Northwestern Wellness YourLife reflects Northwestern’s renewed commitment to wellness and its recognition of the importance of a healthy and happy workforce — both for the vitality of the University community and for ability to support its mission effectively.

1. Schedule a physical.
An annual checkup can help maintain good health and identify potentially serious health issues early, when they may be more easily treatable. If it has been a year or more since your last physical, why not call your doctor today to schedule an appointment? If you’ve covered under a Northwestern medical plan, you can receive a routine annual checkup at no charge (see Preventive Care: Protecting Your Future).

2. Take a walk. Walking is a gentle, no impact way to exercise and, best of all, it’s FREE! It’s good for your bones, as well as for your heart and cardiovascular system. Walking can reduce your risk of heart disease and stroke, and lower your LDL (bad cholesterol) while increasing levels of HDL (good cholesterol). Walking also can reduce the risk of developing type 2 diabetes and even cancer, breast and cervical cancers, as well as help prevent and control high blood pressure, and even reduce your risk of stroke by up to 27%.

3. Increase your retirement savings. You can increase your contributions to the Northwestern Retirement Plan and/or Voluntary Savings Plan at any time up to the allowable IRS maximum. If you’re currently making employee match contributions of less than 5% of eligible earnings to the Retirement Plan, consider increasing your contribution rate to 5% (to maximize your employer match contributions). Remember: your contributions are all before-tax, so they reduce your current taxable income (so you can pay less in current income taxes).

4. Meditate. Feeling stressed? According to WebMD, meditation is coming into its own as an effective stress-management technique. Studies show meditation can not only lower blood pressure, but can stimulate the immune system and improve your ability to concentrate. Interested? Check out the meditation course offered through Northwestern Recreation on the Evanston campus at www.recreation.evanston.edu.

5. Skip the fries. Next time you’re at a fast-food restaurant and someone asks “would you like fries with that?” just say “No.” That one word will cut 300 or more calories a day, about 32 grams of fat from your meal, instead of a side salad. You’ll be on your way to meeting federal dietary guidelines which recommend adults eat four to six cups of vegetables and fruit a day. You’ll also be reducing the risk of stroke by up to 27%.

6. Schedule a physical. When you contact the FSAP, professional counselors can help you with:
• Family issues
• Workplace concerns
• Sleep difficulties
• Emotional concerns
• Relationship/marital concerns

• Anxiety and stress
• Coping with a serious illness
• Loss of a loved one
• Depression

The FSAP can provide unlimited 24/7 confidential support via telephonic counseling or up to 10 free counseling sessions with a local, licensed counselor. If you require additional assistance, you will be referred to an appropriate resource; this referral will take into account your preferences, medical plan and financial circumstances.

For program specifics, contact the Work/Life Resources Division in Northwestern’s Office of Human Resources at 847-467-1460 or visit www.northwestern.edu/hr/work-life/faculty-staff-assistance-program.html.

Check Out These Online Resources
If you’re an issue that is causing you undue stress or if you prefer to look at counseling resources available to you through the FSAP, you may visit www.northwestern.edu/hr/work-life/FSAP.html — the Faculty & Staff Assistance Program website — to learn more about what the program of care offers your family members.

www.eapwl.com — the website maintained by our FSAP partner, Work/Life Resources, Inc. (or save this site, you can access a wide range of resources, including:
• Assessments and quizzes
• Podcasts
• Webinars
• Topic-specific checklists and useful articles on children, employment, financial, legal and legal issues, and much more
• Expert health and wellness content, and
• Calculators that can help you with everything from mortgage payments to how much to save for your child(ren)’s education.

Online Resources
• Tipsheets, checklists and useful materials and discounts it offers — programs & services, resources, reading materials and discounts — to help you make thoughtful, positive choices that support your physical, financial and emotional well-being.

• Webinars

• The YourLife mission statement

The YourLife Mission Statement
As the Northwestern wellness program, YourLife will create and cultivate a culture that educates, motivates and prepares our university, faculty and retiree, and their eligible family members, to adopt and maintain healthy lifestyles. Taking responsibility for one’s health and well-being in ways that promote the most of our talents and making valuable contributions to the mission of the University.

