



PREPARE NOW FOR A HAPPY 2023

Often, we start thinking about New Year's resolutions at around 11:57 on New Year's Eve. Maybe that's why fewer than 10% of us ultimately reach the goals we set at midnight. A better approach would be to start now and base resolutions on an assessment of the past year and a vision for the coming year. Here are a few steps to help you through this process.

Look back. Take time to think about 2022. What pleased you? What disappointed you? Be honest, and build on what you learn as you look ahead.

Dream. What big ideas do you have? What audacious goals would you love to achieve? Don't be limited by your history. Look forward to your future.

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Answer the big question: "Why?" What motivation is at the heart of everything you do? Family? Creative pursuits? Financial security? Something else? Knowing your "why" helps you focus on things that support your ultimate aims.

Get S.M.A.R.T. Goals that are **S**pecific, **M**easurable, **A**chievable, **R**ealistic and **T**imely have a better chance for success. Use this acronym to create an action plan for each resolution you make.

Engineer success. Create a system for tracking your "SMART" goals, and then use it as your guide for the coming year. It will help you adjust for change, hold yourself accountable and celebrate successes.

Smart Facts

23%

of people planned to make resolutions for 2022.

67%

of Americans do not have a written plan for their lives.

42%

is the increase in likelihood of success if you write down your goals.



CALENDAR CHECK: KEEPING THE FAMILY ON COURSE

Countless family squabbles have been sparked by misunderstandings about who's got to be where and when, who's picking up whom, when special events are planned and so on. Fortunately, many of these familial clashes can be avoided with some planning and simple tools. Following are some tips that can help.

Share a calendar. “The number one recommendation I make to families struggling to keep all the moving parts harnessed is to set up a family calendar,” says clinical psychologist Alicia Clark. Having a single calendar source that everyone in the family can see and access will help to reduce conflicts and keep everyone organized.

Put it on the wall. Whether they use a store-bought calendar, a big sheet of chart paper, a dry-erase board or something similar, many families find it helpful to have a physical calendar in a central location where everyone can see and amend it as necessary.

Go digital. On the other hand, these days a lot of families are going digital, tapping into the many online calendar options ranging from the calendar function in multi-faceted platforms like the [Google](#) suite or scheduling apps designed specifically for families, such as [Cozi](#) or [Busy Kid](#). Another one to check out includes [Picniic](#). As you investigate these and other options, keep in mind the ages that need to use it, other features you might like to have included in your calendar app, whether it can be accessed from mobile devices, and whether it's engaging enough to make your family members want to use it.

Sync up. If you do go digital, make sure everyone is set up to sync automatically with the app, or that everyone knows how to sync regularly.

Agree on how events are added. Will one person be in charge of making actual calendar changes, or does everyone have editing access? Will the calendar be updated on the go, or only once a week, when everyone knows what's going on? Have an explicit plan for making updates so everyone knows what to expect ... and to eliminate blaming when things inevitably go away.

Check in before bed. Every evening, touch base with everyone to make sure everyone is up to speed on what's happening the next day. This gives everyone a chance to catch misunderstandings before they turn into disasters.

Have a weekly huddle. In addition to the daily check-in, it's good to have a weekly “family meeting” to discuss the coming week and, again, to make sure the shared calendar is up to date.



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HOW TO READ AN EXPLANATION OF BENEFITS

Most people who have health insurance have become accustomed to receiving an Explanation of Benefits (or “EOB”) after a provider visit. Usually prominently marked “This is not a bill,” the EOB explains how your insurance will cover the visit and what you’ll be expected to pay. To reduce some complication, we’ve listed and defined a few of the terms you’ll typically see on your EOB. However, please note: Different insurers use different terms for some items, and EOBs from different insurers might look dramatically different. Still, getting a basic understanding of these terms should help you decipher your EOB and better track your healthcare costs.

