



Health & Wellness Winter Toolkit



Brought to you by:

*WellStarME and
The Office of Employee Health and Wellness*





This is a comprehensive health and wellness toolkit.

If you would like assistance navigating this toolkit or want specific topics and resources made available to you, please contact your Health and Wellness Navigator.

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Contact Information

If you have questions regarding the content provided in this toolkit, or are in need of additional resources, please contact:

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For benefits related questions, please contact:

Office of Employee Health and Wellness

(207) 624-7380 or 1-800-422-4503
TTY: dial Maine Relay 711



Introduction



During these times, we are all faced with various stressors in some capacity- whether it's due to changes in workflows, homeschooling, financial hardship, or changes in overall health, just to name a few. Now, with seasons changing and approaching a year in a pandemic, we understand times are getting harder. Please know you are not alone on this journey, and we are here to support you.

We wanted to take this opportunity to put together a toolkit of numerous resources available to you through your benefits and wellness programming. Wellbeing is comprised of so much more than physical activity and nutrition. Wellness is multidimensional, and our mental health, our work, finances, social interactions, and environment all play a significant role in our overall health and wellbeing. It is critical to recognize how these factors influence us, and to find ways to support all dimensions of our wellbeing – which is our goal with providing this toolkit.

Thank you for taking the time to review this comprehensive toolkit. We hope that you find these resources beneficial, and as always, if there are additional resources you feel you could benefit from, please contact us.

Be well,

Your Office of Employee Health and Wellness and WellStarME



MENTAL HEALTH RESILIENCY



Improving Your Self-Esteem

Self-esteem is a condition of awareness, an attitude, an appreciation of yourself and all you have to give to others. These days, it is often hard to have this appreciation. Society's increased values for beauty, extreme wealth and celebrity have many people feeling they fall short of expectations. Although it may seem difficult, there are ways to boost your self-esteem.

Here are some tips for increasing the love you have for yourself:

- **Make a list of the things you like about yourself. Put the list in a special notebook.** Whenever you start to feel down on yourself, pull out these notes and read them over.
- **Whenever anyone says something nice about you, write it down.** Again, keeping a notebook or a set of index cards with these positive messages helps you realize why you are important to others and why you should also value your own self-worth.
- **Make it part of your daily routine to praise something in yourself.** Think about something you did within the course of the day that made you or someone else feel good. Then be sure to praise yourself in the way you would praise a friend who did well.
- **Say daily affirmations.** Daily affirmations can help you hear good things about yourself. You might consider saying your affirmation while looking in a mirror so you can see yourself as the important person you are.
- **Change your body posture and breathing.** Your body stores emotions in physical ways and often shows how you feel. When you are depressed, you may slump more, tighten the muscles in your hands, jaw, shoulders, or neck and breathe shallowly. Recognize these physical traits in yourself and begin to make some changes. You may find that when you do, you will begin feeling more positive overall because you will be more relaxed with yourself.
- **Surround yourself with loving people as much as possible.** Your friends, spouse and significant others should love and respect you as well. Often, it is difficult to find these people if you believe yourself unworthy of those kinds of relationships. However, you are worthy and people in relationships with you should honor your feelings about yourself.



As a reminder, if you would like more information, or to speak with a mental health professional, please reach out to your Living Resources Program:



1-844-207-LINK (5465)

[GuidanceResources.com](https://www.guidanceresources.com) (Web ID: LivingME)



Loneliness and Isolation



Social distancing is imperative to combat the spread of the COVID-19 virus, but for many of us, it has kept us away from our families, friends, and neighbors for extended periods of time. While keeping physical distance is critical, it can be challenging to find ways to be emotionally close but socially distant.

People generally are social by nature, and high-quality social relationships can help them live longer, healthier lives. Prior to the pandemic, 43 percent of adults age 60 or older in the United States reported feeling lonely. Social isolation and feelings of loneliness can be heightened during physical distancing and stay-at-home orders.

To ensure the COVID-19 epidemic does not also become an epidemic of loneliness, now is the time to strengthen and renew social bonds with friends, family and community.

Some tools to stay connected are:

- Use video tools, like FaceTime or Zoom, to have face-to-face conversations.
- Have a phone conversation.
- Use online social networks to engage with your community and identify businesses or other services you may need or wish to support.
- Stay active while staying distanced. Consider going for a walk or bike ride.
- If you decide to visit a nearby park, trail, or recreational facility, first check for closures or restrictions. If open, consider how many other people might be there and choose a location where it will be possible to keep at least 6 feet of space between yourself and other people who are not from your household.



