



You Are Well

*Health and Wellness Tips
for the Empowered
Health Care Consumer*



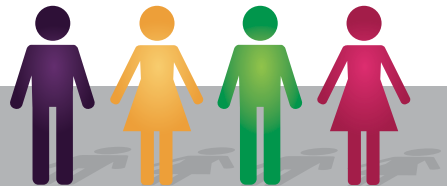
Keith Paduch
CEO

IF

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PUBLISHING

IF You Are Well:

Health and Wellness Tips for the Empowered Health Care Consumer

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For more information about IF You Are Well, please visit:

<https://ifyouarewell.com>

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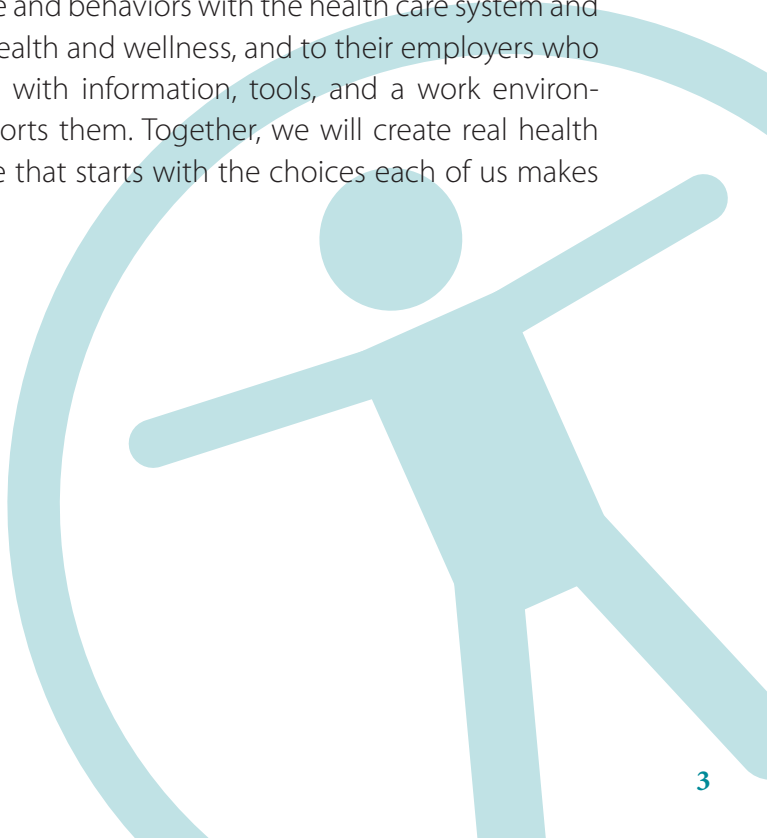
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DEDICATION

This book is dedicated to individuals committed to transforming their attitude and behaviors with the health care system and their personal health and wellness, and to their employers who empower them with information, tools, and a work environment that supports them. Together, we will create real health care reform, one that starts with the choices each of us makes every day.



So many people spend their health gaining wealth, and then have to spend their wealth to regain their health.

-A.J. Reb Materi

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INTRODUCTION



My name is Keith Paduch. As a seventeen-year veteran of the health care industry, I've watched companies struggle with traditional health care solutions, many having no choice but to cut employee benefits as health care costs rise, along with the rate of preventable diseases, within the workforce. Empathizing with consumers grappling with preventable health care issues who have become frustrated and lost in the health care system, my goal is to change the health crisis paradigm and introduce you to the future of health care.

My company, is an industry leader in consumer-driven health care (CDHC) solutions. The consumer-driven approach to health care puts you at the center of your health, wellness, and financial decisions. It requires that you become informed about how to choose the best doctors, treatments, and medicines by being savvy consumers of health care. It focuses on wellness and preventive health measures that reduce dependence on doctors and medicine. The result is cost savings, less dependence on doctors, and most importantly, improved health.

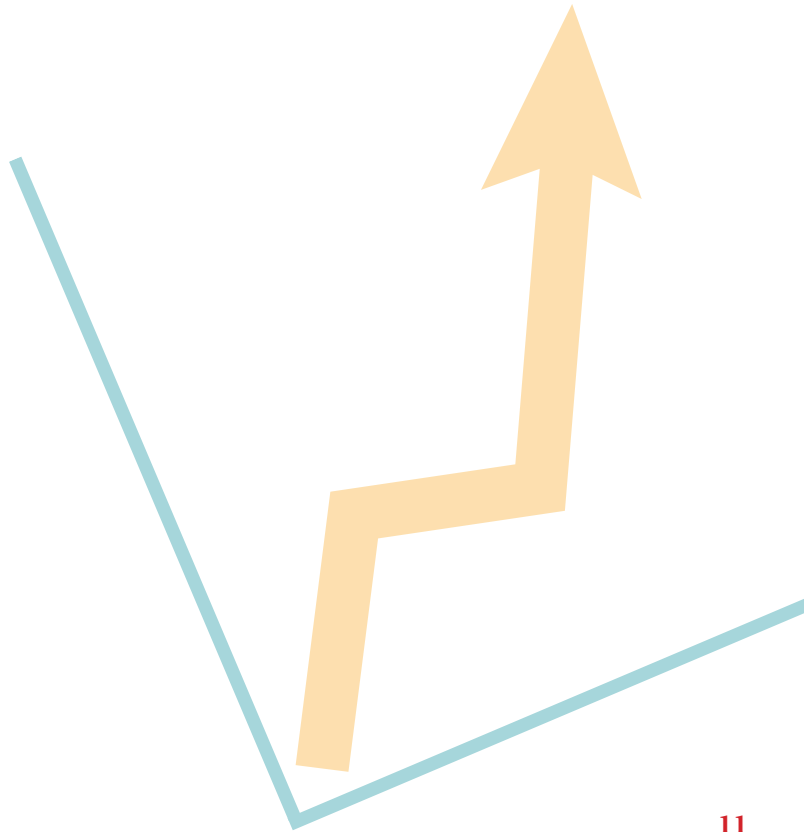
In order to take advantage of consumer-driven health care, consumers need a partner who is invested in providing information and the support needed to prevent becoming overwhelmed by the health care system, a guide toward making the lifestyle changes necessary to stay healthy and well for as long as possible.

IF YOU ARE WELL IS THAT PARTNER.

My team and I created *IF You Are Well: Health and Wellness Tips for the Empowered Health Care Consumer* and its accompanying website and social networks to inform and empower you to be a smart health care consumer and support you on your wellness journey. We focus on building knowledge about health care and healthy habits in four key areas: physical, psychological, relationship, and financial wellness.

Our journey starts today.

CONSUMER-DRIVEN HEALTH CARE



The US Supreme Court's decision to uphold the Patient Protection and Affordable Care Act (also known as Obamacare) marked a significant and controversial milestone in American history. Many Democrats celebrated millions of Americans getting access to insurance, while many Republicans decried what they contend is a treacherous expansion of government.

This book, however, is not about the politics of health care reform; it's about wellness and individual health reform.

When you've worked in the health care industry as long as we at **IF You Are Well** have, you recognize that real health care reform is not going to come from the government. It comes when consumers are empowered with the information they need to be in control of their health and can truly calculate the cost of health-related life choices and spending.

We invite you to join the real health care revolution. Here, consumers, businesses, and the government work together to create real and lasting change. We view the health care crisis objectively, with our eyes wide open, and take responsibility for how each and every one of us have contributed to the problem, and how we now have to work together to solve it.

Why should consumers work with employers and the government to fix health care when there are so many other problems battling for our attention? Put simply, we do not have a choice anymore. It is vital that consumers become informed about how individual health care choices and spending are affecting skyrocketing health care costs.

If we do not do this, the cost of health care will continue to rise faster than inflation and income levels. The American health care system is quickly approaching a breaking point, where neither employers nor the government will be able to assist in providing access to health care for all people.

HEALTH CARE EVOLUTION: THE DEATH OF “CADILLAC HEALTH PLANS”

You may remember a time when employers shouldered the lion’s share of the cost of health care plans for their employees, sometimes covering the entire monthly premium, and offered low deductible and copayment options. These “Cadillac Health Plans” and other benefits were used to attract and retain employees to companies.

The current reality is that the cost of health care continues to rise at a rate of 5.9 percent a year, and employers can no longer afford to offer the health plans they once did. Forced to ask employees to shoulder more of the costs, they are looking to their workforce to be more accountable for their health and wellness, so they can stay out of the health care system for as long as possible.

It’s easy to see that as employers are forced to shift health care coverage to employees, employees will take on greater risks and therefore increased responsibilities for their health and well-being. As such, it’s important to empower yourself with tools and knowledge that will help you navigate the new paradigm in employee benefits, health care, and personal wellness.

UNDERSTANDING THE PROBLEM WITH HEALTH CARE

Consumers have significant power and ability to help get health care costs under control, but first they have to take the time to understand how individual lifestyle choices and consumer patterns have contributed to the problem.

PROBLEM: LACK OF BARGAIN SHOPPERS

For most big ticket items or recurring costs, Americans can comparison shop with the best of them. We look for deals online, haggle with car salesmen, and see entire industries built on the ability to price shop everything from car insurance to airline tickets. Why, then, do we almost never inquire about the cost of medical procedures, medications, or seek lower costs and alternative treatments?

For example: Lipitor is one of the best selling drugs in pharmaceutical history but now has other lower cost generic alternatives. Many people still take Lipitor, with an average cost of \$148, instead of its generic equivalent at an average cost of \$8.99. Often the consumer doesn't consider the cost variance because the difference most people see on traditional group medical plans between a brand name and generic drug is minimal, maybe an additional \$20. They assume that brand names are better and pay the \$20, leaving a \$128 bill for the insurance company to cover.

