



Healthy New Year!

The start of a New Year is a great time to set new resolutions for improving your health, whether it's physical, mental or financial.

What do you want to improve this year? Is it an exercise routine, or a better diet? Maybe it's setting a financial budget, or something as simple as finding a new doctor. This monthly newsletter will give you tips and information to help you make this year, the healthiest year of your life!

Below are some ways to ensure you and your family are ready for a healthy year!

- Have a primary doctor who is familiar with your family's health history
- Make sure you understand your employee benefits now that Open Enrollment has ended
- Get up-to-date on any needed vaccinations
- Be conscious of proper amounts of sleep, diet, exercise and stress levels



Turn Resolutions into Results

According to the University of Scranton Journal of Clinical Psychology of the 40% of American who make New Year's resolutions, only 8% actually succeed.

Achieving resolutions comes down to proper goal setting, planning and follow through. Consider the following advice when setting this year's resolutions!

- **Take it Step by Step:** Break your resolution down into small, manageable action items.
- **Think S.M.A.R.T.:** Make your action item goals Specific, Measureable, Attainable, Realistic, and Timely.
- **Reward Yourself:** Consider rewarding yourself when you meet each milestone
- **Be Flexible:** Consider re-adjusting your goals to make them more attainable during hectic times.





Banish Debt Stress

Have holiday bills and other debt been causing you stress?

Building a budget and identifying exactly what you owe is a good start. If you owe money on multiple cards consider whether you want to pay off the card with the largest interest rate first, or if you want to pay the smallest debt and chip away on your larger bills over time.

Here are some money-saving tips for getting rid of debt-stress:

- Get rid of your credit cards once you pay them off
- Eliminate impulse buying
- Find cheaper ways to socialize with friends like taking walks rather than dining out at pricey restaurants
- Consider speaking to a financial advisor, if you feel it is necessary



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