Sources:

1. <https://health.gov/news/202007/innovative-solutions-address-social-isolation-older-adults-during-covid-19-pandemic>
2. <https://www.cdc.gov/aging/publications/features/lonely-older-adults.html>
3. <https://www.maine.gov/governor/mills/news/governor-mills-launches-new-online-resource-outlining-ways-mainers-can-help-mainers-during>
4. <https://www.who.int/campaigns/connecting-the-world-to-combat-coronavirus/healthyathome/healthyathome---mental-health>

Tips for Coping with Stress



Stress is an inevitable part of our lives. We have all experienced it to some degree: during an argument with a parent or sibling; while speaking to a large group; while trying to finish a school project. Our experiences in an increasingly complex world constantly require us to adapt to changes and cope with stressors. Learning how to identify and manage stress can help prevent physical and psychological problems, increase your chances of future success and promote a longer, healthier life.

Effects of Stress

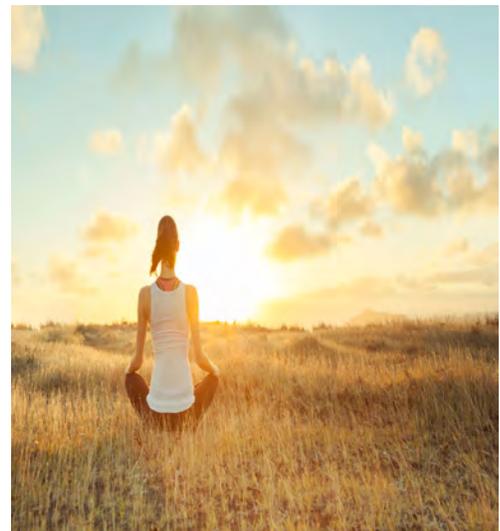
To a certain degree, feeling stressed is a normal, healthy response to life's events and challenges. The ability to react under stress is crucial for human survival. Many experts define stress as the body's reaction to change. It is natural for our bodies to trigger a fight-or-flight response to potentially dangerous situations. A stressful stimulus promotes a chemical reaction that produces adrenaline and increases energy.

Immediate physiological symptoms of stress include:

- Hyperventilation (rapid, shallow breathing)
- Profuse sweating
- Rapid heartbeat
- Increased urination
- Dizziness and lightheadedness
- Fatigue

Conditions linked to stress include:

- Musculoskeletal pain (e.g., backaches, neck pain)
- Migraines and headaches
- Sleep and appetite disturbances
- Gastrointestinal disorders (e.g., chronic heartburn, ulcers)
- Skin diseases
- Cardiovascular disorders (e.g., high blood pressure)
- Colitis
- Irritable bowel syndrome
- Diabetes
- Asthma



Ways to Cope with Stress

- **Seek support.** Do not wait until you reach your breaking point. It is important to recognize and admit that you are feeling anxious and stressed. Pay attention to your body's physical signs of stress (e.g., headaches, stomach discomfort).
- **Try to identify the causes of stress.** By recognizing the real reasons behind your tension, you can learn to feel more in control and change the source of the stress.
- **Ask yourself these five questions:**
 1. What is the worst thing that can happen?
 2. Is there anything more I can do to improve the situation?
 3. How will this outcome affect my life in the long run?
 4. What can I learn from this?
 5. What advice would I give to someone else in this situation?
- **Accept stress as an everyday part of life.** Often the best way to cope is to “go with the flow”, to accept those stressors that you can not currently change.
- **Laugh and learn.** Instead of getting irritated, laugh at life's annoyances and learn from your mistakes. Humor is a powerful tool in helping to build resilience, the ability to bounce back from negative events.
- **Nurture those relationships that matter.** More interpersonal contact with the right people can help relieve stress. Open up to others about your problems, and accept help when it is offered. Spend less time with negative, stress-inducing friends or acquaintances.
- **Develop a timeline of short- and long-term goals.** List challenging but realistic objectives for yourself. Analyze and update these goals over time.
- **Focus on the positives.** Recognize that for everything that may go wrong, there may be multiple things that go right. Be proud of your accomplishments, and celebrate your successes.
- **Break from routines.** Monotony also can cause stress. Remember that you can change the script of your life.
- **Examine your thought patterns.** Often it is our thoughts that determine whether we interpret a situation as stressful. Listen to your inner voice to discover thought patterns that may be contributing to your overall stress level. Write down responses to that inner voice so that you can access these responses the next time you feel stressed.