When the fact is understood that the more the insurance company pays, the more they charge you in premiums, it quickly

becomes clear why buying the generic version not only saves you money on your copayment, but also helps reduce your annual premium.

PROBLEM: OVERCONSUMPTION

While it is important not to neglect one's health by getting annual checkups and maintenance of ongoing conditions, it is also important to realize that utilization impacts your premiums and long-term out-of-pocket expenses. Most people know if they turn in a claim to their car insurance for minor damage, the resulting premium increase can be greater than the cost of the repair. The fact that few understand the same is true of health care claims is a significant cause of the constant increase in health plan premiums.

John Naisbitt said, "Value is what people are willing to pay for it." *If* we spend our health care dollars recklessly, we lend ourselves to higher prices. *If* Americans can collectively start to ask questions and price shop, it would help to stabilize, if not reduce, the overall cost burdens of the health care system.

Consider this: If families were offered \$20,000 to cover annual medical expenses, but were told that at the end of the year any unused funds would be given to them as a cash bonus, would they consider the price of their medical purchases more? Would they find it worthwhile to spend \$200 to recover slightly faster from the common cold?

Most people would want the cash bonus, and would therefore go the extra mile to care for themselves without going to the

doctor. Though most people don't consider it, choosing to go to the doctor for things like the common cold effectively results in a pay decrease through having to pay more for health premiums. It also results in fewer pay raises, as employers have to funnel extra money toward maintaining employee benefit packages.

PROBLEM: THE NUMBER OF AMERICANS SUFFERING FROM PREVENTABLE CHRONIC ILLNESSES CONTINUES TO INCREASE AT AN UNSUSTAINABLE RATE

According to the Milken Institute report *Unhealthy America: The Economic Burden of Chronic Disease*, "More than half of all Americans suffer from one or more chronic diseases. Despite dramatic improvements in therapies and treatment, the rates of disease have risen dramatically—and that rising rate is a crucial but frequently ignored contributor to rising medical expenditures."

Chronic diseases are the leading causes of death and disability in the United States, as reported by the Center for Disease Control.

- Seven out of ten deaths among Americans each year are from chronic diseases. Heart disease, cancer, and stroke account for more than 50 percent of all deaths annually.
- In 2005, 133 million Americans—almost one out of every two adults—suffered from at least one chronic illness.

- Obesity has become a major health concern. One in every three adults is obese, and nearly one in five youth between the ages of six and nineteen are obese (BMI \geq 95th percentile of the Center for Disease Control and Prevention growth chart).
- About one-fourth of people with chronic conditions experience one or more daily activity limitations.
- Arthritis is the most common cause of disability, with nearly 19 million Americans reporting activity limitations.
- Diabetes continues to be the leading cause of kidney failure, nontraumatic lower extremity amputations, and blindness among adults ages 20–74.
- Excessive alcohol consumption is the third leading preventable cause of death in the United States, behind poor diet with a lack of physical activity and tobacco usage.

PROBLEM: THE SKYROCKETING COST OF HEALTH CARE

Poor health is one of the greatest and ongoing problems facing Americans, and subsequently, so is the cost of health care. In 2010, health expenditures in the United States neared \$2.6 trillion, equating to over ten times the \$256 billion spent in 1980. Although the rate of growth has slowed in recent years as compared to the 1990s, it is expected to progress faster than the national income.



Many people inaccurately assume that health care costs rise and that there is nothing they can do about it. It is believed that high costs are solely the fault of greedy doctors, insurance providers, or employers who cut benefits to save a nickel at the expense of caring for their workforce. Other reasons include overly litigious patients and the cost of technologically advanced treatments.

While it is true in some cases that these issues can contribute to the soaring cost of health care, the root cause, before any of these factors even come into play, is our own health choices and the way we shop for and receive medical care.

This is the basic concept of consumer-driven health care.

Consumer-Driven Health Care and How It Impacts You

The consumer-driven health care approach puts *you* in control of your health, your wellness, and your money. It is best utilized when you are informed about choosing the right doctors, treatments, and medicines through being a savvy consumer of health care and are proactive about maintaining good health. What's great about this is that the same knowledge allowing you to successfully utilize consumer-driven health care is also the knowledge that every consumer of health care needs to know in order to fix our health care system.

Consumer-driven health care products, like Health Savings Accounts, Flexible Spending Accounts, and Health Reimbursement Arrangements, were put into place to help aid our

understanding of health care and change our spending behaviors. They achieve this by motivating the consumer to think about wellness and health care spending through providing tax-advantaged health spending accounts, some of which become an asset that grows over time. This means that staying healthy and out of the health care system equals money in your pocket and an overall increase in quality of life.

Consumer-driven health care tax-advantaged health spending accounts include:

HEALTH SAVINGS ACCOUNT (HSA)

This is the purest form of consumer-driven health care. These accounts are tied to high deductible medical plans. This means that in exchange for a reduced premium, the participant or their employer contributes tax-free dollars into a personally held bank account, covering their own medical expenses up to the medical plan's deductible. Over time, if medical expenses are low and contributions are made regularly to the HSA, the account can accumulate significant assets that can be used for health care, tax free, or used for retirement on a tax-deferred basis. HSAs are often referred to as "Medical IRAs."

FLEXIBLE SPENDING ACCOUNT (FSA)

This type of account allows participants to set aside pretax dollars from their paycheck to cover deductibles, copayments, or medical and dental services not covered by underlying insur-

ance plans. While this type of account does not offer the same transparency as an HSA, it does require participants to think more carefully about expected medical expenses.

HEALTH REIMBURSEMENT ACCOUNT (HRA)

Funded by the employer, this type of account can function much like an HSA or FSA, depending on how the employer sets it up. It functions similar to an HSA when an employer implements an HRA while raising the group medical plan deductible. Though the employee may not view this money the same way as they would their own, it does provide the employee with better transparency of their medical costs. An HRA functions more like an FSA when simply paired with a traditional group medical plan and helps offset the cost of out-of-pocket expenses or other services not covered by underlying plans, such as orthodontia or vision.

THE THREE VALUES OF CONSUMER-DRIVEN HEALTH CARE

Consumer-driven health care products combined with high-deductible health plans are financial tools that can help educate Americans to be better health care consumers. They are based on three principals: transparency, responsibility, and opportunity.

TRANSPARENCY

The Lipitor example discussed earlier demonstrates how traditional health care plans make it difficult to understand the true cost of health care. Transparency means consumers are proactive about discovering costs and ask physicians to be forthcoming about the amount they are charged for procedures and medicines. Consumer-driven health care followers ask for an Explanation of Benefits when undergoing costly procedures, so they understand what they are paying for. They'll do a price comparison with multiple doctors to ensure the best care at the best price. With consumer-driven health care, consumers research their own health care expenditures, choosing the most cost-effective method of treatment because they are spending their own money for services and are fully aware of the true costs.

RESPONSIBILITY

Once you understand the true costs of the health care you receive, you are more motivated to stay healthy and out of the health care system. You are also more likely to make healthier choices and take care of yourself. You are more prone to research home treatments or call a nurse line for advice, rather than go to the doctor. When you do go to the doctor, you ask more questions, wanting to be fully informed about what you are paying for and what alternatives are available so you can make an informed decision. These responsible choices increase the likelihood that the money invested in your consumer-driven

en health care accounts remain an asset that grows over time, rather than paid out to your doctor.

OPPORTUNITY

As a consumer who takes advantage of consumer-driven health care solutions, you are more likely to improve the health of your body, mind, and net worth. Consumer-driven health plans offer you financial advantages by allowing you to spend pretaxed money to make health-related purchases, and HSAs even allow the money you save staying out of the health care system to become an asset that grows over time. The financial incentive to stay well motivates you to take better care of yourself, with the happy side effect of enjoying a vibrant, productive lifestyle in the process.

A Focus on Wellness

ARREST HEALTH CARE COSTS BY IMPROVING QUALITY OF LIFE THROUGH WELLNESS

Now that you understand the most pressing problems with the health care system, how your choices impact rising costs, and that consumer-driven health care tools can provide financial and physical advantages that solve these problems, you can begin to look at the most important part of the entire puzzle—your health and wellness. Seventy-four percent of all health problems are lifestyle related; therefore, the best way to reduce health care cost is to reduce the need for health care by striving for overall wellness.

Wellness is more than just getting your checkups and eating right (both solid components), but to be truly well, you must focus on all aspects. The sections of the book will provide information and tips on how to improve four key areas of your life: physical, psychological, relationship, and financial wellness.

PHYSICAL WELLNESS

IF you're physically well, you have more energy, vitality, and power to achieve goals in all aspects of life. Physical wellness involves building necessary healthy habits to maintain a healthy body and a healthy you.

PSYCHOLOGICAL WELLNESS

IF you are psychologically well, your mind and spirit are alert, focused, and prepared to help navigate hardships, as well as to recognize and seize opportunity. Psychological wellness encompasses all things emotional, mental, and intellectual.

RELATIONSHIP WELLNESS

IF your relationships are well, you have a foundation upon which you can build the life you imagine, full of love and support. Relationship wellness is about building life habits that develop positive interactions and healthy, fulfilling relationships with others.

FINANCIAL WELLNESS

IF you are financially well, you are empowered to use money as a tool to achieve the things you want in life. Financial wellness involves examining your relationships, attitudes, and use of money.

