



GOAL SETTING: SUCCEEDING WITH RESOLUTIONS .

BY MEGAN MILLER

The concept of New Year's resolutions began with the ancient Babylonians almost 4,000 years ago. Unfortunately, though we've had a lot of practice, only 8% of those who make New Year's resolutions keep them. This is hardly an inspiring success rate.

Let's get unstuck and consider a new practice for 2018 – take the pressure off! Instead of setting a “resolution,” focus on several smaller, more attainable goals throughout the year. In fact, start by using arbitrary dates for your goals instead of the looming New Year's Day.

Here are a few additional tips:

- **Set SMART goals.** Be sure each goal is written as specific, measurable, attainable, realistic, and time-bound.
- **Use a checklist.** Checking an item off your list can be thrilling, and may feel like its own reward!
- **Gamify your goal.** Gamification turns normal tasks into “fun” activities with competition and rewards. Collaborate with a friend (competition) or incentivize yourself to achieve a goal (reward).

Commit to the route you choose, and watch your years keep getting better!

IN THIS ISSUE

- 2 Financial New Year's Resolutions
- 3 Health Benefits Alphabet Soup
- 4 Harvest of the Month: Mandarin Oranges

Sources: History Channel. history.com/news/the-history-of-new-years-resolutions. Accessed 16 November 2017.
K International. k-international.com/blog/new-years-resolutions. Accessed 16 November 2017.
Tello. blog.trello.com/the-psychology-of-checklists-why-setting-small-goals-motivates-us-to-accomplish-bigger-things. Accessed 16 November 2017.

Smart Facts

41%

of Americans usually make New Year's Resolutions.

#1 RESOLUTION

for 2017 was to get healthy.

44.3%

of resolutions revolve around self-improvement or are education-related.

Sources: Statistic Brain. statisticbrain.com/new-years-resolution-statistics. Accessed 16 November 2017.
Women's Health. dailyinfographic.com/wp-content/uploads/2016/12/e5d95a6dd62cae7f5f44aae49853071c.jpg. Accessed 24 October 2017.
NBC News. nbcnews.com/business/consumer/2017-new-year-s-resolutions-most-popular-how-stick-them-n701891. Accessed 16 November 2017.



FINANCIAL NEW YEAR'S RESOLUTIONS .

BY JENNA MEARS

In 2017, about one-third of Americans made “money resolutions” for the new year. While some of these goals may have been as small as packing lunch more often and eating out less, or as big as buying a home, saving a few dollars here and there is always on everyone’s mind. New Year’s resolutions can be daunting, but these six money resolutions are easy, attainable, and might even burn a few calories!

- 1. Buy less coffee.** Yes, you just read it! Instead of simply trying to “cut down” or “buy less,” make it quantifiable. If you grab Starbucks five times a week, cut it down to once or twice a week as a treat. If your coffee is \$2.50 each time, you’ve gone from spending \$12.50 per week to spending just \$2.50! If you’re looking at monthly totals, this would be about \$40 in savings.
- 2. Walk more.** This is where burning calories comes in. If your favorite bakery or shop is just a mile from your home, try walking or even riding your bike there instead of driving. Not only is this good for your health, but all of those small trips to the store add up to big savings on gas.
- 3. Up your savings by \$100-300 (budget depending).** Try saving more money per paycheck for a three-month period at the beginning of this year and see how your budget adjusts. If all goes well, keep this higher savings amount going for the whole year. It is also important to ensure you are putting as much money as possible into your retirement accounts.
- 4. Resolve to only use a reusable water bottle.** Eliminate bottled water from your budget. This is the same principle as buying less coffee. Your selzer water might only cost \$2, so it doesn’t seem like much at the point of purchase. But those little expenses add up to big savings opportunities.
- 5. Make a plan to pay off credit card debt.** The plan, of course, will depend on how much debt you have. Set a timeframe to pay this off for the best results. For example, give yourself four months and see if you can push yourself to pay off the debt. The timeframe will also provide you with the amount you need to pay each month.
- 6. Take care of your health (including your teeth and eyes).** This goal is a year-long one, as opposed to something you only need to think about for a month or two. While you may think you are saving money by not having a yearly teeth cleaning, if you finally go to the dentist and need several cavities filled, you can be looking at paying upwards of \$1,000. Also, be sure to take advantage of your preventive care services. While copays might apply, visiting your doctor and dentist at least once a year can ensure you aren’t paying for an issue that could have been avoided.



Instead of just trying to “cut down” or “buy less,” make it quantifiable.

Source: Forbes. forbes.com/sites/mayakachroolevine/2016/12/20/12-actually-attainable-financial-new-years-resolutions-to-tackle-in-2017/2/#63c8af7abf60. Accessed 7 December 2017.

HEALTH BENEFITS ALPHABET SOUP.

BY JOHN THOMAS

Sometimes reading an insurance document can be like swimming in alphabet soup. Even when the words are spelled out, it can be daunting. The following is a quick guide to some of the abbreviations, words, and phrases you're likely to encounter.

ACA: The Affordable Care Act (aka, Obamacare), the federal comprehensive health coverage law.

Allowed Amount: The most your insurer will pay for a covered service.