YourLife: Empowering YOU!
Whatever wellness goals you may have, YourLife offers programs & services, resources, reading materials and discounts that can make a real difference in your quality of life. So if you haven’t yet visited the YourLife website — www.northwestern.edu/yourlife — what are you waiting for?

YourLife: Choose Well, Be Well: YourLife Starts with You
A workplace wellness program such as YourLife is intended to help you achieve your personal wellness goals. How well it supports your achievement of those goals, however, is up to you.

Preventive Care: Protecting Your Future
• Assessments and quizzes
• Podcasts
• Webinars
• Topic-specific checklists and useful articles on children, employment, financial, legal issues, and much more
• Expert health and wellness content, and
• Calculators that can help you with everything from mortgage payments to how much to save for your child(ren)’s education.

While the name “YourLife” is new, many of the wellness-related items — programs & services, resources, reading materials and discounts — are available under the YourLife banner and will be provided in the future. This first issue of the YourLife newsletter highlights selected features of the wellness-oriented resources available for faculty and staff, and their eligible family members those that currently exist and those that will be added in the future.

Get a Healthy Start to the New Year:
• Time for a “Financial Checkup”?
• Preventive Care: Protecting Your Future

www.northwestern.edu/hr/yourlife/work-life/FSAP.html — the Faculty & Staff Assistance Program website — to learn more about what the program of care offers your family members.

4. Choose Well, Be Well: YourLife Starts with You
A workplace wellness program such as YourLife is intended to help you achieve your personal wellness goals. How well it supports your achievement of those goals, however, is up to you.

Ready to Make Some Thoughtful Choices? YourLife Is Here!
YourLife is the Northwestern wellness program for faculty and staff, and their eligible family members. It offers programs & services, resources, reading materials and discounts that can help you make thoughtful, positive choices that support your physical, financial and emotional well-being.

In this issue...

Choose Well, Be Well: YourLife Starts with You
A workplace wellness program such as YourLife is intended to help you achieve your personal wellness goals. How well it supports your achievement of those goals, however, is up to you.

Wellness is a personal responsibility.
Like happiness, wellness is something that only you can create for yourself. The degree of wellness you achieve—and how well you maintain it—depends on the choices you make every day: what you eat and how much you exercise, how you spend (or save) your money, and how well you manage stress. These are choices only you can make...
Preventive Care: Protecting Your Future

Why is preventive care so important? It’s simple, really. Preventive care can help protect your future health – physically, financially and emotionally – by:

- Detecting a potentially acute or chronic illness early when it may be more easily treatable.
- Allowing your doctor to focus on keeping you well rather than combating an advanced disease and its complications.
- Keeping your out-of-pocket healthcare costs lower.

Bottom line, taking care of yourself today – getting regular preventive care and making healthy lifestyle choices – can protect the physical, financial and emotional health you hope to enjoy in the years ahead.

The cost of treating preventable chronic disease

In compliance with the requirements of the Affordable Care Act, all Northwestern-sponsored medical plans pay the full cost of services performed by an in-network provider for:

- Preventive care – including routine annual physicals, immunizations, well-child care, cancer screenings (including screenings for prostate and colorectal cancer), mammograms, bone density tests, smoking cessation services, healthy diet counseling and obesity screenings.

Wellness care – including routine diagnostic medical procedures, EKGs, x-ray, ovarian cancer screenings and colorectal cancer screenings.

For more information about the coverage of preventive and wellness care services under your Northwestern-sponsored medical coverage, see the Health & Wellness Benefits Summary Plan Description Handbook available at http://www.northwestern.edu/hr/benefits/health_plans/employee-plans/health-care.html.

Your Wellness Calendar

Wellness-related events and activities happening over the next three months – within the Northwestern community and beyond:

JANUARY

Northwestern Faculty & Staff Assistance Program: Weight Loss Challenge – January 21 – April 17
Chicago Campus
To Learn More Visit: http://www.northwestern.edu/hr/health/wl.htm

Save Your Vision Month
National Nutrition Month
Awareness Month

www.nurecreation.com/dental-health-month/
http://cancer.northwestern.edu/
heartmonth/

February 3rd – Wednesday, February 10
NU Recreation Lunch 'n Learn:
Meet the Trainer – free Wynrgy360 circuit training class – your health and wellness care services under your Northwestern-sponsored health plans – including eligibility and discounts

FEBRUARY

NU Recreation Lunch 'n Learn:
Meet the Trainer: BODYPUMP® full-body, high intensity training – free.