PHYSICAL WELLNESS



What comes to mind when you think of physical wellness? Definitions range from being able to participate in and enjoy an active lifestyle, to being in peak physical condition, such as what is demonstrated by famous athletes. Like any goal, if physical wellness remains undefined, it is almost impossible to find the motivation to work towards that goal. While almost everyone would like to be as physically fit as their favorite football player or super model, for most this is unrealistic. This chapter and the book as a whole do not seek to define what your goals should be; this is a very personal choice that must factor in physical ability, as well as family and lifestyle. Instead, this chapter will offer tips on small habits you can incorporate into your everyday life that will enhance your overall wellness. To start your journey to improved physical wellness, you should realistically assess what your definition of physical wellness is and what goals you would like to reach.

The cornerstone to complete, physical wellness involves a variety of aspects that support well-being. The Boston Medical Center's website indicates that approximately 45 million Americans diet each year, and have spent approximately \$33 billion on weight-loss products in their pursuit of a trimmer, fitter body.¹ Working towards physical wellness isn't just about trying to lose weight. While losing weight and looking better can provide great motivation, it can also backfire, causing you to give up when you don't see significant results quickly.

1. "Nutrition & Weight Management," Boston Medical Center, accessed February 5, 2013, <http://www.bmc.org/nutritionweight/services/weightmanagement.htm>.

The key to physical wellness is to realize that incorporating small healthy changes into your lifestyle produces necessary weight loss as a side effect, rather than viewing it as the primary goal. For optimum physical wellness, everyone needs to practice good habits that include eating healthy, regular exercise, hygiene routines, and getting adequate rest and relaxation. Physical wellness fosters a healthier body that runs more efficiently and helps you feel better physically, while exploring other areas of complete wellness.

The importance of physical wellness and the effect it has on emotional wellness have been known for years, but few people realize just how important physical wellness is to a balanced life. Diet, exercise, and rest have profound effects on how you feel emotionally. Exercise is also a great way for some people to connect to their spiritual wellness, through mind/body exercises like yoga or tai chi. Exploring physical wellness together can help people build healthier social relationships. Total health reaches far beyond physical wellness, but adequate physical wellness provides a good foundation for a satisfying and complete life.





1

IF you want to stay on top of your health and wellness, take good mental notes of these signs and symptoms...

It's important to know how your body works and to understand when something isn't right. Being tuned in to your body's messages is one of the most important aspects of preventive health. Often you can catch something early on, before it becomes a serious illness.

Here are seven signs and symptoms you should never ignore that merit a doctor's attention (provided by the collective expertise of medical physicians and editors at Mayo Clinic, the nonprofit worldwide leader in medical care, research, and education.):²

- **Persistent or high fever**

Persistent fever can be a sign of hidden infection. If your temperature is 103° F (34.9° C) or higher, seek medical help immediately.

- **Shortness of breath**

Should you feel short of breath more severely than when you have a stuffed up nose or sore throat, consider seeking medical attention. If you are unable to catch your breath, if you start gasping or wheezing, seek immediate emergency medical care.

- **Unexplained weight loss**

Losing weight isn't always a good thing. If you have lost up to 10 percent of your weight during the past six months and haven't changed your daily routine, exercise, and eating habits to correspond with that weight loss, seek medi-

2. "7 Signs and Symptoms Not to Ignore," Mayo Clinic, Adult Health, accessed February 5, 2013, <http://www.mayoclinic.com/health/symptoms/GA00054>.

cal care. This can be a symptom of illnesses, such as diabetes, depression, liver disease, and other serious conditions.

- **Unexplained changes in bowel habits**

Changes in bowel habits can be a sign of bacterial, viral, or parasitic infection. Other more serious conditions could be irritable bowel syndrome or colon cancer.

- **Confusion or personality changes**

Seek medical attention if you experience any of the following: sudden confused thinking, confusion about time or place, sudden problems with memory, or dramatic personality changes, such as aggression.

- **Feeling full after eating very little**

This may be a sign of *satiety*, and can be accompanied by nausea, vomiting, bloating, fever, and changes in weight. Make sure to tell your doctor about these signs and symptoms if you are experiencing this.

- **Flashes of light**

Often times this indicates a migraine but can also be a sign of retinal detachment. Seek medical help as soon as you can.



2

IF you tend to feel like you aren't thinking clearly, drink more water.

From head to toe, every cell in your body needs water. Water is not only needed by our bodies to survive, but it's the only free substance with zero side effects that accomplishes all of the following:

- Increased mental clarity
- Hydration of the cells and organs
- Increased energy
- Cleansing of toxins in the body
- Regulation of body temperature
- Prevention of blood from thickening and the control of blood pressure
- Lubrication of joints and the cushioning of the body's organs
- Enhancement of digestion and absorption of nutrients



The "Eight Glasses a Day" rule is a good guideline to follow when it comes to drinking water. When more active or when exercising, drink more water to compensate for the extra loss. Try to keep water with you when at work, home, or play and try cutting down on the amount of caffeine and alcohol you consume because both dehydrate.

At work, put a water bottle or glass of water on your desk. Instead of walking all the way to the break room for a soda when you're thirsty, you can stay put and enjoy some refreshing H₂O right there.

TO INCREASE YOUR WATER CONSUMPTION:

- Drink a glass of water first thing in the morning as part of your morning ritual.
- Carry water with you wherever you go in a refillable container.
- Substitute one of your daily caffeinated or sugared drinks with water.
- At restaurants, always order water.
- When you get the munchies, drink water first. Dehydration masquerades as hunger pain.



3

IF your exercise approach tends to be sporadic, change your approach and add movement into your day by implementing one or more of the following:

- Schedule lunch meetings at a restaurant you can walk to or walk to pick up your healthy lunch.
- When going to the store, park at the far end of the parking lot.
- Step it up! Take the stairs at least twice a day.
- Take a walk. Turn a sit-down work session into a walk-and-talk brainstorm around the block. Instead of sending an e-mail, walk to your colleague's office.
- Walk and talk! While on the phone, take a walk around the house or the block.
- Pick a cheaper parking lot that is further from your office. Have fun making plans for the extra money you save.
- Turn chores into exercise. Just doing daily household chores gets you up and moving, but the next time you clean, crank up the music and burn some calories.

**THINK “MOVEMENT” RATHER THAN “EXERCISE”
FOR LIFELONG AND LONG-LIFE HEALTH.**

4

IF you are feeling sluggish during your workday, to become more productive, take movement and head-clearing breaks.

Leave your office and take a walk around the building or block for some fresh air. This clears your head, stretches your muscles, and gives you the energy to tackle the rest of the day. For those of you who can't leave the office, try these two stretching exercises that can easily be done while at your desk:

NECK ROLL

1. Close your eyes.
2. Let your chin drop to your chest.
3. Begin the circular motion of your neck slowly, by moving the right ear to the right shoulder, taking the head backwards and then bringing the left ear to the left shoulder.
4. Keep your shoulders loose and relax.
5. Rotate your neck three to five times, then switch directions.

CAT-COW STRETCH

1. Begin on your hands and knees.
2. Contract your abdominal muscles. (Try to pull your belly button toward your spine.)
3. Slowly round your back, pushing it up toward the ceiling.
4. Allow your head to drop forward and curl your pelvis under.



5. Hold for ten seconds. You should feel a gentle stretch in your back.
6. Return to the starting position.
7. Raise your head up and let your pelvis fall forward as your belly reaches down toward the floor.
8. Hold the position for ten seconds, then return to the starting position.
9. Repeat about five to ten times.

SEATED FORWARD BEND

1. Push your chair away from your desk.
2. While remaining seated, keep your feet flat on the floor.
3. Put your arms behind your lower back, keep your back straight and interlace your fingers behind your back.
4. Bending forward from the waist, bring your interlaced hands over your back.
5. Rest your chest on your thighs and relax your neck.



5

IF you find you are getting less done, have trouble focusing at work, or generally don't have the desired level of energy and enthusiasm, add 30–60 more minutes of sleep daily and stick to a schedule.

KEEP A REGULAR SLEEP SCHEDULE

Sleep is most productive if you keep a schedule, as well as get the required amount your body needs. The way you feel during the day is often a reflection of how well you slept the night before. On average, an adult needs seven to eight hours of deep sleep each night. Most importantly, set and stick to a sleep schedule. Determine a bedtime that works with your schedule, both during weeknights and weekends. If drinking caffeine, consume four to six hours before bed, and do not eat two to three hours before going to bed. This will help you fall asleep faster and stay asleep.

Sleep not only makes you feel better, but benefits your heart, mind, weight, and much more. It can improve memory, fight off depression, lower stress, sharpen attention, and increase your overall well-being.

QUICK TIPS FOR A GOOD NIGHT'S SLEEP:

- No caffeine after 3:00 p.m. This will give it time to fully leave your system.
- Avoid nighttime snacking. If you find yourself wanting to eat right before bed, try drinking a glass of water or milk. Thirst is often mistaken for hunger.
- Alcohol decreases deep sleep. Try drinking any alcohol earlier at night instead of right before going to bed.

- Stretch before bedtime. This helps put your mind at ease and reduces muscle tension, making it easier for your body to relax.
- Dim the lights before going to bed. Dimness sends a signal to your internal clock that it is time to wind down.



6

IF you want more energy without
much effort, eat fresh foods.

Your body gains more energy by eating fresh foods because it doesn't have to spend as much energy digesting them. Fresh, raw produce contains enzymes, which help to break the food down in your body. Also, fresh foods are light and don't leave you with a tired feeling after they have been eaten.

The benefits of eating fresh fruits, vegetables, and meats raised with fewer chemicals are astonishing. Your weight will naturally decrease, while the volume of food you can eat will increase.

