login)
  - If you do not have a **MyChart** account, you will need to select **“Request access for myself.”**
- Click on the **“Your Menu”** icon
- Scroll to **“Portals and Links”** under insurance
- Click **“Wellness Portal”** inside the Portals and Links page

### Once you have entered the wellness portal, here’s how you can access health coaching:

- Click on the **menu** icon in the upper right-hand corner
- Click on **“Coaching”**
  - This will direct you to the page where you can schedule your initial visit with a health coach

## Volunteering to boost your wellbeing

Giving back is one activity that benefits both the giver and receiver. Recent research has dug deeper to find out how much – and why – this activity improves our health and happiness. Volunteering was found to increase happiness and as much as a \$1,100 increase in income. These bouts of happiness and wellbeing is felt likely due to an intrinsic reward or the warm glow one experiences after helping others. It also works to boost our social connections.

### How can you give back? Here are a few ideas that can improve happiness and many areas of your wellbeing.

- Build your skills – both personally and professionally – by offering your expertise and time to a non-profit to help them with business operations
- Seek a volunteering opportunity to mentor or be a companion to improve social connection
- Informally volunteer by regularly checking in with neighbors, family, and friends
- Donate blood, financial resources, or other goods to community non-profits

# Preventive Health

## Prevent Heart Problems with Good Quality Sleep

Getting the proper amount of sleep (7-8 hours) a night helps keep our heart healthy. During the sleep period our body uses this time to recuperate, by slowing our heart rate, reducing our blood pressure and stabilizing our breathing. These changes that occur during our sleep reduce the stress that is put on the heart during our waking hours. People who sleep less than 7 hours per night are at risk for developing problems that increase the risk for heart disease, heart attack and stroke. Some of these health problems are:

- High blood pressure
- Type 2 diabetes
- Obesity

### Tips for Better Sleep:

- Keep the same bedtime/wake-up schedule every day, including weekends
- Doing some type of physical activity during the day will help you sleep better
- Keep your bedroom at a comfortable temperature, also dark and quiet
- Remove all electronic devices from the bedroom
- Avoid alcohol, caffeine and large meals before bedtime

## Sheet-Pan ginger-tahini salmon & vegetables

1 piece salmon & 1 ¾ cups vegetables

### Ingredients:

1 large sweet potato, cubed	1 tablespoon plus
1 pound white button or cremini mushrooms, cut into 1-inch pieces	1 teaspoon honey
2 tablespoons olive oil	1 ½ teaspoons finely grated fresh ginger
½ teaspoon salt	1 ¼ pounds salmon, cut into 4 portions
1 pound green beans, trimmed	2 teaspoons rice vinegar
2 tablespoons reduced-sodium soy sauce (or coconut aminos)	2 tablespoons chopped chives (optional)
1 tablespoon plus 2 teaspoons tahini	

### Directions:

1. Place a large rimmed baking sheet in the oven. Position one rack in the middle of the oven and another about 6 inches from the broiler. Preheat to 425 degrees F.
2. Combine sweet potato, mushrooms, 1 Tbsp. oil, and 1/4 tsp. salt in a large bowl; toss to coat.
3. Remove the baking sheet from the oven. Spread the vegetable mixture in an even layer on the pan; roast, stirring once, until the sweet potatoes are starting to brown, about 20 minutes.
4. Meanwhile, toss green beans with the remaining 1 Tbsp. oil and 1/4 tsp. salt. Combine soy sauce, tahini, honey, and ginger in a small bowl.
5. Remove the pan from the oven. Move the mushrooms and sweet potatoes to one side and place the green beans on the other side. Place salmon in the middle, nestling it on top of the vegetables, if necessary. Spread half of the tahini sauce on top of the salmon. Roast until the salmon flakes, 8 to 10 minutes more. Turn broiler to high; move the pan to the top rack and broil until the salmon is glazed, about 3 minutes.
6. Stir vinegar into the remaining tahini sauce and drizzle it over the salmon and vegetables. Garnish with chives, if desired, and serve.

### Nutrition Facts:

Calories: 555 | Total fat: 30g | Saturated Fat: 6g  
Total Carbohydrate: 37g | Dietary Fiber: 8g  
Total Protein: 38g | Sodium: 718mg  
Nutrition information compiled using [MyNetDiary.com](http://MyNetDiary.com)

## Monthly Observances

### Cancer

### Heart health

### Health consumer

### Low vision

### 3 – Wear red

### 20-26 – Eating disorders

### 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@**

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

**(800) 499-3416**



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