Wednesday, February 10 – 12:30-12:50pm
Studio 2

For details, visit nurecreation.com/massage

February 13 – Saturday, January 16 | 9:30-9:50am
Tuesday, January 12 | 6:30-6:50am
Thursday, January 14 | 7-8pm

Wellness Lunch 'n Learn:
Front Lobby

Front Lobby

Studio 2

Your Health, Your Responsibilities

Good health takes more than regular checkups. It’s up to you to eat right, keep active, maintain a healthy weight and work with your doctor to minimize your risk of developing a chronic illness. And when illness does occur, it’s up to you to ask questions, know your options and follow your doctor’s treatment plan. In short, when it comes to good health, you’re in charge!

Get a Healthy Start to the New Year: Winter Health & Fitness Fest

You’re invited to the Winter Health & Fitness Fest – an annual tradition of the Department of Athletics and Recreation. The weeklong fest – Monday, January 11 through Sunday, January 17 – showcases a variety of programs, services and facility offerings that are available to you and your family members. It’s a free and great way to kick off a healthy New Year.

For highlights of this year’s Winter Health & Fitness Fest, see the table below. Questions? Call 847-491-4033 or visit www.nurecreation.com.

Y our Health,
Your Wellness
Here are some of the benefits YourLife can offer you and Northwestern:

The Benefits of YourLife

For You:

- Improved health and reduction of preventable chronic illness
- Lower healthcare out-of-pocket costs
- Greater financial security
- Increased well-being, self-image and life satisfaction
- Improved skills for managing stress
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For Northwestern:

- Decreased rates of illness and injury
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- Lower healthcare and disability costs
- Enhanced ability of faculty and staff to contribute valuable contributions
- Improved morale
- Enhanced recruitment and retention
- Increased organizational commitment and creation of a “wellness-oriented” culture

What is “Wellness”?

For some time, wellness has been thought of primarily as maintaining physical health – making sure you eat the right foods, exercise regularly, drink plenty of water, cut out cigarettes and improve your sleep habits. While that’s an important part of wellness, today’s wellness encompasses so much more.

At Northwestern, we see wellness as a process of well-being – recognizing that everything you think, feel, believe and do impacts on your well-being. Wellness means thinking through choices – and adapting habits and behaviors – that support a better quality of life and personal well-being.

That’s why we use the term Physical Well-being – helping you seek and achieve personal fitness, nutritional and health goals, and providing important information to help you better get out more of your Northwestern-sponsored health care services and benefits.

Financial Well-being – helping you better understand and manage your finances (where your money comes from and where it goes) and the benefits of having a long-term financial plan tailored just for you – goals and goals which can adapt as your needs, goals and goals change.

Emotional Well-being – helping you manage work and personal life, while also helping you to care in everyday life, and providing additional information to help you take positive action to reduce personal stress and manage stress.

Keep Your Eye on the Big Picture.

While paying attention to your financial well-being, don’t overlook the significance of physical and emotional self-care on your overall well-being. Here’s why: people who take care of themselves and live a lifestyle that supports and enhances their physical, emotional and mental health are able to contribute more meaningfully to their communities’ mission. These are all good things – for you personally and for Northwestern.

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Get a Healthy Start to the New Year: Winter Health & Fitness Fest

You’re invited to the Winter Health & Fitness Fest—an annual tradition of the Department of Athletics and Recreation. The kicking off—Monday, January 11 through Sunday, January 17—allows access to a variety of programs, services and facilities that are available to you and your family regardless of your living quarters. The Fest is a fun and great way to kick off a healthy New Year. For highlights of this year’s Winter Health & Fitness Fest, please visit the website. Questions? Call 847-491-4033 or visit www.nurerecreation.com.