Eating fresh foods is easier than you think. Start by visiting the produce section of your local grocery store, find a year-round fresh food market, or find a local farmer and buy straight from the source.

FOCUS ON THESE FOUR HEALTHY HABITS:

1. Take multivitamins daily.

Multivitamins are a great way to get the nutrients your body needs to function properly. Taking a multivitamin each day can help prevent vitamin deficiencies.

2. Add fresh fruits and vegetables to all three meals.

Try to add at least one fruit or vegetable to each meal. This is an easy way to meet your recommended fruit and vegetable serving intake.

3. Just say no to takeout.

Instead of going out for burgers or fries, make the same thing healthier at home. The next time you consider going through a fast-food joint, ask yourself "What would I

order from here?” and evaluate not only if this is a healthy option, but if it is something that you can put together in a kitchen you can trust: yours.

4. Know what makes a balanced meal.

Nutrition guidelines do not remain stagnant. In addition to periodic government updates on general nutrition guidelines, what constitutes a balanced meal is different depending on a person’s age, size, and level of physical activity.

5. Buy produce from farmers markets.

Farmers markets are a great way to form connections with your produce by meeting the very farmers who grew the food you feed to your family.





7

IF you tend to rush to the doctor at the first sign of a cold or flu, try using over-the-counter meds first.

Many doctors prescribe over-the-counter medications for the common cold or flu. Save yourself a trip to the doctor by trying medications like Theraflu, Tylenol Cold and Flu, or similar products beforehand. If after a few days your symptoms still persist, then it may be time to visit the doctor.

According to medical experts at WebMD.com, if you are experiencing any of the following six symptoms, contact your doctor as soon as possible, since they may be signs of a more serious illness.³

SIX SIGNS THAT SAY YOU NEED TO GO TO A DOCTOR:

1. Persistent fever

This could be a sign of a secondary infection in your body.

2. Vomiting or inability to keep foods down

This could lead to dehydration; if so, you may need to have replacement fluids injected intravenously.

3. Painful swallowing

This could be a sign of strep throat or another serious infection.

4. Difficulty breathing or chest pain

These could be symptoms of a more serious problem, such as heart disease, pneumonia, or other issues.

3. "Cold, Flu, & Cough Health Center," WebMD, accessed February 5, 2013, <http://www.webmd.com/cold-and-flu/when-see-doctor>.

5. Persistent coughing

Coughs lasting more than three weeks may require treatment by antibiotics.

6. Severe congestion and headaches

Congestion and headaches could be an early sign of a sinus infection, which needs to be treated with antibiotics.



8

IF you want to stay on top
of your health, get annual checkups.
In many cases, yearly health
exams are covered 100 percent.
Check with your health provider.

Annual checkups serve a number of important functions, helping to improve health and maintain wellness. Annual checkups can provide:

- **Health measurements**

Measurements of blood pressure, resting heart rate, weight, and height are taken at all annual exams. These measurements allow you and your doctor to see if anything major has changed in the past year. Why is this important? A change in blood pressure over time can be a heart disease risk. A weak or slow pulse could be a sign of heart disease or other health problem. The same is true with weight; a significant loss or gain in weight without conscious effort can be a sign of a health problem.

Identifying health risks before they become a problem can save you a lot of money in the long run.

- **Screenings**

Routine screenings, such as cholesterol, diabetes tests, breast exams, or pap smears can detect signs of health problems and diseases while they are still in the early stages and are most treatable.

- **Counseling**

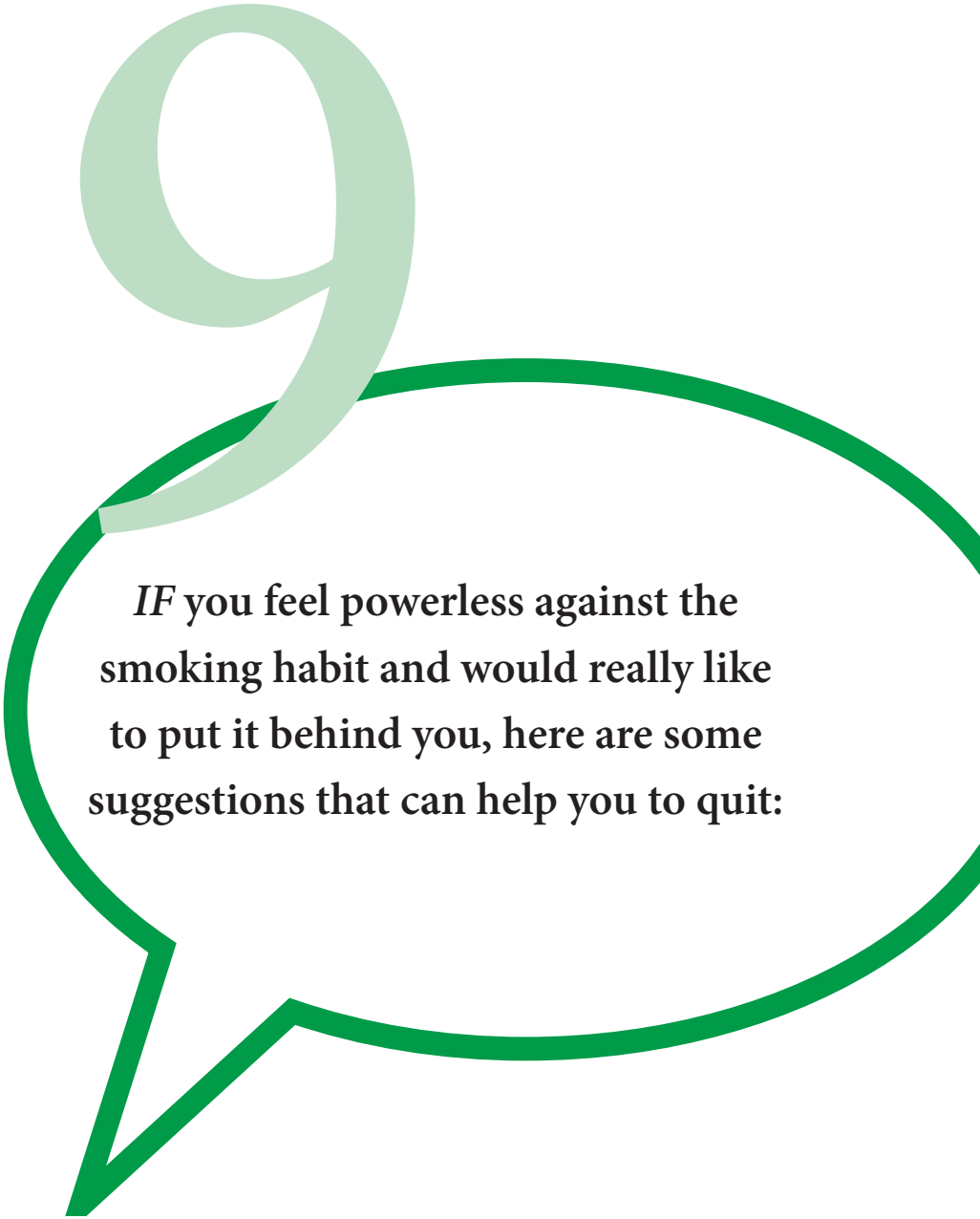
Exams are also a great opportunity to receive counsel from your doctor on matters of weight management, alcohol consumption, addiction, and many other health issues. Doctors will also discuss risk factors and any measures you can take to avoid diseases and other serious health problems.

- **Accuracy of medical records**

It is important to have current and accurate records of past illnesses, tests, immunizations, and medications to assist health care providers in treating you, should you become involved in an accident or contract a serious illness. Keep your doctors informed if any of your immediate family members develop a critical health condition or if there were any deaths in your family from disease within the past year. This can help them to detect genetic patterns of disease.







***IF** you feel powerless against the smoking habit and would really like to put it behind you, here are some suggestions that can help you to quit:*

- **Counseling**

1-800-QUIT-NOW is a free government service anyone can call to get assistance. They provide one-on-one personalized, individualized coaching to help you quit.

There are many other addiction counseling services available that specialize in helping people to stop smoking. Ask your family physician for recommendations.

- **Medications**

The FDA has approved two medications that, when combined with counseling, have proven to be effective: Zyban (also known as Wellbutrin) and Chantix.

- **Nicotine replacement therapy**

Nicotine replacement therapy (NRT) is often used to help smokers quit by administering tobacco into the body by means other than nicotine. The US Food and Drug Administration approved five types of NRTs, including a nicotine patch, gum, nasal spray, lozenge, and inhaler. The principal benefit of NRT is that it helps prevent cravings while allowing a smoker to abstain from tobacco use.

According to the US Surgeon General's report, smoking harms nearly every organ, causing bladder, lung, oral, and throat cancers, chronic lung diseases, coronary, heart, and cardiovascular disease, and cervical, kidney, and pancreatic cancers. In addition, it's getting increasingly hard to find a public place where you can smoke. In some states, you are not even permitted to smoke in bars.

10

IF you would like to reduce
your dependency on alcohol or
forego the unhealthy empty calories,
try these ideas:

According to the National Institute on Alcohol Abuse and Alcoholism (NIAAA), a branch of the National Institute of Health (NIH), women who consume more than three drinks a day or seven drinks a week, and men who drink four drinks a day or fourteen drinks a week have an increased risk of alcohol-related medical problems.

