All of UsSM: Helping to Keep Us All Well

Northwestern is a key participant in All of UsSM – formerly known as the Precision Medicine Initiative (PMI) – a bold new research effort that’s designed to collect personal health data from one million or more volunteers living in the U.S.

According to the National Institutes of Health (NIH), the personal health data collected from All of Us participants (including genetic, environmental, and lifestyle information) will enable researchers to:

• Create more accurate ways to assess your risk of developing common diseases
• Develop more precise (and effective) approaches to preventive care, and
• Promote the development of new treatments for disease.

This information will provide new ways to identify and treat disease as well as maintain our physical well-being ... and that’s good for all of us! In support of the All of Us initiative, Northwestern will share in a $45 million grant with four Chicago-area institutions – Ann and Robert H. Lurie Children’s Hospital of Chicago, the University of Chicago, the University of Illinois at Chicago, and the Alliance of Chicago Community Health Services, LLC – to collect information from the Illinois volunteers participating in All of Us.

Volunteers Wanted!

All of Us is looking for 150,000 volunteers in the state of Illinois. The goal is to engage a diverse group of volunteers from all social, racial/ethnic, ancestral, geographic, and economic backgrounds with representatives from all age groups and health statuses.

As an All of Us volunteer you will:

• Undergo a standard baseline physical evaluation and provide blood and urine samples
• Be asked to share data from your electronic health records and health questionnaires
• Be asked to provide health data on lifestyle habits and environmental exposures
• Have access to your study results, including summarized results from the study group, and
• Be provided with information, data, and tools to help you read and understand these results, which can be helpful in improving your own health.

All of Us participant enrollment is expected to begin this year. If you’d like to volunteer, watch for dates and details in future issues of YourLife, and on the YourLife website.

Will My Health Information Be Secure?

If you elect to participate in the All of Us study, maintaining the security of your personal health information will be essential to your ongoing trust and engagement. To learn more about the Privacy and Trust Principles that have been created to guide this study, click here.
YourLife Nutrition Resource Group: You’re Invited

If you’re interested in learning about nutrition strategies, trying to lose or maintain weight, or looking for peer encouragement, you’re invited to attend the meetings of the YourLife Nutrition Resource Group (NRG, formerly the Weight Watchers @ Work Group). The NRG provides peer-to-peer support, discussion around physical wellness and weight management, as well as nutritional and dietary resources. The group meets weekly (see schedule below).

**Evaston Campus**

**Chicago Campus**

### JANUARY

**Evanston**

- Thursday, January 5: Pottluck Open House
- Tuesday, January 10: Pottluck Open House

**Chicago**

- Tuesday, January 6: Group Meeting
- Tuesday, January 10: Pottluck Open House
- Tuesday, January 17: Guest Speaker
- Tuesday, January 24: Group Meeting
- Tuesday, January 31: Group Meeting

### FEBRUARY

**Evanston**

- Thursday, February 2: Pottluck Open House
- Tuesday, February 7: Pottluck Open House

**Chicago**

- Tuesday, February 9: Group Meeting
- Tuesday, February 14: Group Meeting
- Tuesday, February 21: Guest Speaker
- Tuesday, February 28: Group Meeting

### MARCH

**Evanston**

- Thursday, March 2: Pottluck Open House
- Tuesday, March 7: Pottluck Open House

**Chicago**

- Tuesday, March 9: Group Meeting
- Tuesday, March 14: Guest Speaker
- Tuesday, March 21: Group Meeting
- Tuesday, March 26: Guest Speaker

All meetings are scheduled from 12-1pm.

- Evanston meetings will be held in Searle Hall, 633 Emerson Street (Room 3-226).
- Chicago meetings will be held in McGaw Pavilion, 240 E. Huron Street (Room 2-403 for Potluck Open Houses and Group Meetings; Room 2-401 for Guest Speakers).

New members and drop-ins are always welcome; membership is not required to attend! Feel free to bring your lunch to each meeting; participants are encouraged to bring a dish to share for the Pottluck Open House meetings, but are not required to do so. For more information, contact Evelyn Cordero, YourLife Wellness Coordinator, at evelyn.cordero@northwestern.edu or 847-467-8246.

### WELLNESS WEDNESDAYS

Wellness Wednesdays – a collaboration between the YourLife Wellness Program and Northwestern Recreation – is a series of wellness classes offered each Wednesday.