Your Wellness Calendar

Wellness-related events and activities happening over the next three months—with the Northwestern community and beyond

JANUARY

Northwestern Faculty & Staff Assistance Program—Workshop: ‘What If You’re Old?’—January 21
Chicago Campus

NO RU Recreational Lunch ’n Learn: ‘Looking at Your Health’—Wednesday, January 20
To LEARN MORE VISIT: www.nurerecreation.com

National Blood Donor Month—January

TO LEARN MORE VISIT: www.redcrossblood.org

National Nutrition Month—March 1-31

TO LEARN MORE VISIT: http://www.nutritionmonth.org

Northwestern University Retirement Voluntary Savings Plan—March


FEBRUARY

NO RU Recreational Lunch ’n Learn: Free Blood Pressure Screening—Wednesday, February 10
To LEARN MORE VISIT: www.nurerecreation.com

American Heart Month—February

TO LEARN MORE VISIT: http://www.cdc.gov/features/heartmonth/

National Cancer Prevention Month—February

TO LEARN MORE VISIT: http://cancer.northwestern.edu/topic_of_month/15/feb.cfm

National Colorectal Cancer Awareness Month—February

TO LEARN MORE VISIT: www.cdc.gov/cancer/colorectal/facts.htm

Northwestern University Retirement Voluntary Savings Plan—February


MARCH

NO RU Recreational Lunch ’n Learn: Organic vs. Conventional: ‘Which one to shop?—Wednesday, March 27
To LEARN MORE VISIT: www.nurerecreation.com

National Colorectal Cancer Awareness Month—March

TO LEARN MORE VISIT: www.cancer.org/leadingcauses/colorectal/cancerprevention.html

National Nutrition Month—March

TO LEARN MORE VISIT: http://www.nutritionmonth.org

The Benefits of Your Life

Here are some of the benefits you can offer you and Northwestern

For You:
• Improved health and reduction of preventable chronic illness
• Lowered healthcare out-of-pocket costs
• Greater financial security
• Increased well-being and self-image among Northwestern students
• Improved skills for managing stress and balancing work and personal life
• Increased access to wellness-related programs & services, resources, reading materials and discounts

For Northwestern:
• Decreased rates of illness and injury
• Reduced absenteeism
• Lower healthcare and disability costs
• Enhanced ability of faculty and staff to valuable contributions
• Improved employee morale
• Enhanced recruitment and retention
• Increased organizational commitment and creation of a ‘wellness-oriented’ culture

Don’t Overlook Your Financial Well-being

When you hear the phrase “financial well-being” you may think it simply refers to having money in the bank, a minimal debt and a positive net worth, but it is so much more than that! Financial well-being really is:

• Understanding personal finances—where your money comes from and where it goes
• Having a long-term plan tailored to your financial needs and goals
• Being prepared for unexpected expenses and financial hardships that may arise over time
• Protecting what you can’t afford to lose, and
• Knowing how your physical and emotional health can impact your financial well-being.

Time for a “Financial Checkup”

The start of a new year is a great time to perform a checkup on your financial well-being—especially regarding your participation in the Northwestern University Retirement and Voluntary Savings Plans.

Assess progress against goals. You should have a combination of short- and long-term financial goals. These give you benchmarks against which to assess your progress over time in reaching your goals in time for retirement. How did you do against your goals for 2015? If you’re falling short, can you determine why—and, if so, what can you do to get back on track?

Consider changes in your personal situation. If you experienced a big change in the past year—for example, if you got married (or divorced), had a baby, bought a house or moved—this is a good time to think about how that change might affect your ability to meet your financial goals for the year ahead. You’ll want to take this change into account as you refine your financial goals this year.

Evaluate your debt. Did your credit card debt increase or decrease since this time last year? If increased, now’s a good time to take a close look at this debt and strategize what you can do to reduce it. It’s difficult to get ahead when too much of your income is going to credit card interest payments.

Review your accumulated retirement benefits. While a “buy and hold” strategy is typical for the long-term investment of retirement savings, you should still actively monitor the performance of the investment funds in your retirement account(s). You can access your Northwestern account information (including performance data, which is updated daily) online or by phone:
• TIAA-CREF—visit www.tiaa-cref.org/northwestern (Plan ID 101332) or call 844-824-7726.
• TIAA-CREF—visit www.tiaa-cref.org/northwestern (Plan ID 101332) or call 844-824-7726.