It's common for people to drink too much when out on the town or socializing with friends. It is also easy to overindulge when drinking at home, where people often tend to be more generous when making drinks. If you feel that your drinking is at risk of becoming a problem, your first step should be to see a doctor or counselor who can help you fight the addiction. Try using the following strategies, both at home and while out:

- **Alternate drinks.**

When drinking socially, alternate between nonalcoholic and alcoholic drinks. This drastically reduces the amount of alcohol intake, and can save you money.

- **Choose drinks that are more likely to be sipped slowly, rather than gulped in haste.**

Allocate a set amount of time for each alcoholic drink. If you know you will be out for three hours and you usually tend to have several drinks, try a one-drink-an-hour limit.

- **Keep less alcohol at your house.**

If you tend to keep a twelve-pack of beer in the fridge, reduce that to a six-pack.

- **Set limits.**

Determine limits for the amount of alcohol you feel comfortable drinking at any given time. Many people limit themselves to one drink a night on weekdays. Try having just one drink or glass with dinner.



PSYCHOLOGICAL WELLNESS



While physical wellness is the foundation for overall wellness, there are other areas of life that also play a vital role, such as psychological wellness. Even someone in peak physical condition can suffer physical side effects when their mental state is lacking. The definition of psychological wellness has been debated throughout the years. Historically, it has been viewed as merely the absence of a mental disorder. However, complete psychological wellness involves having a strong sense of identity, a reality-oriented perspective, a clear purpose in life, the recognition of a unifying force in one's life, the ability to manage one's affairs creatively and maintain a hopeful view, and the capability for inspired, open relationships, according to the findings of E. Egbert's *Concept of Wellness*.⁴

When focusing on psychological wellness, it is easiest to divide its explanation into four smaller categories: mental, intellectual, stress, and addiction. Mental wellness focuses on everything from positive thinking and managing your emotions to self-esteem and life balance. Intellectual well-being focuses on exercising your mind, finding self-purpose, passion, and goal setting. Stress and addiction are self-explanatory, and in today's society are often the primary causes of many psychological issues.

The keys to mental wellness are developing a positive mind-set and being able to understand and manage your emotions in a way that does not adversely impact your life. It's normal to experience extreme moments of emotions; you are swimming with hundreds of emotions per day. However, it is important to

4. E. Egbert, "Concept of Wellness," *Journal of Psychiatric Nursing and Mental Health Services* (January 1980): 9–13.

recognize when an emotion is impacting your life and knowing how to deal with it.

Intellectual wellness is centered on learning and keeping the mind engaged in stimulating activities. It is about having a curiosity and strong desire to learn and keeping the mind vibrant with new ideas for development. It is the ability to engage in clear thinking and recall, to think independently, creatively, and critically.

Stress is a normal part of life, yet many of us live in an almost constant state of stress and anxiety. As a result, your body produces harmful levels of stress hormones, your mind races, and you feel out of control. If not dealt with, stress can lead to serious problems, like high blood pressure, depression, or the development of an anxiety disorder.

Addiction is often defined as an uncontrollable habit of using alcohol or other drugs. Because of the physical effects of these substances on the body, particularly the brain, people often believe addictions only happen when people regularly use these things in large amounts and can't bring themselves to stop. More recently, scientists have come to realize that people can also develop addictions to behaviors, such as gambling and sex, and even quite ordinary and necessary activities, such as cleaning, exercise, and eating. It is obvious how addiction can affect wellness. Addiction to harmful substances can physically and psychologically hurt you, but behavior addictions can be equally destructive and often harder to pinpoint.

Just like all other areas of wellness, psychological wellness is not something that can be perfected overnight. By learning more about mental and intellectual well-being and building good habits, you can improve your overall happiness, as well as avoid addictive behaviors and reduce your stress levels or better learn to cope with them .



11

IF you tend to see the glass as half empty, improve your mental wellness by taking these action steps:

- **Cut out negative self-talk.**
Instead of saying “It’s too complicated,” say “I’ll have to tackle that from a different angle.” Your brain believes what you tell it.
- **Don’t play the victim.**
Take responsibility. Skip out on the blame game and own up to your actions, giving you the practice and maturity to better manage stressful situations.
- **Surround yourself with positive people.**
When you’re stuck in a negative spiral, talk to those who can put things into perspective and who won’t feed negative thinking.
- **Reprogram your thinking.**
Expectations can become reality, so using positive affirmations and visualization is crucial when meeting goals and breaking out of the negative thought habit.
- **Be in gratitude.**
Each week, list five things you are grateful for. By taking the time to reflect on the things you are grateful for, large or small, you can change your entire outlook. Being grateful helps you appreciate the things you already have.
- **Use words that evoke strength or success, such as “I can,” “I am able,” or “It can be done.”**
Never say anything to yourself that you would not say to someone else. By being gentle and encouraging to your-

self, you will adopt an optimistic outlook that enables you to reduce and handle stress more constructively.

- **Think of everything as an opportunity.**
Sometimes even the seemingly negative things in life present us with opportunities to learn and grow; don't miss out on them by focusing only on the negative.
- **Find something to laugh about.**
Even if you can't think of anything particularly funny about your day, recall memories of times that really made you laugh. Laughing releases endorphins that help the body and mind feel good.
- **Create realistic goals.**
Setting attainable goals assures you a better chance of meeting them. There's nothing wrong with shooting for the stars, but try setting small goals along the way that you feel confident in reaching. Every time you reach a goal, reward yourself for your hard work.



12

IF you are coping with extreme periods of stress or anxiety, take breathing breaks. It's a simple, inexpensive way to relax and get your stress levels in check.



Improper breathing upsets the oxygen and carbon dioxide exchange and contributes to anxiety, stress, fatigue, and other emotional disturbances. Practicing deep breathing regularly will lower your stress, recharge your body, and improve your overall mood.

The most important part of deep breathing exercises is to direct all focus and attention to your breathing.

- Sit straight with shoulders relaxed.
- Breathe in through your nose, taking as much air into your lungs as possible.
- Let breath flow naturally into the center of the chest as your lungs and stomach expand.

- As your breath reaches your chest, clear your mind and continue focusing on your breathing.
- When you exhale, do so slowly, through your mouth as if you are blowing the air out through a straw.
- Keep your abdominal muscles pulled in during your exhale.
- Continue this for five minutes. With practice, the mind will settle down and you should feel a sense of relaxation and calm.



13

***IF* you want to be happier and feel joy from living the life you want, write a short list of personal and professional goals to draw out a road map to your success.**

Those who write down goals are eight times more likely to achieve them than those who only think about goals but don't write them down.

My professional goals in the next twelve months are

The reasons I am passionate about achieving these goals are

My goals for my primary relationship in the next twelve months are

The reasons I am passionate about achieving these goals are

My goals for my interaction with my family or friends in the next twelve months are

The reasons I am passionate about achieving these goals are



14

IF you suffer from periods of depression, here are some top wellness and medical options to consider:

1. Exercise

Many studies have shown that people who have a regular exercise routine benefit from increased levels of happiness and lower instances of depression. Even walking for just 20 minutes a day will improve your mood.

2. Nutrition

Nutrition is often overlooked when treating depression. Make sure you are getting three balanced meals a day, starting with a healthy breakfast. Replace sweets with fruit and whole grain carbohydrates. Eat lean sources of protein and drink lots of water.

3. Seek help

According to the FDA, most people don't know that they are suffering from depression and are unaware of the symptoms. If you feel you might be suffering from depression, talk to your physician who can help with your diagnosis, and, if need be, choose the most appropriate treatment plan for you.

Here is an online test that can help you in your decision to seek help:

<http://mydepressiontest.net>

4. Get counseling

Counseling can help in treating mild to moderate cases of depression. Understanding your depression and what triggers it can be helpful in managing the situation.

Talking to friends, family, or support groups has also been shown to help.

5. Live purposefully

While discussing the secret to happiness, philosopher Dan Dennet said, “Find something more important than you are and dedicate your life to it.” Having a purpose in life and working to embody that purpose helps us feel meaningful and alive. If you don’t yet know what your life purpose is, take the time to explore some options, then commit yourself every day to working toward them.



15

***If you want to live a happier,
healthier life, one of the best ways
is to simply laugh.***

Adding humor to life is good for your body, mind, and soul. It is a powerful antidote to stress, pain, and conflict and can lighten your burdens, connect you to others, and keep you grounded. Incorporate more laughter into your life by engaging in the following:

- Share something silly about yourself with a friend.
- Laugh at yourself. It feels good to laugh at life's many hiccups.
- Watch a funny TV show with someone you love.
- Go to a comedy show and support funny people.
- Rent a funny movie.
- Help others to laugh.
- Find the humor in something serious.
- Play a game with your family or friends .
- Share your funniest memory with a loved one.
- Send someone a funny e-card from someecards.com.



Your sense of humor is one of the most powerful tools you have to make certain that your daily mood and emotional state support good health.

– Paul E. McGhee, PhD

16

***IF* you have never considered what creates a healthy work environment, now is your chance to explore some options.**

A healthy work environment can lead to a decrease in health risks, injuries, and stress. Use these questions to help evaluate your current work environment. If you answer no to any of these questions, ask yourself what steps you can take to change it:

- Do I know what is expected of me at work?
- Do I have the materials and equipment I need to do my work well?
- At work, do I have the opportunity to do what I do best every day?
- In the last seven days, have I received recognition or praise for doing good work?
- Is there someone at work who encourages my development?
- At work, do my opinions seem to count?
- Does the mission/purpose of my company make me feel my job is important?
- Are my coworkers committed to doing quality work?
- In the last six months, has someone at work talked to me about my progress?
- This last year, have I had opportunities at work to learn and grow?