As a reminder, if you would like more information, or to speak with a mental health professional, please reach out to your Living Resources Program:



1-844-207-LINK (5465)

GuidanceResources.com (Web ID: LivingME)

How to Cope with Job Stress



Everyone experiences some amount of stress in their occupation. Over time, stress can affect job performance, impair physical and mental health and cause strains on your relationships. Although job stress may seem unavoidable, it can be quite manageable when you adopt the appropriate techniques and attitude.

Understanding Stress

Stress is a normal response to life changes. An ability to react to stress is crucial for human survival. Each of us possesses an innate “fight or flight” response mechanism to potentially harmful or dangerous situations. When faced with stress, the adrenal glands secrete stimulating hormones; extra glucose is burned for energy; the heart rate accelerates; blood is channeled to working muscles; and your brain releases epinephrine, cortisone and other hormones to get you ready for the challenge.

While stress can keep you sharp and alert, prolonged stress can strain the body. Unrelieved tension builds up, causing an array of physiological and psychological symptoms that may include:

- A weakened immune system (lower white blood cell count)
- Headaches and migraines
- Stomachaches and ulcers
- Back and muscular pain
- Cardiovascular disorders
- Diabetes
- Asthma
- Concentration difficulties
- Chronic fatigue
- Sleep and appetite disturbances
- Dizziness and lightheadedness
- Depression
- Panic attacks



Job stress also may lead to:

- Deterioration in work relationships
- Decreased productivity
- Low workplace morale
- Work absenteeism
- Substance abuse

Ways to Cope with Workplace Stress

If you feel yourself getting stressed about your job, try these tips to decrease your stress level and improve your performance:

- **Identify your stressors.** By recognizing the reasons behind your stress, you can learn to feel more in control and work to change the stress. Determine whether the stress you experience at work is due to worries or conflict at home.
- **Avoid setting too many lofty goals.** Set realistic expectations, and attempt challenges that are doable.
- **Anticipate boss and co-worker stress.** Prepare a few responses to stressful situations that may be presented to you by a supervisor or co-worker. For example, instead of reacting hastily to a question or request by a co-worker, ask whether you can get back to the person with your decision at a later time.
- **Learn to delegate responsibilities.** If you are a manager, empower your subordinates to take on more responsibilities and make more decisions. Encourage this as an opportunity for growth and training for a possible future promotion. Divide extra tasks fairly and reasonably.
- **Be more assertive in your responses to requests.** Be honest, but tactful. Learn to seek alternatives or to say no when necessary.
- **Examine your schedule.** Is your work schedule compatible with your home/personal life? Perhaps you can try a different shift, vary your work days or arrange to work from home on certain days.
- **Redefine your role.** Work with your supervisor on revising your job description to include more creative, empowering and satisfying duties.
- **Consider a different position, department or work location.** Ask your boss if this is possible.

Here are some suggestions for getting organized to eliminate clutter and reduce stress:

- **Organize your workspace.** Rearrange it for maximum efficiency. Create lists and schedules to help you meet deadlines.
- **Tackle one task at a time if possible.** List your duties in order of priority, and complete one at a time. This can make you feel more organized and in control, leading to a sense of greater accomplishment.
- **Learn time-management techniques.** Take a class or read books on how to better manage your time.
- **Do not procrastinate.** Tackle your most difficult projects first. Putting them off may lead to increased anxiety and stress.

Remember that stress affects not only job performance, but also career satisfaction. Be aware of the consequences stress is imposing on your life, and make a commitment to reduce your stress level.

As a reminder, if you would like more information, or to speak with a mental health professional, please reach out to your Living Resources Program:



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GuidanceResources.com (Web ID: LivingME)

Source: All information contained in this handout has been provided directly by your Living Resources Program.

Practicing Self-Care

Take a moment during your work day to stretch. If you need some guidance, watch this video:

<https://www.youtube.com/watch?v=JXRwcybd710>

If you're a member of the State of Maine Health Plan, WellStarME is a program that offers health and wellness resources to you. Visit www.wellstarme.org to learn more.

