A Happy Medium
Balancing Work and Life

The Big Picture
A Snapshot of the Health of CHI Employees

Dollars and Sense
Learn the ABCs of Finances

Tara Ciminieri, a senior planning associate at Englewood, Colo., and her husband, U.B., just completed their fifth triathlon. In addition to the physical benefits, Tara says that the training really helps them relax and de-stress after work. For Tara, it also has a special meaning, “I lost my dad to non-Hodgkin’s lymphoma, so it means a lot to me to participate in races that raise money for a cure.”
For CHI, nurturing the healing ministry is much broader than providing care to those who are sick. It is also reaching out to build healthy communities. Sometimes, it is working to prevent sickness or injury, as with CHI’s United Against Violence campaign.

Across the system, CHI’s organizations are finding ways to prevent violence in their communities. As part of Franciscan Health System’s violence prevention initiative, Archbishop Desmond Tutu, recipient of the Nobel Peace Prize, will address a crowd of up to 20,000 residents of the Tacoma, Washington area on May 13. He will urge them to “Be the Spark” that ignites a commitment to making the community a healthier, more peaceful, more caring place to live.

“Archbishop Tutu’s theme is that we should live in harmony, not discord,” said Dianna Kielian, senior vice president of mission for Franciscan Health System.

“The fact that so many people will see and hear him will add momentum to our efforts to create a community that is free of violence. We are committed to working in neighborhoods and in schools to give young people healthy ways to play and alternatives to gang membership.”

Every approach that CHI’s organizations are taking to violence prevention – such as educating young people, providing protection to victims or strengthening families – holds the promise of a more peaceful future and a better quality of life. “We’re sponsoring ‘Be the Spark’ as a way to make our community stronger, and we want everyone who can do so to join us,” said Kielian. By rising to the challenge of violence prevention, all of CHI’s organizations will make a significant contribution to safety and well-being in the communities they serve – and beyond.
Balancing Work and Life

Working, finding time for family and friends, running errands, exercising, cleaning house, paying bills, cutting the grass, volunteering — sometimes the list of to-dos can seem endless. If you find yourself struggling to do it all, you’re not alone. Take a break and consider what you can do to find a happy medium between work and life.

Work/life balance isn’t about creating an equal split between time spent at work and time spent at home. Rather, it’s about prioritizing your professional/work ambitions with your everyday life (i.e., your health, happiness, spirituality and family). Your ideal balance may be different than your co-workers, and that’s OK. The key is finding a happy medium that works for you and realizing that finding work/life balance is up to you.

A Win-Win for You and CHI

Recent research of more than 50,000 global workers conducted by the Corporate Executive Board (CEB) reported that work/life balance is the second-most important thing to employees (pay is the first). Of course, we know that the more balanced we feel, the more likely we are to be satisfied both personally and professionally. And, when we live a balanced life, it’s easier to maintain a healthy life — which is at the core of CHI Healthy Spirit.

Interestingly, CEB research indicates that employees who feel they have a better work/life balance are not only happier, but they also tend to work harder than those who don’t. The right blend of work and life contributes to happier employees, which in turn contributes to the health and success of an organization. It’s a win-win for you and CHI.

It’s a Shared Responsibility

A big part of work/life balance is your outlook. Be honest and realistic with yourself about what you need to feel balanced. When you are feeling overwhelmed, do what you can to change the situation.

“At CHI, we recognize that while work is important, it’s not your only priority,” says Patricia Webb, senior vice president and chief human resources officer. “We believe a healthy balance between work and personal life is important for you and for our organization. And, while you play a key role in creating your own work/life balance, we will do what we can to support your efforts. From establishing a respectful environment that understands that your needs extend beyond the work setting to showing that we genuinely care about your well-being — we are here to help.”

Get Some Stress Relief

Next time you’re stressed out, take a little “you time” to do something that relaxes you. Take a walk to clear your head, pamper yourself with a massage, make time for a round of golf or turn on some music and dance. Whatever it is that makes you feel better, take the time to do it.

FIND YOUR BALANCE

We all feel stress from time to time — both at work and at home. How we deal with that stress often determines how we feel. April is Stress Awareness Month, so it’s a good time to consider what your stressors are and what you can do to alleviate them. Here are some practical tips for dealing with stress and achieving a better work/life balance:

Prioritize. Take a hard look at your work and personal schedule and consider what means the most to you — and what you can and can’t handle. For those things that are less important or not necessary, talk with others to see if you can delegate the task or find an alternate solution.

Remember, it’s OK to say “no” sometimes. We all have our limits. If you find that you don’t have the time to take something else on, be honest and respectful.

