

Dakota Wellness Program

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Mastering Financial Wellness: A Blueprint for Prosperity

In our fast-paced world, achieving financial wellness is more crucial than ever. It's not just about having a hefty bank balance – it's about mastering the art of managing your money wisely to live a stress-free and fulfilling life. Here's why prioritizing financial wellness is a game-changer:



Peace of mind: Financial stability brings peace of mind. Having a safety net in place and knowing that you have control over your finances allows you to navigate life's uncertainties with confidence. Achieving financial wellness means crafting a budget, managing debt and building an emergency fund, which leads to a significant reduction in stress levels.



Freedom to pursue dreams: Financial wellness isn't just about cutting expenses. It's also about aligning your spending with your values. With a solid financial plan, you can allocate resources to pursue your passions and dreams without constantly worrying about making ends meet.

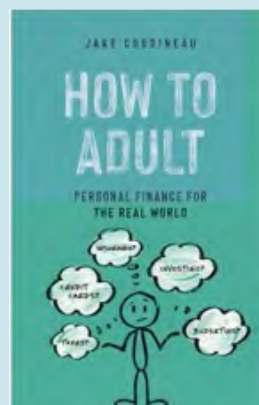


Smart investments in health: Financial wellness goes hand in hand with overall well-being. By investing in health insurance, getting regular checkups and having a balanced lifestyle, you save money in the long run, and you ensure a healthier and happier future.

Now, let's chart a course to achieve financial wellness:

- **Create a budget:** Understand your income, track your expenses and allocate funds wisely. Budgeting is the cornerstone of financial success.
- **Emergency fund:** Build a financial cushion to cover unexpected expenses. Having three to six months' worth of living expenses saved up is a great starting point.
- **Invest wisely:** Explore investment options that align with your financial goals. Diversify your portfolio to mitigate risks and maximize returns.
- **Continuous learning:** Stay informed about personal finance trends. Attend workshops, read books and leverage online resources to enhance your financial literacy.

Remember, achieving financial wellness is a journey, not a destination. By making informed choices and cultivating healthy financial habits, you can pave the way for a more secure and fulfilling future.



Book Club

How to Adult: Personal Finance for the Real World by Jake Cousineau

An essential resource for a high school graduate, college student or any other young adult who needs to prepare for the financial realities of adulthood.

Drawing on years of teaching personal finance in the high school classroom, as well as valuable life experience as a young professional, Cousineau introduces topics ranging from compound interest and mutual funds to Roth IRAs and insurance deductibles. Each chapter contains straightforward explanations, practical examples, revealing anecdotes and hands-on tools that will help you jump-start your personal financial journey.

In this book, you'll learn:

- The foundational concepts of personal finance and building wealth
- How to avoid costly financial missteps
- How to budget, save and invest your money wisely
- How taxes and insurance work
- How to prepare for life's big expenses

DISCUSSION QUESTIONS

1. **What practical tools and hands-on advice does the author provide to help young adults jump-start their personal financial journey?**
2. **In what ways does the book address common financial missteps, and how does it guide readers in avoiding costly mistakes that often occur in the early stages of adulthood?**
3. **How does the book guide readers in preparing for significant life expenses, and what insights or strategies does Cousineau offer to navigate these challenges successfully?**

Ask the Expert

Organ donation is an important and often life-saving medical procedure that raises various questions.

Who can be an organ donor?

Eligibility criteria vary, but generally, individuals of all ages can donate organs. Commonly donated organs include the heart, kidneys, liver, lungs, pancreas and small intestine. Tissues that can be donated include corneas, skin, bone, heart valves and blood vessels.

Can I donate organs while I am still alive?

Yes, living donors can donate a kidney or lung or a portion of the liver, pancreas or intestine. A living donation is usually done for organs that can regenerate or when a living donor's organ can be split for transplantation.

How are organ recipients chosen?

Organ allocation is typically based on medical urgency, tissue match, blood type and waiting time. National or regional organ procurement organizations manage organ allocation according to established criteria.

Is there any cost associated with organ donation?

Costs related to organ donation are usually the responsibility of the transplant recipient or their insurance. The donor's family is not responsible for these costs.



Embrace Heart Health: February, the Month of Cardiovascular Wellness

February, a month synonymous with matters of the heart, doubles as heart month, urging us to prioritize cardiovascular well-being. Embrace heart health by revisiting dietary choices, favoring fruits, vegetables, lean proteins and wholesome fats. Regular exercise is a fundamental pillar that strengthens the heart. Aim for 150 weekly minutes of moderate activity. Bidding farewell to detrimental habits like smoking and excessive alcohol intake is a crucial step in reducing cardiovascular risks.