For tips and guidance on how to create a healthier, more positive work environment, try visiting any of the following websites:

<http://blog.frannet.com/small-business/how-to-create-a-healthy-work-environment.html>

<http://www.5min.com/Video/How-to-Create-a-Healthy-Work-Environment-132891318>

http://www.insidejobscoach.com/print_files/ten_ways.htm

<http://www.ssa.vic.gov.au/products/view-products/how-positive-is-your-work-environment.html>



17

IF you want to add more positivity into your life outside of work, lend a hand through volunteering.

A recent study found that people who volunteer for selfless reasons live longer than those who don't lend a helping hand.

The UnitedHealthcare and VolunteerMatch Do Good Live Well Study, aimed at reviewing the benefits of volunteering, found compelling evidence that volunteering not only enhances a person's physical and mental health, but can also strengthen relationships between employers and employees.

Here are a few of the survey's key findings :

- More than 68 percent of those who volunteered in the past year reported that volunteering made them feel physically healthier.
- Twenty-nine percent of volunteers who suffer from a chronic condition say that volunteering has helped them in managing their chronic illness.
- Eighty-nine percent of volunteers agree that volunteering improved their sense of well-being.



- Seventy-three percent of volunteers feel that volunteering lowered their stress levels.
- Ninety-two percent of volunteers agree that volunteering enriches their sense of purpose in life.
- More than three-quarters of volunteers who participate in service activities through their workplace report that they feel better about their employer, due to their employer's involvement in their volunteer activities.

Here are websites that can help you find volunteer opportunities nearest to you:

<http://www.volunteermatch.org/>

<http://www.habitat.org/cd/local/>

<http://www.getinvolved.gov/>

<http://www.1-800-volunteer.org/1800Vol/OpenIndexAction.do>



18

***IF* you want to improve your mental wellness, work on building the following healthy habits:**

- **Create a list of positive affirmations, and repeat these out loud to yourself daily.**

Positive affirmations are a great way to boost your spirits and confidence and eliminate negative thinking. Affirmations are also a great way to stay dedicated to your goals. Create a list of positive affirmations and repeat them out loud to yourself each day. You can focus on one affirmation at a time or all of them throughout the day. For example, try saying, “I am worthy of love, financial abundance, and professional success.”

- **Strive for a balanced life.**

Life in the twenty-first century is hectic for anyone. For those of us balancing home, work, and family, it can be even more hectic. It’s important for our mental state to strive for a healthy balance between the different components of life. An unbalanced work life results in stress, fatigue, and even relationship problems. If you are spending too much time focusing on one area of your life, ask yourself how you can create a better balance.

- **Learn to understand and manage your emotions.**

One of the best things you can do to increase your psychological wellness is work on your emotional intelligence. People with high emotional intelligence have the ability to identify, use, understand, and manage emotions in positive ways to relieve stress, communicate effectively, empathize with others, overcome challenges, and diffuse conflict. Gaining a better understanding of your

emotions can positively impact how you behave and interact with those around you.

- **Enjoy solitude.**

With family, work, and volunteering, many of us find that getting alone time seems close to impossible; however, it is extremely important and often taken for granted. Taking time to check in with yourself is vital. Spend at least fifteen minutes a day by yourself doing something you enjoy.

- **Cultivate happiness.**

Many people associate happiness with having wealth or things, yet studies show true happiness comes from focusing on the following:

- Devoting time to family and friends, surrounding yourself with happy people.
- Appreciating what you have instead of thinking about what you don't have.
- Maintaining an optimistic outlook.
- Living with purpose.
- Living in the moment. It's easy to beat ourselves up about things that happened in the past or worry about bad things that might happen in the future. Work to be present in this moment in order to take full advantage of the opportunity it offers.



19

IF you want to work on habits that improve intellectual wellness, having a lively, active mind is one of the biggest keys to a whole and happy life. Consider working on the following things:

- **Set goals.**

It's important to set professional and personal goals. They not only give you something to work towards but also provide the road map for how to get there. When having a busy day with a lot to accomplish, most people make a to-do list or project list. Apply this concept to your personal and professional life. Do you want to own your own business in five years? Make a list of the things you need to accomplish in order to do that.

- **Stimulate and expand.**

It's important to keep the brain active. Teach yourself something new, read books of all types, listen to music, find activities that stimulate your mind and do them at least once a week. For example: Learn to knit, play a new sport, pick up chess, build a model airplane, etc.

- **Find ways to be creative.**

Creativity keeps your mind and imagination active. Find ways to add more creativity into your daily routine. Even if you don't have a job that allows you to be creative, find a way to express your individuality outside of the office. Take up creative writing, jam out on the bass guitar, or work on your comedy routine for your next family get-together.

- **Be a "yes" man.**

It's easy to get bogged down by the same old day-to-day routine. Positivity and creativity are all about saying yes.

Open yourself up to new possibilities and experiences! When faced with new challenges or projects, it's easy to say "no" or "not right now" to avoid having to learn something new. Don't be afraid to branch out—try it!



20

***IF* you want to learn how to reduce and better manage your stress levels:**



- **Practice daily time management.**
To keep stress at bay, time management is key. Find a way to add more organization into your busy schedule. One way to do this is to schedule your week before it starts by budgeting specific amounts of time for certain tasks.
- **Know your tension triggers in order to avoid stressful situations.**
We all experience stress but for different reasons. Take a minute to reflect upon the instances in your life that have caused you stress. Is it driving? Maybe the annoying coworker who shares the cubicle space next to you? By understanding what causes you stress, you can pinpoint thoughtful ways to deal with or eliminate stress before it even happens.
- **Ask yourself, “Will this matter?”**
Many of us have heard the phrase, “Don’t sweat the small stuff,” made famous by the book of the same name writ-

ten by Richard Carlson. Many of us stress over things that are ultimately unimportant. The next time you worry or stress out over something, ask yourself, “Will this matter a month from now? A year from now? Will it matter tomorrow?” When the answer is no, it helps you realize how insignificant your stress and worry really are.

- **At the first sign of stress, practice stress-relieving techniques.**

Sometimes stress is unavoidable. When you feel stress coming on, try a few stress-relieving exercises to help keep it at bay. An easy technique to try is a breathing activity to help with relaxation. Sit or stand in a relaxed position. Slowly inhale through your nose, counting to five in your head. Release the air through your mouth, counting to eight in your head as it leaves your lungs. Repeat this three to five times.



21

***IF* you have addictions that you want
to evaluate or eliminate:**

- **Take time do an honest accounting of lifestyle choices, behaviors, and bad habits.**

Ask yourself if you've been doing too much of something lately. Does it have any sort of impact on your life? (Remember, even an addiction to something beneficial like cleaning can still be damaging to you and your relationships.)

- **Break one bad habit at a time.**

Ridding yourself from an addiction is best done in steps. If you tried to quit smoking, drinking coffee, and biting your nails all at the same time, the pressure and temptation would become too overwhelming, and your chances of breaking that addiction significantly decrease. One small step at a time.

- **Unplug from technology at least half an hour per day.**

Many Americans, including children, spend the majority of their day watching TV, surfing online, or playing on their cell phones. It could certainly be said that we have an addiction to technology.

While technology in many ways makes life easier, it demands a high price. Studies have shown that an increasing crippling technology dependency can be just as addictive as cigarettes and can negatively impact your health.⁵ Tim Ferriss, best-selling author of *The 4-Hour Workweek: Escape 9–5, Live Anywhere, and Join the New*

5. Edward Hallowell, *CrazyBusy: Overbooked, Overstretched, and about to Snap!* (New York: Ballantine Books, 2007).

Rich, believes that relaxed acuity is necessary in your life. Give yourself a break for at least half an hour per day from technology: Spend time with your family, go for a walk, or read a book.

- **Know your limits.**

It's not always easy to know your limits until you've gone way beyond them. It's okay to indulge in the things you love, but it's also important to know your personal limits when it comes to both physical and behavioral addictions, as in the difference between two drinks after work or an entire case of beer, or splurging and buying a new outfit versus spending bill-paying money on a giant shopping spree.



RELATIONSHIP WELLNESS



Relationship wellness is about building life habits that help develop positive interactions and healthy fulfilling relationships with others. Most aspects of our wellness are difficult but generally under our control. However, interpersonal relationships play a critical part in our self-development throughout our lives and often require more effort since they contain the unpredictable variable of other people. Your wellness is not just reflective of your choices but also the choices of those you surround yourself with. It is important to remember that every human interaction has the ability to shape and change you sometimes only briefly, but other times the effects can last a lifetime.

We are all social beings with lives made up of various types of relationships. We have relationships with family, friends, boss, and coworkers. We interact with others countless times throughout the day, so it is important to have the skills to relate with people in a variety of situations. Functional, healthy relationships are more than just connecting with someone; they involve being able to handle conflict effectively, open up communication, and support each other for mutual benefit.

It's easy to see how bad relationships can affect your wellness; it causes stress, wears on your emotions, and disrupts sleep and eating habits. People who are social are less susceptible to illnesses and have an early death rate two to three times lower than the socially isolated. In a report gathered by Viterbo University in Wisconsin, it was shown that when human companionship is lacking, cholesterol levels are higher.⁶ A close

6. "What's Wellness," Viterbo University, <http://www.viterbo.edu/uploadedFiles/services/resports/Sept%20theme.pdf>.

relationship can make you healthy while also making you feel healthy. Good relationships boost esteem, lighten your mood, and fill that human need to connect with somebody.