- **Wellness Wednesday Fitness Classes** accommodate all levels of fitness. Bring your WILDCARD, a yoga mat, water bottle and/or towel to classes. Class size is limited; advance registration is encouraged.
- Registration for each class will open at 8am Monday of that week. Drop-ins are welcome if space permits. Please click on a class to hyperlink back to the calendar.
- **Wellness Wednesday Lunch ‘n Learns** offer a monthly presentation on topics promoting physical, financial, and emotional wellness. You are encouraged to bring your own lunch. Registration not required.

### JANUARY

**Evaston Campus**

<table>
<thead>
<tr>
<th>Date</th>
<th>Class</th>
<th>Location</th>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>January 11</td>
<td>Yoga</td>
<td>Norris, Wildcat Room 103</td>
<td>12:05-12:50pm</td>
</tr>
<tr>
<td>January 18</td>
<td>Lunch’n Learn: Small Lifestyle Changes + BIG Results</td>
<td>Norris, Wildcat Room 103</td>
<td>12:10-12:50pm</td>
</tr>
<tr>
<td>January 25</td>
<td>Pilates</td>
<td>Norris, Northwestern Room 202</td>
<td>12:05-12:50pm</td>
</tr>
<tr>
<td>February 1</td>
<td>Yoga</td>
<td>Norris, Wildcat Room 103</td>
<td>12:00-1:00pm</td>
</tr>
<tr>
<td>February 8</td>
<td>Lunch’n Learn: How Healthy Are You?</td>
<td>Norris, Wildcat Room 103</td>
<td>12:10-12:50pm</td>
</tr>
<tr>
<td>February 15</td>
<td>Zumba</td>
<td>Norris, Northwestern Room 202</td>
<td>12:05-12:50pm</td>
</tr>
<tr>
<td>February 22</td>
<td>Yoga</td>
<td>Norris, Wildcat Room 103</td>
<td>12:00-1:00pm</td>
</tr>
<tr>
<td>March 1</td>
<td>Cardio/Core Conditioning</td>
<td>Norris, Wildcat Room 202</td>
<td>12:05-12:50pm</td>
</tr>
<tr>
<td>March 8</td>
<td>Yoga</td>
<td>Norris, Wildcat Room 103</td>
<td>12:10-12:50pm</td>
</tr>
</tbody>
</table>

### FEBRUARY

**Evaston Campus**

<table>
<thead>
<tr>
<th>Date</th>
<th>Class</th>
<th>Location</th>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>January 11</td>
<td>Yoga</td>
<td>Norris, Wildcat Room 103</td>
<td>12:05-12:50pm</td>
</tr>
<tr>
<td>January 18</td>
<td>Lunch’n Learn: Small Lifestyle Changes + BIG Results</td>
<td>Norris, Wildcat Room 103</td>
<td>12:10-12:50pm</td>
</tr>
<tr>
<td>January 25</td>
<td>Pilates</td>
<td>Norris, Northwestern Room 202</td>
<td>12:05-12:50pm</td>
</tr>
<tr>
<td>February 1</td>
<td>Yoga</td>
<td>Norris, Wildcat Room 103</td>
<td>12:00-1:00pm</td>
</tr>
<tr>
<td>February 8</td>
<td>Lunch’n Learn: Health Myths &amp; Facts</td>
<td>Norris, Wildcat Room 103</td>
<td>12:10-12:50pm</td>
</tr>
<tr>
<td>February 15</td>
<td>Zumba</td>
<td>Norris, Northwestern Room 202</td>
<td>12:05-12:50pm</td>
</tr>
<tr>
<td>February 22</td>
<td>Yoga</td>
<td>Norris, Wildcat Room 103</td>
<td>12:00-1:00pm</td>
</tr>
<tr>
<td>March 1</td>
<td>Cardio/Core Conditioning</td>
<td>Norris, Wildcat Room 202</td>
<td>12:05-12:50pm</td>
</tr>
<tr>
<td>March 8</td>
<td>Yoga</td>
<td>Norris, Wildcat Room 103</td>
<td>12:10-12:50pm</td>
</tr>
</tbody>
</table>