Managing stress is paramount. Practice meditation or yoga to safeguard emotional well-being – here are a few tips:

- **Prioritize seven to nine hours of quality sleep each night, fostering optimal heart function.**
- **Keep routine health check-ups to monitor key indicators, which aids early detection and management of risk factors.**
- **Strive for a healthy weight through balanced nutrition and regular exercise and stay hydrated – water is vital for heart health.**
- **This February, let's commit to heart-healthy habits, ensuring a future filled with vitality and well-deserved celebrations.**



Preventive Health

Preventing Cancer

Almost half of the deaths estimated to be caused by cancer this year can be linked to lifestyle. This means individuals can adjust harmful daily habits to reduce the chance of developing certain types of cancer. Some harmful habits and solutions to them include:

- Cigarette smoking and exposure to second-hand smoke (Quit smoking or never start.)
- Alcohol consumption (It's best to not drink alcohol at all, but if you do, limit intake to two alcoholic drinks per day for men and one alcoholic drink per day for women.)
- Unhealthy diet (Focus on plant sources and eliminate processed foods.)
- Excess body weight (Discuss with your physician what a healthy weight looks like for you, how to get there and how to maintain it.)
- Lack of physical activity (Exercise at varying levels for at least 150 minutes per week.)
- Exposure to ultraviolet radiation (When exposed to sunlight, wear a hat and sunglasses, and use sunscreen properly.)
- Cancer-associated infections (Stay up to date on cancer screenings – Finding cancer early makes treatment easier.)

Monthly Observances

American Heart Month

National Cancer Prevention Month

Feb 3: National Wear Red Day

Feb 7-14: Congenital Heart Defect Awareness Week

Feb 14: National Donor Day

Feb 11-17: Heart Failure Awareness Week

Feb 26-March 4: National Eating Disorder Awareness Week

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

Chicken, Wild Rice and Mushroom Casserole (gluten-free, diabetic-friendly)

Prep time: 15 minutes

Cook time: 1 hour 15 minutes

Total time: 1 hour 30 minutes

6 servings

Ingredients:

2 tablespoons unsalted butter
1 tablespoon extra-virgin olive oil
1/2 yellow onion, chopped.
Fine sea salt and ground black pepper to taste
1/2 cup cremini mushrooms (optional)
2 tablespoons minced garlic (about six cloves)
2 tablespoons chopped fresh thyme, plus more for garnish
2 1/2 cups low-sodium chicken broth, divided.
1/2 cup white cooking wine

2 cups wild rice
1-pound boneless, skinless chicken breast cut into 1-inch pieces (Alternatively, you can use pre-cooked chicken. See notes below.)
3 cups baby spinach
1 cup shredded Parmesan cheese
1/4 cup soft, ripe goat cheese (optional)

Instructions:

1. Melt butter and olive oil in a Dutch oven over medium heat.
2. Cook onion in butter and oil until softened, about 5 minutes, and season with sea salt and pepper.
3. Stir in mushrooms, if using, and garlic and cook until the mushrooms release their moisture, about 5 minutes, then season with thyme and continue cooking for one minute.
4. Pour the chicken broth and white cooking wine into the pot and bring to a boil. Stir rice and chicken into the boiling liquid, cover the pot and reduce heat to low. *See notes about using pre-cooked chicken and checking rice halfway through cooking.
5. Simmer mixture until rice is cooked, about 50 minutes.
6. Preheat oven to 400° F.
7. Remove Dutch oven from heat and stir spinach into the rice and chicken mixture. Top with Parmesan cheese and goat cheese, if using.
8. Bake in the preheated oven until the cheese melts and starts to brown around the edges, about 15 minutes.

Notes:

- If you are using pre-cooked chicken, add to the Dutch oven when you stir in the spinach.
- Keep an eye on the rice as it cooks and taste it halfway through the cooking time. If it appears to be getting too dry before it is tender, add another 1/2 to 1 cup broth or water to the pot.

Nutrition Facts: Calories: 377 | Sodium: 363 mg | Fat: 17g
Carbohydrates: 16.6g | Protein: 35g | Cholesterol: 100 mg



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The information in this newsletter should not be considered medical advice and is not a substitute for individual patient care and treatment decisions.



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