Protect your assets. Do you have homeowners or renters insurance? What about auto, life and disability insurance? Do you have health insurance? Did anything happen in the past year that would suggest you may need to review the types of insurance you have?

Prepare for the unexpected. Review your will and, if applicable, your estate plan. Don’t have one? It’s never too early to start planning!

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For You:
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What is “Wellness”? For some, wellness has been thought of primarily in terms of physical health—making sure you are eating a balanced diet, getting enough exercise, drinking plenty of water, and avoiding unhealthy behaviors. While that’s an important part of wellness, it doesn’t encompass so much more.

At Northwestern, we see wellness as an overall approach to health—recognizing that everything you think, feel, believe and do impacts on your well-being. Wellness means thinking through choices—and adapting habits and behaviors that support a better quality of life and personal well-being.

That’s why you’d address:

Physical Well-being—helping you set and achieve personal fitness, nutritional and health goals, and providing important information to help you live and get more out of your Northwestern-sponsored health care services and benefits.

Financial Well-being—helping you better understand and protect financial assets (where your money comes from and where it goes), and being the basis or having a long-term financial plan tailored to your goals and needs which can adapt as your personal goals and needs change.

Emotional Well-being—helping you manage stress and personal life, refrain from behaviors that can harm you and your family, and provide important information to help you take personal steps to improve your personal health and well-being.

Keep Your Eye on the Big Picture. While paying attention to your financial well-being, don’t overlook the significance of physical and emotional self-care on your overall well-being. Here’s why: people who take care of themselves and live a lifestyle that supports and balances their health and lifestyle are better able to deal with stress and are able to contribute more meaningfully to Northwestern’s mission. These are all good things—so focus on it for yourself and Northwestern.
Northwestern Wellness YourLife

YourLife reflects Northwestern’s renewed commitment to wellness and its recognition of the importance of a healthy and happy workforce—both for the vitality of the University community and for our ability to support its mission effectively.

Faculty & Staff Assistance Program: Life Made Easier

The Faculty & Staff Assistance Program (FSAP) — formerly NU Life Matters — is Northwestern’s employee assistance program. It is a network of services, including short-term counseling, designed to help you and your household family members manage everyday life stresses.

Check Out These Online Resources

If you need an issue of your life causing you undue stress — or if you just want to explore the wide range of resources available to you through the FSAP, you may visit www.northwestern.edu/hr/work-life/FSAP.html — the Faculty & Staff Assistance Program’s website — to learn more about what the program of services offers your family members.

The FSAP can provide unlimited 24/7 confidential support via telephonic counseling or up to 10 free counseling sessions with a local, licensed counselor. If you require additional assistance, you will be referred to an appropriate resource; this referral will take into account your preferences, medical plan and financial circumstances.

For program specifics, contact the Work/Life Resources Division in Northwestern’s Office of Human Resources at 847-467-1460 or visit www.northwestern.edu/hr/work-life/faculty-staff-assistance-program.html.

Ready to Make Some Thoughtful Choices? YourLife Is Here!

YourLife is the Northwestern wellness program for faculty and staff, and their eligible family members. It offers programs & services, resources, reading materials and discounts that can help you make thoughtful, positive choices that support your physical, financial and emotional well-being.

Choose Well, Be Well: YourLife Starts with You

A workplace wellness program such as YourLife is intended to help you achieve your personal wellness goals. How well it supports your achievement of those goals, however, is up to you.

Whether your goals include losing weight or getting more exercise, reducing personal debt or saving more money, resolving a family issue or managing work-related stress — or some combination of these goals — it’s up to you to take action.

Introduction: YourLife is Northwestern’s way of making the wellness-related programs & services, reading materials and discounts more accessible. Whether or not you’ve already checked out the YourLife website — www.northwestern.edu/yourlife — it’s worth taking a look. The site lists more than 60 wellness-oriented resources available for faculty and staff, and their eligible family members. Those that currently exist and those that will be added in the future.