### MARCH

**Evaston Campus**

<table>
<thead>
<tr>
<th>Date</th>
<th>Class</th>
<th>Location</th>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>January 11</td>
<td>Yoga</td>
<td>Norris, Wildcat Room 103</td>
<td>12:05-12:50pm</td>
</tr>
<tr>
<td>January 18</td>
<td>Lunch’n Learn: How Healthy Are You?</td>
<td>Norris, Wildcat Room 103</td>
<td>12:10-12:50pm</td>
</tr>
<tr>
<td>January 25</td>
<td>Zumba</td>
<td>Norris, Northwestern Room 202</td>
<td>12:05-12:50pm</td>
</tr>
<tr>
<td>February 1</td>
<td>Yoga</td>
<td>Norris, Wildcat Room 103</td>
<td>12:00-1:00pm</td>
</tr>
<tr>
<td>February 8</td>
<td>Lunch’n Learn: Health Myths &amp; Facts</td>
<td>Norris, Wildcat Room 103</td>
<td>12:10-12:50pm</td>
</tr>
<tr>
<td>February 15</td>
<td>Zumba</td>
<td>Norris, Northwestern Room 202</td>
<td>12:05-12:50pm</td>
</tr>
<tr>
<td>February 22</td>
<td>Yoga</td>
<td>Norris, Wildcat Room 103</td>
<td>12:00-1:00pm</td>
</tr>
<tr>
<td>March 1</td>
<td>Cardio/Core Conditioning</td>
<td>Norris, Wildcat Room 202</td>
<td>12:05-12:50pm</td>
</tr>
<tr>
<td>March 8</td>
<td>Yoga</td>
<td>Norris, Wildcat Room 103</td>
<td>12:10-12:50pm</td>
</tr>
</tbody>
</table>

**Questions? Visit www.northwestern.edu/yourlife or call 847-467-8246.**
### Maintaining “Resilience”: The Challenge of Change

Change happens. Sometimes change can be relatively minor and easy to adapt to; other times, change can be more significant and difficult to overcome. In either case, change can be full of uncertainty … and maintaining “resilience” in the face of that uncertainty can be the greatest challenge of any change.

How someone reacts to uncertainty – how someone responds to the challenge of change – varies from person-to-person. Depending on the nature of the change, most people can use some support … even those who, on the surface, may seem most resilient. That’s when the Resilience Resources available through the Northwestern Employee Assistance Program (EAP) can help. These resources include articles, webinars, and podcasts that provide insights and information that can enhance resilience and help someone successfully meet the challenge of any change.

To access the Resilience Resources available through the Northwestern EAP, click here. To login, you will need to enter the username (northwestern) and password (eap).

### Go Red: Support Women’s Heart Health

It’s estimated that 80% of women’s deaths due to heart disease could be prevented with education and action. That’s the purpose of Wear Red Day. By wearing red on Friday, February 3 you can help raise awareness and support education on cardiovascular health for women. To learn more, visit Wear Red Day.

Source: heart.org

### Walking to Wellness: Step-by-Step

According to WebMD, walking is one of the easiest ways to get the exercise you need to stay healthy. You don’t need any special equipment or athletic skill, and you can do it anywhere.

According to the Mayo Clinic, moderate activity such as brisk walking can help you: maintain a healthy weight; reduce your risk of developing heart disease, high blood pressure, and type 2 diabetes; strengthen your bones and muscles; and improve your mood, balance and coordination. Maybe that’s why, on an average day, 30 percent of American adults walk for exercise. Just 150 minutes (2½ hours) a week is all you need. You can do it in blocks of 10 minutes or more – for example, walking to or from work, taking a walk during your lunch break, or doing yard work on the weekend. And remember, the faster, farther, and more frequently you walk, the greater the benefits.

Source: U.S. Department of Health & Human Services

### The Benefits of Walking:

- **By 1 minute per day** ... Makes you more likely to have a waist circumference 4 cm smaller than someone who sits all day.
- **3 minutes per day** ... Lowers blood pressure and triglyceride levels after a meal.
- **5-10 minutes per day** ... Increases creative thinking and creative problem solving by 60%.
- **15 minutes after a meal** ... Significantly lowers blood sugar levels and reduces diabetes risk.
- **20 minutes per day** ... Increases bone density in post-menopausal women.
- **30 minutes after a meal** ... Leads to a 3-6 lb weight loss, depending on walking speed.
- **40 minutes per day** ... Cuts risk of coronary heart disease in half in elderly men.
- **50 minutes per day** ... Reduces inflammation and cell damage in older adults.
- **60 minutes per day** ... Reduces breast cancer risk by 14%.
- **150 minutes per week** ... Reduces body weight, Body Mass Index (BMI), and blood pressure.