Part of practicing self-care is learning to recognize when you're not feeling your best, and understanding that it's perfectly okay to feel that way. If you need support, you can always contact the following resources:

Text **HOME to 741741** to connect with a trained counselor from the Crisis Text Line.

Call **1-800-273-8255** to reach the National Suicide Prevention Lifeline.



Self-Care Tips:



- **Stay hydrated.** Get a water bottle you love, and refill it throughout the day.
- **Practice gratitude.** Write down things you're grateful for.
- **Move your body.** Try an at-home workout, do yoga, go for a walk, or do some light stretching.
- **Be sure to rest.** Try going to bed earlier or creating a bedtime routine that you enjoy.
- **Nourish your body.** The food you put into your body has a direct effect on your mood and energy.



REMINDER: Living Resources offers many great resources on various topics:
 Confidential, Short-Term Counseling Services
 Legal & Financial Information
 Support & Resources
 Work-Life Solutions

For more information, contact 1-844-207-5465 or visit www.guidanceresources.com (Web ID: LivingME)

Mindfulness Basics:

Mindfulness is the ability to be fully present in the moment.

- **Focus on your breath.** Breathing is so involuntary, we don't often think about it. Take a moment to notice your breathing.
- **Notice what you're doing, when you're doing it.** For example, while out for a walk, take the time to observe your environment. What do you hear? See? Smell?
- **Notice when you "zone out."** Pay attention to when your mind wanders, and try to bring more focus and awareness to your present activity.
- **Use tools.** For example, Headspace is an evidence-based mindfulness and sleep training resource.



Tips for Quality Sleep:

- **Establish a routine.** Develop a bedtime ritual that you find relaxing and eases your transition into bed.
- **Set the mood.** Make sure your bedroom is dark, quiet, and at a comfortable, cool temperature.
- **Limit screen and light exposure.** Dim your lights in the evenings, and turn off electronics at least 30 minutes before bedtime.
- **Get enough sleep.** Bedtimes may seem like they are for kids, but it's vitally important that adults get at least 7 hours of sleep each night.
- **Keep a consistent sleep routine.** Get up at the same time every day, even on vacations.



Did you know?

Regular exercise can have positive effects on both mindfulness and sleep!



Being Alone During the Holidays



For many of us, the holidays are synonymous with family, so spending a holiday alone can be a rough experience. This year, with restrictions on travel, social gatherings and other traditional aspects of the holidays, many of us will be on our own throughout the season, maybe for the first time ever. While that may be difficult, keep in mind that there are many things you can do to ensure you get as much as you can out of your holiday season.

Stay in Touch

You may not be able to be with your family physically, but you can still be in contact with them. Schedule time for everyone to join together on a video chat over Zoom or Skype or other virtual gathering platform. Make it feel like a holiday gathering by sharing photos, raising a glass to each other or opening presents with each other. You can even plan to sit down for your holiday meals at the same time and share the experience via video.

Seek Others Out

Chances are that if you do not have holiday plans, at least one other person you know also does not have holiday plans. Ask around and see if some friends want to get together via video chat or an outdoor, socially distanced and safe gathering. They will be grateful that you took the initiative to make plans.



Treat Yourself

If you are planning on spending your holiday alone at home, consider treating yourself to something special. This indulgence will give you something to look forward to and make the holiday feel unlike an ordinary day. Ideas include:

- Movie marathon with your favorite snacks
- Home spa treatments
- Taking a winter hike

Examine Your Feelings

Learning to cope with being alone during the holiday season can be a challenge. You might experience bouts of loneliness. The pain of loneliness can lead to unhealthy coping skills such as overeating, abusing alcohol or overspending. Instead, try to identify healthy ways to cope with your feelings. Go for a walk, engage in a hobby, or do something kind for yourself. Limit your time on social media during the holidays if seeing photos of others enjoying the holidays deepens your sadness.