Create a support system at home and at work. Don’t be afraid to lean on your co-workers, family and friends when you need help. Let them do the same. If you find your support system isn’t enough, talk with your doctor or call the Employee Assistance Program offered through ValueOptions* at 1-877-679-3819.

Keep the faith. Prayer can help you reduce your stress and focus on what matters most.

Take care of yourself. Don’t let your health get lost in the shuffle. Make time to eat right, exercise and get the sleep you need.

* Employees of Unity Family Healthcare in Little Falls, Minn., have access to similar services through Midwest EAP Solutions.
"When we began talking about Healthy Spirit back in 2005, we set out to create an environment that would, among other things, promote and sustain healthy lifestyle choices and provide affordable health care for all employees," states Nada Vanous, vice president of employee benefits for CHI. "The healthier we are as an organization, the more effective we can be in contributing to CHI’s mission and setting good examples for the patients and communities we serve. We have already made great progress. From taking advantage of preventive care and participating in personal health assessments to focusing on retirement savings and financial health, I’m pleased to see so many employees living Healthy Spirit in their lives."

**Making a Difference at CHI and in the Communities We Serve**

In October, CHI introduced a new personal health assessment that provides you with a way to see how healthy you are – and get tailored recommendations for making positive changes in your lifestyle. We are pleased to report that approximately 60 percent of employees who participate in the Catholic Health Initiatives Medical Plan have completed the assessment – well above our goal of 50 percent participation. This suggests that the majority of us are interested in knowing more about our own health and what we can do to improve it. We’ll continue to offer the personal health assessment each year so that you’ll be able to measure your progress over time.

**How Healthy Are We?**

Everyone who participated in the personal health assessments was given a personalized profile detailing their health status and what they could do to improve their lifestyle. Remember: your personal health information is not available to CHI, however, Carewise Health, our health management partner, does provide us with a summary of how healthy we are as an organization. The results of the 2010 personal health assessments are in and, based on what you told us, it looks like our overall population is doing relatively well. There are some areas where we could improve. See the chart in the next column for more information.

**WHAT WE’RE DOING WELL**

- **We’re virtually tobacco-free.** Only 9 percent of participants reported using tobacco.
- **Participation is high.** 60 percent of our medical plan participants took the personal health assessments. This shows that most of us are interested in our health and what we can do to improve it.

**WHERE WE NEED TO IMPROVE**

- **Watching our weight.** Based on BMI, 66 percent of participants are overweight and 35 percent are obese.
- **Choosing the right foods.** 48 percent of participants have poor eating habits.
- **Dealing with stress.** In the last month, 35 percent of participants often experienced mental stress.
- **Asking for help.** Only 17 percent of CHI’s medical plan participants with a chronic condition have signed up for help with a nurse through our Personal Health Program as of December 2010.

Note: The information in the chart above is based on the self-reported responses employees provided during the 2010 personal health assessment. Some questions in the assessment were not answered by all participants so, while this gives us a good idea of how we are doing, it is not a complete picture.
How Well Do We Use Our Medical Plan?

The short answer is: pretty good across CHI. The data indicates that we are improving in a couple key areas:

- **We are becoming more proactive.** While total office visits are down 6 percent, preventive care office visits are actually up 2 percent. This is important because:
  - Preventive care visits are becoming a larger component of total office visits, which suggests that we are thinking ahead more often and getting care before major health issues occur.
  - More employees are taking advantage of the 100 percent coverage on preventive benefits (like prostate screenings, which are up 8 percent).

At your next preventive care visit, be sure to ask your doctor what preventive care screenings you should have.

- **We are becoming better health care consumers.** Emergency department visits are down 13 percent, which suggests that we are being more conscious of getting the right care at the right place.

Flash Forward: NEW! Biometric Measurements Coming Soon

Beginning this Spring, CHI will be rolling out a new program that rewards you for participating in on-site, confidential biometrics screenings.

- **What’s involved:** During the screenings, a Carewise Health representative or a local market-based staff member will take basic measurements (such as height, weight, waist circumference and blood pressure) and do a finger-stick blood test to measure your blood glucose and various cholesterol levels. Your results will be reviewed on-site with a health coach or nurse and you will receive immediate feedback on what they mean – including suggestions for health coaching programs that could be beneficial to you or if you should see a health care provider. After the screening, Carewise Health will enter your results into your personal health assessment profile for you so that in the fall your assessment is as accurate as possible, and so that you can track your future progress.

- **Why you should participate:** If you complete the biometric screening, you’ll discover a better picture of your health status and risks. You will also be halfway to saving $200 on your 2012 payroll contributions to the Catholic Health Initiatives Medical Plan. Check it out.