### Are You Ready for Fitness?

It’s easy to enroll in the Well onTarget Fitness Program:

- **Go to bcbsil.com** and log in to Blue Access for Members (BAM)
- **Under Quick Links**, choose Fitness Program. On this page you can enroll, search for fitness centers near you by ZIP code, and learn more about the program.
- **Click Begin Enrollment**, then search and select the fitness center that is best for you. Remember, you can visit any of the participating fitness centers after you sign up.
- **Verify your personal information and method of payment.** Print your temporary Fitness Program membership card. You’ll receive your official card by mail in a few weeks.

If you’d prefer to sign up by phone, call 888-762-BLUE (2583), toll-free, Monday through Friday, 8am-5pm, in any continental U.S. time zone.

### Are you returning to work following the birth of a child?

For information to help ensure a smooth transition back to work and access to private, on-campus lactation spaces, click here.

### Heart songs: Workshop Series Starts January 12th

What is your New Year’s resolution? Are you considering a new direction in life … thinking about retirement … or adjusting to life as an empty-nester? Whatever life changes you may be contemplating, Listening to Your Heart Song – a workshop series for Northwestern women – can help guide your first steps along the path of self-discovery and career/life planning.


To reserve your space – or if you have any questions – click here.

### A Healthy Start to a Healthy Heart:

Prevention Is Key! February is American Heart Month – a great opportunity to focus on heart health and what we can each do to keep healthy and minimize our risk of heart attack and heart disease.

When it comes to maintaining a healthy heart, prevention starts with you. To protect yourself and your loved ones from heart disease you can:

- **Get up, get active.** Strive for at least 30 minutes of moderate physical activity most days of every week (see Walking to Wellness above).
- **Know your ABCS:** Ask your doctor if you should take an aspirin every day; find out if you have high Blood pressure or Cholesterol, and if you do, get effective treatment; and if you Smoke, get help to quit.
- **Make healthy food choices.** Eat lots of fresh fruits and vegetables and minimize sodium and trans fats.
- **Follow doctor’s orders.** This is especially important when taking any prescription medications.

Source: U.S. Department of Health & Human Services

### Well onTarget: Making Fitness Fun & Affordable

If you’re enrolled in one of Northwestern’s Blue Cross Blue Shield PPO or HMO medical plans, you can take advantage of the Well onTarget Fitness Program. This program offers:

- A discounted one-time enrollment fee of $25 (waived during the month of March), and an ongoing monthly membership fee of $25
- Unlimited access to a nationwide network of more than 9,000 fitness centers
- Access to discounts through a nation-wide network of more than 9,000 fitness centers
- Access to discounts through a nation-wide network of more than 9,000 fitness centers
- Access to discounts through a nation-wide network of more than 9,000 fitness centers
- Access to discounts through a nation-wide network of more than 9,000 fitness centers
- Access to discounts through a nation-wide network of more than 9,000 fitness centers
- A bonus of 2,500 Blue Points just for enrolling, plus additional Blue Points each week for regular gym visits.

As a Northwestern employee, you (and your eligible family members) can also access free, confidential support and guidance from an EAP counselor by calling 855-547-1851.

What is “Resilience”? In psychological terms, resilience is the ability to effectively cope with change and to physically and emotionally recover from a setback or loss.
Budgeting can be tough. 
- How much should you allocate for essential expenses? 
- How much should you allocate for retirement savings? 
- How much should you allocate for short-term savings?

There’s a simple rule that can show how much you should be allocating to each.

Essential Expenses: 50%
Some expenses simply aren’t optional – everyone needs food and shelter, health insurance and health care, and transportation (whether a car or public transportation). Depending on your situation, you may also have child care needs and other obligations (for example, student loans, credit card payments, alimony, etc.). While these expenses may be “essential,” that doesn’t mean they’re not flexible. Small changes can add up.

Tips:
- **Save on energy:** Turn the thermostat down a bit in the winter and up a bit in the summer.
- **Save on food:** Stock up on groceries when they’re on sale and use coupons. Shop the ads and plan your menus based on sale items. Be creative when they’re on sale and use ideas like rice or beans to stretch your meals.
- **Take your lunch to work more often.**
- **Save on health costs:** Consider a high-deductible health plan with lower premiums and a tax-advantaged Health Savings Account (such as the Value PPO medical plan).
- **Save on transportation costs:** Take advantage of the Northwestern Pre-tax Commuter Benefit or consider a more economical car.

Retirement Savings: 15%
It’s important to save for your future, no matter how old you are. It’s best to start saving early, to save consistently, and to invest wisely. And it’s important to use the tax-advantaged features of Northwestern’s retirement plans. With the Northwestern Retirement Plan a retirement savings goal of 15% of your pretax income can be achieved by combining the 5% Northwestern Unmatched Contribution and the 5% Northwestern Matched Contribution.