- **Insured or Enrollee:** This is the name of the person who has the coverage through an employer or private plan.
- **ID Numbers:** The EOB likely will include a variety of numbers referring to the insured person and the benefit plan. These might be listed under descriptions including “Group Number,” “Participant Number” or simply “ID Number.” All of these should match up with the numbers on your insurance card and/or on the provider bill. If any numbers don’t match up, call your provider or insurer to get clarification.
 - **Claimant:** This is the person who received care.
 - **Claim Number or Control Number:** A unique identification number assigned to this claim.
 - **Service Dates:** The date care was received.
 - **Provider:** The caregiver billing for care.
 - **Services:** Care received. (sometimes this will be a code or an abbreviation, and it sometimes isn’t included at all)
 - **Provider Charge/Total Charge:** The price the provider has set for the care received.
 - **Allowed Charge/Negotiated Amount/Repriced Amount:** The price your insurer has negotiated for care.
 - **Covered:** The amount that will be covered by insurance. (this takes into account deductibles, co-pays, etc.)
 - **Charges not covered:** Any amounts not eligible for coverage.
 - **“Payable at...”:** If you have a percentage deductible, this will tell you the percentage of coverage this claim is receiving.
 - **Remarks:** Often a code or statement that explains how the claim was covered.
 - **Summary of Payment or Payment Details:** The amount paid for the care and who received the payment.
 - **Contact Information:** The address and phone number you should contact with questions or concerns.

As you wade through these forms, be sure to compare your EOB to your actual bill and make sure the information – and especially the costs – line up. If not, call your provider and insurer to verify that you’re paying the right amount.



National Influenza Vaccination Week

You typically wouldn't worry about people getting sick in Australia, but when it comes to the flu, you should. Since Australia's flu season comes before ours, it's a good predictor of what we can expect. And this year, Australia has experienced its worst flu season in five years. The good news? As National Influenza Vaccination Week (Dec. 6-12) should remind you, it's easy to protect yourself by getting a flu shot. Learn more about flu vaccines [here](#).

HARVEST OF THE MONTH: KALE

For many of us, kale seems like a virtual newcomer to the food world. In fact, up until a few years ago, it was often used only as something to dress up a food display. As we've learned more about its health benefits, kale has moved from a super garnish to a superfood.

Despite its newcomer status, kale has been around for a long time. First cultivated more than 2,000 years ago, it seems to have arrived in North America in the 1600s. Now it's farmed in a number of U.S. states, although its production still lags well behind that of other good-for-you foods like broccoli, cauliflower and spinach.

But it's not trailing its peers in health benefits. Kale is packed with vitamins, it's one of those anti-inflammatory foods that are good for your heart, and it is touted for everything from fighting cancer to clearing up your skin.



If you want to add this superfood to your menu, shop for leaves that are firm and deeply colored, and choose smaller leaves to get a milder flavor. Pass up any leaves that look wilted, brown or yellow. For the freshest kale, shop from mid-winter through early spring.



Recipe: Warm Kale Salad

Ingredients:

(serves 8)
4 strips bacon, coarsely chopped
4 carrots, sliced
2 cups peeled and cubed butternut squash
1 poblano pepper, seeded and chopped
½ cup finely chopped red onion
1 tsp smoked paprika
¼ tsp salt
¼ tsp pepper
2 plum tomatoes, chopped
2 cups chopped kale

Directions:

In a large skillet, cook bacon over medium heat until crisp, stirring occasionally. Remove bacon to paper towels and add carrots and squash to skillet. Cook in bacon grease, covered, over medium for 5 minutes. Add poblano pepper and onion; cook until vegetables are tender, about 5 minutes, stirring occasionally. Stir in paprika, salt and pepper. Add tomatoes and kale. Cook, covered, until kale is wilted, 2 to 3 minutes. Top with bacon.

Nutrition Information:

CALORIES: 101; PROTEIN: 4G; CARBOHYDRATES: 11G; FAT: 3G; SODIUM: 251MG; FIBER: 3G; SUGARS: 4G; CHOLESTEROL: 10MG

Sources: Accessed November 9, 2022

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