Ready to Make Some Thoughtful Choices? YourLife Is Here!

Before you make the decision on what the program offers you and your child(ren)’s education.

YourLife: Empowering YOU!

There are actions each of us can take, choices we can make, ways we can view life that will be added in the future. The site lists more than 60 wellness-oriented resources available for faculty and staff, and their eligible family members. Those that currently exist and those that will be added in the future.

While the name “YourLife” is new, many of the wellness-related items — programs & services, resources, reading materials and discounts — available under the YourLife banner are not. YourLife was created to provide a common identity linking all of the wellness-oriented resources available for faculty and staff, and their eligible family members.

The FSAP — you may visit: www.eapwl.com — is a web site maintained by our FSAP partner, Employee Assistance Programs, Inc. On this site, you can access a wide range of resources, including:

• Assessments and quizzes
• Podcasts
• Webinars
• Topic-specific checklists and useful articles on children, marriage, emotional eating, financial, and legal issues, and much more
• Expert health and wellness content, and
• Calculators that can help you with everything from mortgage payments to how much to save for your child(ren)’s education.

YourLife starts with you!

As the Northwestern wellness program, YourLife will be added in the future. This first issue of the YourLife newsletter highlights selected features of the YourLife wellness program and provides useful tips and insights to encourage and support your wellness. Watch for future issues throughout the year.

5 Things You Can Do (Right Now!) to Enhance Your Well-being

When it comes to wellness, small changes can lead to big results. Want to enhance your wellness? Here are five ideas to get you started:

1. Schedule a physical.
   An annual checkup can help you maintain good health and identify potentially serious health issues early, when they may be more easily treatable. If it has been a year or more since your last physical, why not call your doctor today to schedule an appointment? If you’re covered under a Northwestern medical plan, you can receive a routine annual checkup at no charge (see Preventive Care: Protecting Your Future).

2. Take a walk.
   Walking is a gentle, no-cost way to exercise and, best of all, it’s FREE! It’s good for your bones, as a great cardio workout. Walking can reduce your risk of heart disease and stroke, and lower your LDL (bad) cholesterol while increasing levels of HDL (good) cholesterol. Walking also reduces the risk of developing type 2 diabetes and colon, breast and cervical cancers, as well as help prevent and control high blood pressure, but can stimulate the immune system and improve your ability to concentrate. Interested? Check out the medication course offered through Northwestern Recreation on the Evanston campus at www.recreation.northwestern.edu.

3. Skip the fries.
   Next time you’re at a fast-food restaurant and someone asks, “Have you had your fries with that?” just say, “No.” That one will cut 300 or more calories a day — about 32 grams of fat — from your meal. Instead, order a side salad. You’ll be on your way to meeting federal dietary guidelines which recommend adults eat four to six cups of vegetables and fruit a day, while reducing the risk of stroke by up to 27%.

   Feeling stressed? According to WebMD, meditation is coming into its own as an effective stress-management technique. Studies show meditation can not only lower blood pressure, but can stimulate the immune system and improve your ability to concentrate. Interested? Check out the meditation course offered through Northwestern Recreation on the Evanston campus at www.recreation.northwestern.edu.

5. Skip the fries. (cont.)
   When you contact the FSAP, professional counselors can help you with:
   • Anxiety and stress
   • Coping with a serious illness
   • Loss of a loved one
   • Depression

Check Out These Online Resources

If you need an issue of your life causing you undue stress — or if you just want to explore the wide range of resources available to you through the FSAP, you may visit www.northwestern.edu/hr/work-life/FSAP.html — the Faculty & Staff Assistance Program’s website — to learn more about what the program of services offers your family members.

The FSAP can provide unlimited 24/7 confidential support via telephonic counseling or up to 10 free counseling sessions with a local, licensed counselor. If you require additional assistance, you will be referred to an appropriate resource; this referral will take into account your preferences, medical plan and financial circumstances.

For program specifics, contact the Work/Life Resources Division in Northwestern’s Office of Human Resources at 847-467-1460 or visit www.northwestern.edu/hr/work-life/faculty-staff-assistance-program.html.