**Develop Your Health Awareness and Save $200**

Choose to complete two of these activities to save $200 on your 2012 payroll contributions to the medical plan.

- Complete biometric screening*
- Complete a personal health assessment in the Fall
- Have your spouse complete a personal health assessment in the Fall

The dates for biometric screenings will vary based on your location, so watch for more information.

* Spouses who participate in the Catholic Health Initiatives Medical Plan can participate in biometric screenings; but only employees’ participation count toward the incentive.

Action Point

Keep Up the Good Work – And Don’t Be Afraid to Ask for Help

We are making great strides with the CHI Healthy Spirit initiative. But we still have room to grow. Please continue to participate in Healthy Spirit activities, consider your health care options, and take advantage of preventive care coverage – it’s covered at 100 percent. That means you don’t have to pay anything for your annual physical and other preventive services like immunizations, mammograms, pap smears, colonoscopies, etc.

We hope more employees participate in our free, confidential one-on-one nurse and health coaching programs. There are two categories of programs available:

- **For employees managing chronic conditions:** The Personal Health Management Program offers telephone support from a Nurse Advocate.

- **For all employees:** The Personal Wellness Programs offer online lifestyle management programs designed to help you improve your overall health as well as health coaching via telephone.

Call Carewise Health at 1-877-878-5445 or go online to HR/Payroll Connection and click the personal health assessment from the My Benefits tab; if you don’t have access, go to http://catholichealth.carewisehealth.com.
We all want to be financially secure. But when it comes to understanding all the issues involved in our finances, things can get pretty complex. This article introduces you to some financial fundamentals and will help you consider what you can do to become more financially savvy in your own life.

What Does It Mean to Be Financially Savvy?

Being financially savvy is about taking the time to understand financial issues and making informed decisions related to your finances. It has real perks: it gives you the confidence you need to set and reach personal and family goals with the money you earn now, and in retirement. It also gives you peace of mind that you’ve done all you can to be financially secure.

Remember, it’s a life-long process – we all have to make an ongoing effort to stay up-to-speed on financial issues that affect our lives and future plans. So don’t forget to refresh your knowledge from time to time.

Essential Courses in Finance

Not sure which areas you should study? Check out the “course listings” below to learn a few basics about key finance topics. Of course, these aren’t real courses. Just some pointers for areas you might want to explore.

FIN101: Money Management

To create a realistic personal budget, you need to understand your income and expenses. Make a list of all your monthly expenses (for example, mortgage payment or rent, utilities, food, health and car insurance, and entertainment expenses) – and decide which expenses are really “needs” vs. “wants.”

FIN102: Personal Net Worth Studies

Understand your “personal net worth” (i.e., the total value of your personal bank accounts, retirement plans, stocks, property, etc. minus any outstanding debt you have) and recognize that this amount will change over time.

FIN103: Setting Financial Goals

Differentiate between short- and long-term financial goals, and take the time to prioritize your goals and create an action plan that you can stick to.

FIN104: Retirement Savings Basics

Consider how much you will need for retirement – and what you need to do now to get there. Ask yourself: What are your retirement income sources? Are you saving enough now? You’re never too young to start. Visit Inside CHI and click on About CHI, then CHI Healthy Spirit to see the “Saving for Retirement” video to learn more about this topic.

FIN105: Establishing Credit

Know how and where you can obtain credit – from major credit cards and store credit cards to personal loans (for example, a car loan) and mortgage loans.

FIN106: Managing Credit Responsibly

It’s important that you manage your credit responsibly. Pay your bills on time, be aware of your credit score and take precautions to protect yourself from identity theft.

FIN107: Managing Debt

Do you know the difference between “good debt” and “bad debt”? Good debt is for something you need but can’t afford right now (for example, your home). Bad debt is for things you want now, but don’t need (for example, a big screen TV). Be aware of your total level of debt.

FIN108: Risk Management

We all need to prepare for the unexpected. Insurance can help you protect your family and your assets from those risks. Learn about the costs and benefits of life insurance, disability, long-term care and other insurance products available to you and decide what makes sense for you.

Would you like to learn more about any of these financial topics? Let us know by sending an email to news@catholichealth.net and including “Financial interests” in the subject line. The topic you select could be featured in a future issue of Spirit.
Get Extra Credit for Learning More

These helpful resources can take your financial education to the next level:

- **Fidelity** can provide you with telephone and web support on many financial topics.
  - You can speak one on one with a Fidelity phone associate, who possesses detailed knowledge of the Catholic Health Initiatives’ savings plans. Workplace planning and guidance consultants are also available to help you create financial plans based on your needs – and can work with you over time to update your plan as your needs and circumstances change. The consultants can also help you to understand Fidelity offerings (for example, college financial planning). To schedule a one-on-one phone appointment, simply call the HR/Payroll Connection Support Center at 1-888-450-9450 and say “Savings Plan - Fidelity” at the prompt or go online to make a reservation.
  - The Fidelity website is a great resource for retirement planning information. See the Action Point on this page for instructions on accessing this site.