Benefit Period: A timeframe for benefits use. This is usually a calendar year, but could have other parameters.

COBRA: The law requiring employers to offer an employee to purchase group plan benefits after a loss of coverage resulting from such things as reduced work hours or termination.

Co-pay: The fixed amount you pay for a healthcare service or prescription drug.

Coinsurance: This is a percentage of medical costs you may be required to pay after you have met your deductible.

Deductible: This is what you pay for healthcare services before your plan pays anything. There are two types of deductibles: embedded and non-embedded. With embedded deductibles, each covered individual must meet a personal deductible amount. With a non-embedded deductible, expenses for each covered family member build towards one shared deductible amount.

EOB: Short for "Explanation of Benefits," this is the document you receive after a covered healthcare service. It shows the original cost of the service, the cost you actually are charged under your insurance plan, deductibles and co-payments, and the total benefit your insurer will pay.

FSA: Flexible Spending Account, which allows you to set aside pre-tax money for health expenses.

HDHP: This stands for "High Deductible Health Plan," which is a health plan with low premiums and higher deductibles.

HSA: This is a Health Savings Account you use to set aside pre-tax dollars for health needs, so long as you're enrolled in an HDHP (see above).

Network: A list of the healthcare providers that have contracted with an insurer to provide service to plan participants. Providers on this list are "in-network." Those not on the list are "out-of-network" and typically cost more.

Out-of-Pocket Maximum (OOPM or OPX): This is the maximum you pay out of your pocket each benefit period.

PPO: This is short for "Preferred Provider Organization," a group of physicians, hospitals, and other healthcare providers that have contracted with an insurer to provide services at a reduced cost.



January is Thyroid Awareness Month

The thyroid gland is a butterfly-shaped endocrine gland located in the front of the neck that produces hormones to help the body use energy, stay warm, and keep vital organs and muscles working properly. The American Thyroid Association (ATA) provides research grants, patient and professional education, and an updated website for referrals and information. The ATA relies on philanthropic giving and has designated January as Thyroid Awareness Month to encourage support. Visit www.thyroid.org/donate to learn more.

Source: The American Thyroid Association. thyroid.org/january-thyroid-awareness/html. Accessed 21 November 2017.

HARVEST OF THE MONTH: MANDARIN ORANGES

BY MECHELLE MEADOWS

This time of year, we all need a bit of extra Vitamin C to boost our immune systems against colds and flu. Try getting a dose of Vitamin C, as well as other health benefits, by snacking on mandarin oranges. These small oranges, also sometimes called tangerines, have a juicy, citrusy taste that can brighten up cold winter days.

Mandarin oranges are a great source of dietary fiber and antioxidants – both of which can help lower cholesterol. They are also typically kid-friendly, since they taste great and are easy for children to eat. Keep a bowl of mandarin oranges on hand in your kitchen or office break room to encourage healthy snacking this season.

How to Select

The peak season for mandarin oranges is December through January, a true winter fruit. Look for mandarin oranges that feel heavy for their size and have glossy orange skin. Avoid choosing oranges that feel lightweight or have bruises or cuts.



How to Store

Mandarin oranges keep their freshest taste when stored up to four days at room temperature, or up to two weeks in the refrigerator. Beyond these timeframes, they will start to dry out.

How to Prepare

Mandarin oranges are the perfect grab-and-go fruit. They peel easily, so you can enjoy them any time. They also work well when tossed in salads or fruit bowls, or as toppings for foods such as yogurt.

Source: 7 Health Benefits Times. healthbenefitstimes.com/health-benefits-of-mandarin-oranges. Accessed 20 November 2017.



Recipe: Spicy Orange Chicken

Ingredients (makes 8 servings):

- 1 cup orange juice
- 2 Tbsp. cornstarch
- 3 Tbsp. low sodium soy sauce
- 1/8 - 1/4 tsp cayenne pepper, or to taste
- 4 tsp. honey
- 1 tsp. orange zest (optional)
- 1 lb. boneless, skinless chicken breasts, trimmed of excess fat

Directions:

To prepare the sauce, whisk together the orange juice, cornstarch, soy sauce, cayenne, honey, and orange zest in a small bowl. Set aside.

1. Cut the chicken into bite-sized pieces. Lightly coat a large pan with nonstick cooking spray. Cook the chicken over medium-low heat for 4-6 minutes, or until no longer pink in the center and cooked through. Remove chicken from pan and place onto a plate.
2. Whisk the sauce once more, then pour it into the same skillet. Cook over medium-low heat for 6-8 minutes, stirring constantly, or until the sauce has thickened and reduced by about a third. Reduce the heat to low, add the chicken, and stir until it's completely covered in sauce.

Nutrition Information:

Serving Size: about 2/3 cup, Servings in recipe: 4; Calories: 182, Total Fat: 1 g., Cholesterol: 65 mg., Sodium: 476.5 mg., Total Carbohydrate: 16.5 g.; Dietary Fiber: 0 g.; Sugars 11.3 g., Protein: 26.3 g.

Source: Amy's Healthy Baking. amyshealthybaking.com/blog/2015/02/20/easy-skinny-spicy-orange-chicken/. Accessed 20 November 2017.