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1-844-207-LINK (5465)

[GuidanceResources.com](https://www.guidanceresources.com) (Web ID: LivingME)

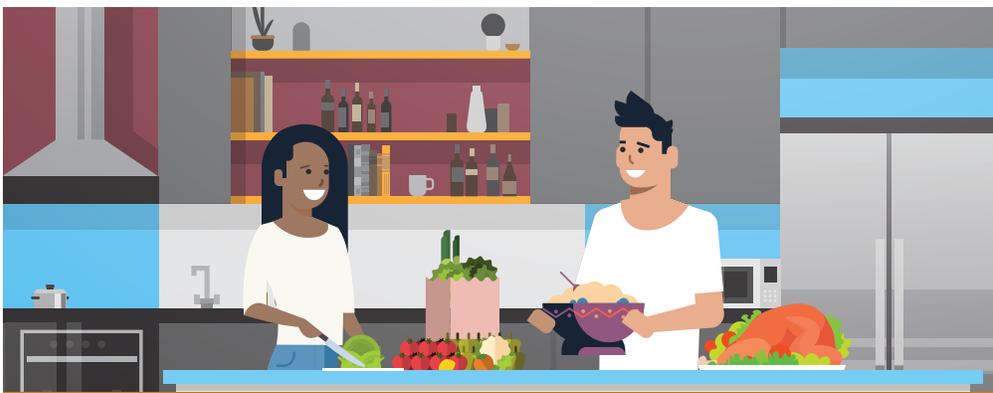
This holiday season do what's best for you and your loved ones

Being away from family and friends during the holidays can be hard.



When you talk with your friends and family about plans, it's ok if you decide to stay home and remain apart from others.

Hard choices to be apart this year may mean that you can spend many more years with your loved ones.



Doing what's best for you includes eating healthy foods and getting enough sleep.

Do what is best for your health and the health of your loved ones. This year spend time with those in your own household.



Make time to take care of your body and stay active to lessen fatigue, anxiety, and sadness.



Substance Abuse and Mental Health Services Administration
Disaster Distress Hotline: 1-800-985-5990 or text TalkWithUs to 66746

[cdc.gov/coronavirus](https://www.cdc.gov/coronavirus)

Grateful for Gratitude This Holiday Season

Given all that is going on this year, many of us may not be looking forward to the holidays with the same excitement that the festive season usually generates. But with a little gratitude, and some positive thinking, we can still get the most out of the season while also improving our overall well-being.

Everyone has times where they feel appreciative or thankful for a person or a situation. These moments of thinking about the past in a positive way give us a good feeling and are the very definition of gratitude. Feeling grateful just happens sometimes. Other times, we must make a special effort to increase how often we feel it. With so many disruptions to our usual celebrations, this holiday season might be one of those times.

Benefits of Gratitude

Recent studies have found a host of benefits from practicing thankfulness, including:

- Improved heart and kidney function and lower blood-pressure and stress-hormone levels
- Higher levels of optimism and satisfaction with life
- Lower levels of stress and anxiety
- Fewer reports of physical ailments
- Higher motivation to exercise
- Higher levels of personal goal attainment
- Higher levels of alertness, attentiveness and energy
- Stronger emotional support for others
- Increased resilience in the face of hardship

Measurable Improvement

On his Emmons Lab website, Robert Emmons, a professor of psychology at the University of California, Davis, sums up some of the recent findings about gratitude and its positive health effects:

- In one study, researchers found that those who kept regular gratitude journals exercised more, reported fewer ailments, felt better about their lives as a whole and were more optimistic than those who recorded problems or neutral life events.
- Adults with neuromuscular disease who were asked to focus on gratitude over a three-week period reported more positive moods, a greater sense of connection to others, more optimism and better sleep than a control group.
- In another study, participants who kept gratitude lists were more likely to have made progress toward important personal goals over a two-month period than those who didn't.

Ways to Increase Gratitude

Experiencing more gratitude doesn't need to be difficult or time-consuming. Try these ideas and see what works best for you:

Make a list. Write everything in your life that makes you grateful. Look at this list regularly.

Gratitude journal. Take five minutes each day to think of three things that happened in your life that you are glad you experienced. Then write them down somewhere.

Take pictures. Photograph little things in your everyday life that make you smile.

Tell someone. Whether it's someone you look up to or just someone who makes you happy, take a bit of time to tell him or her that you're glad to have them around.

Frame events in a positive light. We often joke about whether the glass is half empty or half full. Make an effort to see the half-full side of every situation.

Think about great holidays of the past. Draw pleasure from all the wonderful times you have had with friends and family and think about how you will again enjoy those times soon.

What is there to be thankful for?

You can be thankful for anything in your life that makes you feel positive on some level. Some bigger things could include:

- Friends and family
- Achieving a goal
- Your talents and skills
- Appreciating where you live and the opportunities you have
- Your health and happiness

You don't need to limit your gratitude to big picture ideas. Positive things that seem small and happen every day are also worth focusing on. Some small things could include:

- A good joke you heard from a friend
- A sunny day
- A good song on the radio
- A funny thing your pet did

How do I start?

