



December Wellness Newsletter

National Health Observance

Healthier Ways for the Holidays

December's Health Observance is Healthier Ways for the Holidays. Check out the following UnitedHealthcare educational resources:

- [Dietary guidelines: Tips for creating healthy eating patterns](#)
- [Understanding financial well-being](#)
- [Mindful eating](#)
- [Eat healthy for less](#)

Healthy eating

Tips for creating healthy eating patterns

There's growing evidence that there's a close connection between healthy eating patterns and positive health outcomes. In fact, healthy eating is closely tied to specific health outcomes like these:

- Strong evidence shows a connection between healthy eating patterns and a reduced risk for cardiovascular disease.¹
- Moderate evidence shows that healthy eating patterns are associated with a reduced risk of type 2 diabetes, certain types of cancers (such as colorectal and postmenopausal breast cancers) and obesity.

[Download Dietary Guidelines flier \(English\) \(pdf\)](#)

[Download Dietary Guidelines flier \(Spanish\) \(pdf\)](#)



Health Tip Flier of the Month

Financial Well-being

Learning about common health topics is one way to help support your health and wellness.

Check out this month's Health Tip Flier on Financial Well-being.

[English](#) | [Spanish](#)



Health tip: Financial well-being

Stress about money and finances may have a significant impact on Americans. Nearly 72% of adults report feeling stressed about money at least some of the time and nearly 25% say they experience extreme stress about money.¹

The American Psychological Association (APA) recognizes financial stress as the leading cause of unhealthy behaviors like smoking, weight gain, and alcohol and drug abuse. Other behaviors linked to financial stress are gambling and overextending credit balances. Each time an individual turns to these temporary stress relievers, the APA concludes that the stress returns and often at even greater intensity.²

Financial well-being defined

There are many definitions for financial well-being, but the definition that seems to capture it best is that financial well-being is a state of being wherein a person can fully meet current and ongoing financial obligations, can feel secure in their financial future and is able to make choices that allow them to enjoy life.³ Other definitions may include feeling in control financially, the capacity to absorb a financial set-back, being on track to meet financial goals, or having the flexibility to make choices with your money.

Financial distress

Let's take a look at what financial distress may look like. Here are some questions to ask yourself that may indicate warning signs of financial distress:⁴

- Are you withdrawing loans against your retirement savings?
- Are you having preventable medical issues that could have been avoided, but you didn't go to the doctor because of cost?
- Are you asking for payday advances?
- Are you missing work with unexpected absences?
- Are you spending time dealing with personal finances while at work?

Keep an eye on your credit score

There are many options available to get your credit score. You may check with your bank, your credit card company or other sources such as Credit Karma[®] and annualcreditreport.com. One of the most important things you can do to improve your credit score is pay your bills by your due date. You can set up automatic payments from your bank account to help you pay on time, but be sure you have enough money in your account to avoid overdraft fees.

Understand how your credit score is determined⁵

- Do you pay your bills on time?
- What is your outstanding debt?
- How long is your credit history?
- Have you applied for new credit recently?
- How many and what types of credit accounts do you have?

What your FICO[®] credit score means⁶

You can think of a FICO Score as a summary of your credit report. This number measures how long you have had credit, how much credit you have, how much of your available credit is being used, and if it is being paid on time. FICO scores generally range from 300 to 850, though industry-specific FICO scores have a slightly broader 250 - 900 score. Higher FICO scores demonstrate lower credit risk, and lower FICO scores demonstrate higher credit risk.




United at Work Presentation of the Month


Healthier Ways for the Holidays


Click [here](#) for the Healthier Ways for the Holidays education presentation.

In this presentation, we will review helpful tips that may make your holidays healthier and cover healthier holiday eating. We will also discuss coping mechanisms that may help with holiday-related stress, as well as how to address financial and family stress during the holidays



 **Healthier Ways for the Holidays**


 Healthier Ways Holidays Quiz


 Healthier Ways Holidays Answers

 [Click here](#) for the entire United at Work catalog.

Next Month's Preview...

 **Health Observance**
Preventive Care Awareness
Cervical Health Awareness

 **Health Tip Flier of the Month**
Understanding Preventive Care

 **United at Work Presentation**
Understanding Preventive Care