Throughout this chapter, you will learn how family, friends, romantic partners, and coworkers influence your wellness, and you'll also learn habits for building and maintaining healthy relationships with the people in your life. These habits will help you develop good relationship wellness that will:

- Foster open communication
- Help to adjust and develop new friendships
- Create more time to spend with friends and family
- End harmful relationships
- Find a balance between independence and codependence
- Handle conflict effectively
- Create quality relationships with coworkers



22

***IF* you want to keep a healthy balance between work, relationships, and family life while advancing in your professional life, you will need a master plan.**

Use your the goals you defined in the last chapter to help develop your plan.

- **State your goals and habits.**

List the goals you set within the last chapter, adding as many personal, professional, and family goals you can think of. In addition to goals, set healthy habits you would like to add to your life. For example, walking after dinner every day is a habit and so is working out. The key is for the habit to be healthy.

- **Prioritize goals.**

Prioritize your most important goals or the goals in need of immediate attention. Meeting goals requires a lot of resources, like money, time, attention, intellect, etc. By tackling one or two goals on your list at a time, you will save yourself from being spread too thin and are better able to balance your personal and professional life.

- **Map out your plan.**

After you have prioritized your goals and habits, create a visual timeline or map. What do you want to accomplish weekly? Monthly? How about in five years? Visuals keep you on track and give you a sense of accomplishment as you reach every benchmark.

There are many resources available online that can help you map out your master plan:

<http://personalmba.com/end-malaria-creating-a-personal-masterplan/>

<http://content.personalmba.com/files/pmba-guide-masterplanning.pdf>

<http://sidsavara.com/personal-development/personal-development-plan>

23

***IF* you desire a stronger sense of connectivity and community in your life, join a local club or organization.**

People with a strong sense of community are more likely to report being in good physical and mental health. One of the best ways to gain a sense of community is to join a local club, group, organization, or online community. Here are a few examples:

HOBBY

What do you like to do? Golf? Sew? Paint?

Joining a club or signing up for a class is a great way for you to practice your interests and connect with people while doing something you love.



ADVOCACY

An advocacy group supports a political or social cause. Are you passionate about politics or about keeping the arts in the schools? These groups are the places to channel those energies, while standing for a cause you believe in.

PROFESSIONAL

Most industries have professional associations that you can join for free or with a small membership fee. Associations publish journals, newsletters, and websites with information of up-to-date issues and developments in your industry. Many have

weekly meetings, webinars, and online groups that you can participate in to network and make new connections.

ONLINE COMMUNITIES

For those who don't have the extra time to meet in person with groups or clubs, online communities are great. Many virtual communities serve as an additional component to already established groups and organizations. Examples of online communities include weight loss support groups, advocacy groups, niche interests, and many, many more.

Basically, no matter what your interests are, there is an online community revolving around just that. It just takes a simple trip to Google.

SPIRITUAL AND PHILOSOPHICAL

No matter what your spiritual or philosophical view, there are groups for you to join where you can practice your beliefs. If you can't find one locally that coincides with your values or practice, you can look for a virtual community online.

24

IF you tend to gravitate toward negative people, they may be taking energy and productivity from you to do the things you love and do well.

Sometimes one of the best things you can do for yourself and your wellness is to eliminate the negative, toxic people in your life. Here are three questions you should ask yourself when evaluating whether your relationships are negative and harmful:

- Do I feel used?
- Do I feel happy?
- Do I feel pressure to do things that they tell me to do, for fear of making them angry?

Friendships or relationships should never make you feel used, unhappy, or fearful. By eliminating these types of relationships, you can do wonders for your mental and physical health.

Here are some characteristics of an unhealthy romantic relationship, according to Rice University's The Well-being Project.⁷

- Tries to control or manipulate the other person
- Lowers the other person's self-esteem
- Ridicules or blames the other person
- Dictates how the other person dresses
- Does not make time for the other person
- Criticizes the other person's friends
- Causes the other to be afraid of temper
- Ignores the other person when he or she is speaking

7. "Romantic Relationships," Rice University, accessed February 5, 2013, <http://wellbeing.rice.edu/romanticrelationships/#pos2>.

- Is overly possessive or gets jealous about ordinary behavior
- Supports others in criticizing some aspect of the other person
- Controls the other person's money or other resources (e.g., car)
- Harms or threatens to harm family, pets, or objects of personal value
- Pushes, grabs, hits, punches, or throws objects
- Uses physical force or threatens to prevent the other person from leaving
- Forces the other to be physically affectionate when he or she doesn't want to or is incapacitated or threatens the other person if he or she is uncooperative

25

***IF* you want to rebuild or improve your relationship with your family members, here are some ways to do that:**



- **The family that eats together stays together.**

Taking time out of your day to spend with family members is important for maintaining strong, open relationships with one another. Even on the busiest of days, sitting down to a meal together gives you a chance to reconnect and check in. Also, mealtime is a great time to model your new healthy eating habits.

- **Foster open communication: swap stories.**

Open communication is the key to every relationship. Creating an environment where family members feel comfortable opening up and sharing their feelings will in turn make your family closer and aid in handling conflict more effectively.

- **Focus on family time.**

Everyone is in the living room for family night, but Dad is on the phone, Mom is reading on her Kindle, and the kids are absorbed in video games. Does this sound familiar? Entertainment is mostly technology based, but

that doesn't mean family time has to be, too. At least one night a week, have a no-technology-allowed family night. Instead, focus on communicating with one another face-to-face, without distractions. Take this time to go for a walk, play a board game, or just visit.

- **Share health knowledge by being the role model.**

Monkey see, monkey do. Most habits are learned from family and friends. Be the role model and share your new healthy habits with family members. Cook a meal with them or invite them to participate in wellness challenges with you.

26

***IF* you want to create or strengthen the
friendships in your life:**

- **Choose wisely.**

A person can have many acquaintances but should only have a handful or two of true, close friends. Trying to build deep, meaningful relationships with too many people only results in spreading yourself too thin, and all of your relationships—friends, lovers, and family alike—start to suffer because you don't have enough time to devote to them. Because one only has a handful of close companionships, it is important to choose wisely. Evaluate friendships like you would a potential romance. How does that person make you feel? A friend can either propel you or pull you down. Choose wisely when deciding which friendships are worth taking the time to cultivate.

- **Schedule time for friends.**

To build a strong friendship, you and your friend must invest time in each other. Too often we get busy, and just assume our friends will stay friends, even if we don't see or talk to them. What happens to the relationship when a few weeks turn into a month and the months turn into years? You risk losing the connection you have spent many hours developing. Even if your friend is long distance, take time at least once a month to call, e-mail, or write to check in and catch up!

- **Drama is only appreciated in acting school.**

Nothing spoils a friendship like unnecessary drama. Conflict is not drama. Conflict is normal in any relationship. It is when conflict is handled in an ineffective way that drama stems, caused by involving other people,

making rash assumptions, not thinking before you speak, you name it. When a speed bump arises in your friendship, take a step back and talk it out rationally, without involving other friends or partners.

- **Remember that it's not a competition.**

Don't keep score. Who called whom last? Who bought lunch last? Who spent the most on Christmas gifts? Who forgot whose birthday? Who cares? If you have a good friend, cut them a little slack. If your friendship really isn't that great, then maybe it needs to be reevaluated. The health benefits of friendship will outlast the score-keeping cards.

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***IF* you want to create healthy and lasting
romantic relationships:**

- **Communicate early and often.**
No relationship thrives without open communication. Talk to each other honestly, often, and early. This not only deepens your connection with one another, but helps when handling conflict. Good or bad, don't hide feelings.
- **Be independent / become a "WE" without losing "YOU."**
It's important to develop a cooperative mind-set, but sometimes partners in a relationship become too much of a "we" and lose their own identities. It's important to have your own interests, friends, and opinions.
- **Set expectations for your relationship with your partner.**
Realize that as your relationship develops, expectations may change. Always be respectfully direct and honest with your partner about what you want and expect out of the relationship, and allow them to do the same.
- **Be realistic about the state of the relationship.**
Evaluate your relationship honestly. It is so important to take a step back and consider the condition of your relationship. Use the characteristics of an unhealthy relationship listed earlier in this chapter, and be completely honest with yourself, no matter how much you love them. A toxic relationship can be one of the most destructive forces to your well-being.

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***IF* you want to improve your work atmosphere by improving your relationship with your coworkers:**

- **Understand expectations and roles between you, your boss, and fellow coworkers.**

A lot of conflict arises from misunderstandings in the workplace. When working with coworkers, especially on a joint project, it is important that everyone understands the roles and expectations. This is true for work behavior as well. If your employees or supervisors expect you to behave in a certain way at work, it is vital for you to understand these expectations. The same goes for your boss: if you don't understand their expectations for your behavior, work, etc., it's only going to cause problems down the road.

- **Celebrate successes, birthdays, and important moments.**

People want to feel valued, especially in the workplace. If someone does something notable or has an important life moment, like a birthday or birth of child, take the time



to congratulate them. Even if you aren't buddies with the person, a little bit of acknowledgment goes a long way.

- **Don't avoid issues, and discuss problems in private.**
Conflicts are going to happen in the workplace; it's as simple as that. When conflict does arise, you can take steps to nip it in the bud early. One way to do this is to confront the problem at the onset and in private. If you are having issues with a coworker, find a way to approach them one-on-one. This gives you a chance to sort out the problem and won't leave them feeling ambushed by the involvement of other people.
- **Respect coworkers' time.**
Nothing irks people more than having their time wasted, especially during work hours. Be careful not to waste the time of your boss or fellow employees. If you have a question or need help with a problem, don't expect people to drop what they are doing to help you. Instead, ask if they have a spare moment in the near future for you to talk.