Tips:
- **Save at least 5%:** When you contribute 5% to the Retirement Plan, Northwestern adds the maximum 5% Matching Contribution to your account.
- **Increase savings over time:** If you need to start out saving less than 5%, gradually increase your savings 1% over time until you reach your goal. If your goal is over 5%, you may also save unmatched contributions in the Voluntary Savings Plan.
- **Save a raise or bonus:** Consider investing all or part of any raise or eligible bonus you receive in your retirement plan.

Short-term Savings: 5%
It is essential to have an emergency fund. You should have enough in short-term savings to cover three to six months of essential expenses. Think of your emergency fund contributions as a regular monthly bill until you have reached your goal.

Tips:
- **Make it automatic:** Have this money automatically deducted from your paycheck and deposited into a separate account for short-term savings.
- **Avoid large, ongoing credit card balances:** These balances can incur high interest charges and be difficult to pay off.

Source: Fidelity

YourLife Mission Statement
As the Northwestern wellness program, YourLife will create and sustain a culture that educates, motivates and empowers faculty, staff, and retirees, and their eligible family members, to adopt and maintain healthy lifestyles. Taking responsibility for one’s health and well-being is vital to getting the most out of your life and making valuable contributions to the mission of the University.

Time for a Talk? 4 Reasons to Discuss Finances with Your Family
Have you shared your personal financial plans and goals with your family?
Here are four reasons to sit down with your family members and have a candid discussion about your finances.

Clarity – You can communicate crucial estate planning details, such as where to locate important documents, whom to call for specific advice, and how to fulfill your wishes.

Security – A meeting can provide confidence and reassurance with your family if you pass away before plans are fully in place.

Reason – Family members can discuss and understand the logic behind important monetary decisions, fostering collaboration instead of conflict.

Peace of Mind – You and your loved ones can feel a sense of relief in knowing you have a plan to protect the family’s financial future.

Source: TIAA

Making Renovations to Your Home? 3 Financing Options to Consider...
If you’re a homeowner and you’d like to make some renovations, here are three ways you can get the cash you need to cover your costs:

**Home Equity Loan**
- Borrow a lump sum against the value of your home equity (aka “second mortgage”)
- Requires the balance to be repaid at the end of the term

**Home Equity Line of Credit**
- Arrange a line of credit against your home equity, then withdraw funds as you need it to pay for upgrades and repairs as they come along
- Requires the balance to be repaid at the end of the term

**Refinance Your Mortgage**
- Take out a new home loan for more than the balance of your existing one, then use the cash balance you receive for home improvements
- Requires monthly payments of principal and interest

Year-End Review: What You Spent, What You Saved
It’s a new year, making this a great time to review your spending and savings patterns from last year. What you learn can help improve the way you spend and save money this year. Here’s how:

1. Cut non-essential spending.
   - Review your bank and credit card statements to identify opportunities where you can cut spending on non-essential items – for example, buying lunch out, a clothing splurge, or excessive spending on entertainment. In 2017, reduce (or eliminate) the amount you spend on these types of non-essential items. These cuts can provide a good start to meeting your 2017 savings goal.

2. Maximize your savings.
   - Ideally, you should be saving the maximum amount you can through the Northwestern retirement plans (see sidebar). If saving this much is not realistic for you – which may be the case if you have mortgage payments, children in college, high medical costs, or other essential expenses – set a savings goal you feel is achievable. In 2017 try to increase your savings (over the amount you saved in 2016) by the amount you’re able to cut in non-essential spending.

Annual Contribution Limits
The 2017 IRS annual contribution limits* under the Northwestern retirement plans remain the same as in 2016:

- **$18,000** – if you are under age 50, or
- **$24,000** – if you are age 50 or older by December 31,**

* Additional limits apply to eligible salary and employee/employer contributions. See the Northwestern Retirement Plan and Voluntary Savings Plan SPD.

** Includes annual $6,000 “catch-up” contribution available to participants age 50 and older.

Source: TIAA

Remember: Spending less and saving more is the goal. The important thing is to start moving in that direction. You work hard for your money and you’ll still want to spend some of it on non-essentials – the things that give you joy. It is important to achieve a more thoughtful balance between what you spend and what you save, and to ensure that your day-to-day decisions throughout the year support your long-term financial goals.

Source: TIAA