- The **Federal Trade Commission** has an Identity Theft Site (www.ftc.gov/bcp/edu/microsites/idtheft) that provides helpful tips for victims of identity theft as well as those who would like to learn more about how to protect themselves.

- To request a **free annual credit report** from each of the nationwide consumer credit reporting companies – Equifax, Experian and TransUnion – go to www.annualcreditreport.com.

**Financial Education at CHI –**

At Mercy Medical Center in Roseburg, Ore., Healthy Spirit teams (Financial, Physical, Spiritual and Work/Life Balance) are sponsoring a series of employee town hall meetings. The first in the series was sponsored by the Financial team, and was designed to increase awareness of general financial issues as well as ones specific to CHI (for example, the recent transition of the Employee Savings Plan to Fidelity). The idea was to give employees practical information about what it means to be financially healthy so that they could live out Healthy Spirit in their everyday lives.

As a spinoff of the popular board game, the team used “The Game of Life” theme to talk about important financial issues (for example, having a baby, planning for retirement, buying a home, paying taxes, etc.).

“When it comes to financial information and education, we realized that employees find their peers to be a great resource,” explains Kathleen Nickel, director of communications at Mercy. “So for this series of town hall meetings, our team created a video showcasing employee viewpoints. One story that really resonated with employees was a story from a young nurse who shared tips about the importance of having an emergency fund, paying off credit cards monthly and why creating a budget with your spouse is critical to success.”

By creating an open dialogue for how to be financially healthy, the Healthy Spirit Financial team is helping to increase financial literacy among employees. Kathleen reports that using the theme “The Game of Life” was a fun way to share this information; and with 380 employees attending the town halls, she deemed it a success. Most importantly, employees are walking away with financial insights they may not have considered.

**Increase Your Financial Skills This Month – And All Year**

Explore all the tools and resources available to you on the Fidelity website:

- If you have access to HR/Payroll Connection online: go to the “My Benefits” tab and click the “CHI Employee Savings Plan (Fidelity)” link.
- If you do not have access to HR/Payroll Connection online: go to www.fidelity.com/atwork.

Not sure what to look at first? There’s an interactive tutorial that provides investing basics that’s a great place to start. Once you’re on the Fidelity website, simply click the “Investments” tab at the top of the page, then click the “Fundamentals of Investing” link.
Your Spring issue of Spirit Magazine is here!

FINDING THE RIGHT BALANCE

See how your fellow co-workers approach balancing personal and professional demands in their lives.

“I make it a point to take the time to work out during lunch. It can be hard to pull myself away on a busy day, but I’ve found that it actually helps me work more efficiently. I also try very hard not to take work home with me – even if it means staying a little later at the office – that way, I can really be home when I get there.” - Bruce Hanson, director of finance, St. Joseph Community Health, Albuquerque, N.M.

“I recently developed a presentation for a chaplain group on self-care so I’ve been thinking a lot about work/life balance. I’ve found that there are five things that really help me to feel balanced: prayer, diet, exercise, daily routines and daily to-do lists. When I keep these things top of mind, I find that life goes well.” - Ryan O’Rourke, chaplain, Franciscan Villa, South Milwaukee, Wis.

“Since being blessed with the opportunity to be a health coach, I have helped many patients find a peaceful balance of exercise and good nutrition in their lives. This has helped me set priorities for my own personal and professional life, including faith, family and friendship, and my work as a nurse.” - Ashlee Miller, health coach, Nebraska City Medical Clinic, Nebraska City, Neb.

Show Us Your Spirit

We appreciate your thoughtful feedback on Spirit. Please keep writing. Send your comments, questions and letters to news@catholichealth.net and include “My Spirit” in the subject line.

This publication provides information about benefits offered through CHI. More complete information about these plans can be found in the official plan documents and Summary Plan Descriptions (SPDs). There also may be minor differences in benefits based on your location. Every effort has been made to provide accurate information, however, if there is a discrepancy between information contained in this publication and the plan documents or SPDs, the information in the plan documents and SPDs always prevails. Catholic Health Initiatives reserves the right to amend or terminate any of its benefit programs at any time and for any reason. This publication is not a contract for employment or a guarantee of future employment.