FINANCIAL WELLNESS



Money plays a role in nearly every aspect of your life. It's a necessity, but it also holds an enormous amount of symbolic and psychological power over you. It has been said that money is the most meaningful object in contemporary society. Stated bluntly, your life revolves around money. You need it to buy food and shelter, and you spend your life working for it and saving it. The fact that it is such a vital part of your life is one reason why money has such an impact on your overall well-being.

Money can be a complicated thing, and people struggle with money in various ways. Striving for financial wellness is essential for achieving security, and it's necessary to understand money's role in living a productive, healthy, and satisfying life. Financial wellness does not just mean being financially well-off, but also involves financial education, planning, understanding one's relationship with money, and eliminating debt.

When people encounter financial problems, it's easy to see an almost instantaneous effect on their well-being. Stress levels increase, which can result in problems with high blood pressure and heart disease, not to mention the stress that can adversely affect personal and public relationships.

When you are not financially healthy, it can take a toll on other areas of your life as well. For example, if you are not educated about how to make effective financial decisions, your choices for spending will not be wise or informed. If you take spending money from other areas of need, you end up struggling, ultimately causing yourself problems that could result in costing you even more money. It's a vicious, endless cycle. This is why building financial habits that will help you save for the future

and becoming educated and financially stable are such important parts of wellness and proactive health.

People have an intimate relationship with money, and they need to be fully aware of that relationship to keep it healthy. It is easy to see that educated spending on the daily essentials can have a significant impact on overall financial wellness. However, while many individuals keep a close eye on some expenditures, they often overlook others, like health care spending. Studies have put average annual health care spending for a family of four upwards of \$20,000 per year. Effectively managing this type of ongoing expense can have a larger impact on financial wellness than even housing or transportation.

Financial education is not a one-time learning venture. Just like intellectual wellness, it is something that you should always be striving for. Not only is it important to stay current on the outside factors that influence financial health, such as policy decisions and global financial concerns, it is also important to stay current on your own financial status and relationship with money. As your life changes, so will your relationship with your money .





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***IF* you would like to improve your financial literacy, focus on building these four strong habits:**

- **Regularly monitor your financial status.**

Check bank statements and account statuses often, and meet with a financial consultant at least once a year. There are a lot of financial consultants who will work within most budgets. Make smart financial decisions by knowing exactly what you have to work with.

- **Evaluate your relationship with money.**

Take time to evaluate your current relationship with your money, especially after lifestyle changes, such as career transitions, a marriage or divorce, or moving. Strive to keep a positive relationship with your money by being conscious of spending habits, how you feel about money, and what influences your financial decisions.

- **Tune in to current events.**

As a consumer, staying up-to-date on current events is important. Even things seemingly unrelated to finances can have big impacts on your future cash flow. Review financial sections of newspapers and online media often, and stay up-to-date on health care reform, government policies, and other countries' financial health.

- **Research before buying.**

The United States is a country with a culture of impulse buying. We buy what seems like a good deal at the time. When making spending decisions, big or small, take some time to research alternative options and prices. Research the product you are buying, especially if it is a large, expensive purchase, such as insurance. The least expensive choice is not always the best choice, so make the most of your money and spend it responsibly.

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***IF* you want to make a financial plan
for your future or reevaluate your
current financial plan:**

- **Talk to an expert.**

Finances are complicated, especially when it comes to insurance packages, investing, 401(k) plans, and so forth. Unless you are a financial expert, don't pretend to be one. When it comes to intricate saving methods that involve going through a third party, it's best to meet with someone experienced in that field. Before meeting with a financial consultant, do research online and prepare yourself with questions and by being aware of your personal preferences.

- **Know your goals, and plan for future expenses.**

Set personal goals for how much you want to save and spend for various expenses in the future. Prepare a list of financial goals. It can be anything from buying a home or car to saving for an education or a vacation. Going along with this, there should be a very clear timeline associated with each goal. For example, "I want to buy a car in three years, which will cost \$50,000." When you have clear guidelines on how much you need to save by when, you can figure out how much needs to be set aside per month. You can then work these goals into your budget. Sometimes planning requires actually writing things down on a piece of paper. Not only does this help you to visualize your goals, it also helps you plan short-term versus long-term goals.

- **Review, refine, review.**

Financial goals should be reviewed continuously throughout the year. This helps you to stay on track,

modify your goals if they become unrealistic or too easy, or alter your goals if aspects of your life change. If you make more money, don't use it for extra spending money; instead, try to use it to reach your goals faster or work on new goals.

- **Save “fun” money.**

Sometimes people focus too much on saving for emergencies or really big purchases, but one thing often overlooked is saving fun and enjoyment money. You work hard for your money, and you should be able to enjoy it. Budget and set aside a little bit of money from each paycheck for spontaneous fun. You'll be happy you did, especially when that new movie comes out, and you can use cash instead of charging it!





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IF you want to add budgeting to your life
or improve your spending habits:

- **Create, implement, review, and repeat.**

After you create your budget, it is important not only to implement it, but to also keep reviewing and revising it. Your spending needs change and so do expenses and resources. Review your budget monthly to accommodate for those changes.

- **Keep track of every purchase.**

One of the biggest reasons people fail to stick to their budgets is ineffective tracking of their expenses or waiting to add up expenses until the very end of the month. It is important to keep a detailed record of your purchases and cash flow during the month. This makes it easier to keep an accurate accounting and makes you aware of how close you are to reaching your allotted budget for various things. This realization will help you to modify and create a budget that works best for you.

- **Practice self-discipline.**

Sticking to a budget requires some self-discipline. It's okay to go over your budget now and then—it happens. You are human, and some mistakes are going to occur. If you go over budget frequently, though, your budget serves no purpose.

- **Find support.**

Enroll friends and family in a financial wellness support group where you meet once a week to discuss your financial goals and plan for the future. This is a great way to help keep on track, share experiences, and learn budgeting tips. If you don't want to start a group, ask your partner or best friend to start budgeting with you.

32

IF you would like to manage, reduce,
or even eliminate your debt:

- **Know your numbers.**

Keep a list of everything you owe, including minimum payments and due dates. If you are unaware of how much debt you have or even how long you have to pay it off, you are more likely to keep increasing your debt and risk defaulting on payments.

- **Follow a road map.**

Have a written plan on how you will work to eliminate debt. Just like budgeting, paying off debt without a road map will cost you more time and money in the end. Figure out how much you can afford to pay each month, and incorporate that into your monthly spending budget.

- **Talk to your creditors.**

Once you know what you can afford to repay, talk to your creditors about your situation and what you're planning to do about it. A debt adviser can do this for you, and some will talk with you for free. Be realistic about what you can afford to repay each month, and don't assume you'll be able to pay back more in the future.

- **Take advice.**

Everyone's debt situation is different, and needs to be approached in a strategic way. Seek advice



from friends, debt consultants, and online resources for ways to approach eliminating your debt. For those with an excessive amount of debt, meeting with a certified professional can prevent you from feeling overwhelmed.



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ABOUT THE AUTHOR

Keith Paduch, CEO, began his career in the health care industry in 1995 after graduating with a Bachelor of Science in Sports Medicine from Boise State University. He has been involved in many aspects of the health care industry throughout his career. He made his start in health and wellness, owning and operating a personal fitness training studio for a number of years before becoming involved as a provider with HealthSouth in 2000. He stepped into the insurance arena as an independent health insurance broker in 2001 and later became a sales director with Corporate Benefit Services of America (CBSA) in 2003. At the time, CBSA was the fourth largest third party administrator of self-funded medical plans in the United States.

During his time as a health insurance broker and working for CBSA, Keith became very familiar with the insurance industry and was on the cusp of the consumer-driven health care era and its introduction into the marketplace in 2003. Watching the marketplace take shape, Keith became involved in provid-

ing third party administration for the consumer-driven health care model and utilizing FSAs, HRAs, and HSAs. Through Keith's vision of where the marketplace was heading, **IF You Are Well** was developed and refined into the company it is today.

Over the years, Keith has seen the overall health care industry struggle from every aspect, having been involved in its many arenas. It is no secret that health care costs continue to escalate and will continue if we do not start taking action individually as consumers.

Both the health care and health insurance systems are broken and expensive, and rather than taking a proactive approach, many people are in a reactive mind-set regarding their health care.

Change is perceived as difficult, time consuming, and complicated. However, this perception can no longer continue. The crisis before us needs to be approached from a long-term perspective, and health care benefits need to stop being viewed as a commodity.

For these reasons, Keith strongly feels the answer to these problems is a consumer-driven, participatory health care plan that focuses on employee wellness and preventive health.

For over seventeen years, Keith has been a leader and advocate in the health care industry for what he refers to as the "Consumer-Driven Health Care Evolution."

What IF some of the money
you spend on health care
could become an investment
for your future?

What IF you had solutions
to your health problems?

What IF you woke up every day full of energy, supported by healthy relationships, empowered with the mental focus and clarity needed to create the life you imagine?

What IF you started on a journey to achieve these things today?

The tips in this book will help you build healthy habits in four key areas: psychological, physical, relationship, and financial wellness. Utilizing them will help you take small steps toward living a healthier life, as well as increase understanding of how health care choices and spending impact the health care system and affect your personal bottom line.



Keith Paduch is CEO of IF You Are Well, an industry leader in Consumer-Driven Health Care (CDHC) solutions. The consumer-driven approach to healthcare puts you at the center of health, wellness and financial decisions. A seventeen year veteran of the health care industry, Keith empathizes with consumers grappling with preventable health care issues who have become frustrated and lost in the health care system. His goal is to change the health crisis paradigm and introduce consumers to the future of health care.



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