- Grab a notebook and begin a gratitude journal
- Tell someone when you appreciate something they've done
- Think of three things that you're grateful for and jot them down

Resources

- Emmons Lab: emmons.faculty.ucdavis.edu/
- ReachOut.com: au.reachout.com/all-about-gratitude
- International Positive Psychology Association: www.ippanetwork.org/

Gratitude Tips

By now, most of us are well aware of the emotional and physical benefits of positive thinking, even if it's been difficult to do so lately. But did you know that science is finding that a similar quality, gratitude, may have an equally powerful effect on our well-being? There are ways to increase how often and how deeply we feel grateful, and that has profound implications for our health.

Here are some ways you can tap into your gratitude and improve your health in the process:

Meditate on Positivity

Close your eyes, calm your breathing and take five minutes to think about the people and things you are thankful for.

Send a Thank You Note

Has somebody done something nice for you. Think about it and send them a quick thank-you note.

Compliment a Loved One

Without being prompted, tell a spouse, parent, child or another loved one what it is about them that makes you grateful.

Wake Up and Give Thanks

Before you get out of bed in the morning, stop for a moment and think about how great it is to be alive.

Hug Your Pet

Something we forget how much joy our animal friends bring into our lives. Let them know how good they make you feel.

Reward Positivity

Buy a special treat for that one colleague who brightens your day. Leave it for them as a surprise.

Slow Down Dinner

Take your time eating and make an effort to taste and enjoy every bite. Be thankful for the food you have.

Make a Donation

Donate to a charity of your choice while reminding yourself how grateful you are to be in a position to give.

Make it Public

Find a way to publicly praise a colleague for their contribution to the organization.

Appreciate Difficulties

Having a bad day? Take a second to appreciate what you're thankful for. You'll be amazed at how quickly it can turn your day around.

Listen to the Music

Block out distractions, put your headphones on and listen to one song. Enjoy the melody and the beat and think about how lucky we are to have music in our lives.

Get Outside

You don't have to hike into the woods to be grateful for nature. Stop and smell a flower, or take a moment to appreciate the beauty of trees. Feel a little sunshine on your face.

Take on a Burden

At home, take on a partner's chore or at work, take on a task your colleague dislikes. Show them how much you like having them around.

Stuck, but Happy

Crawling in highway traffic or stuck in a long line for service? Take a second to appreciate being free to be alone with your thoughts.

Hug Yourself

Sometimes we forget that our best companion is ourselves. Take a second to appreciate what a good person you are to be around.

Move It

Sometimes we take for granted the simple joy of movement. Get up from your desk and stretch. Appreciate the sensation.

Start a Journal

Good things don't stick in our memory as easily as bad things. Start a journal so you can record all of the good things that happen to you.

Take pictures

Photograph little things in your everyday life that make you smile.

Say Thank You

No matter how small the gesture, express your gratitude for it. Even if you're just thanking the driver as you get off the bus, such a small gesture of gratitude can brighten the moment. Multiply those gestures and you have a bright day, week and year.

Tip Extra Well

One time a week, reward someone for their good service. It will make them happy and you appreciative of their hard work.

Share a Talent

Can you fold origami figures? Can you sketch, or knit? Share your talents with others. They will be happy for the guidance and you can reinforce and appreciate your self-worth.

Navigating Rocky Times

There are two options to consider whenever life throws us off course: We can ask, “Why is this happening to me?” or we can ask, “How do I use this experience to help me grow and to start fresh?”

Deciding which perspective to adopt will have a huge impact on how well and how quickly we bounce back.

Learning to roll with change will lead to a happier and more fulfilling life. That doesn’t mean ignoring feelings of sadness, anger, frustration or stress. These are normal responses to major life changes. But once you have acknowledged those feelings, it is important to move forward and focus your energy on what’s possible.

The following are some simple, solid steps you can take to turn unexpected transitions into positive outcomes:

Reflect and refocus: Take stock of your personal assets and express gratitude, such as, “I can deal with this. I still have my ability to think, my special talents, my skills and my aspirations. I’m grateful for relationships and for my family.”

Ask yourself some important questions: “How do I want to feel three months from now? What will it take to get there? What does my ideal week look like? What could I do to realize that? Who could help with that?”

Choose: Decide what you want as the next chapter of your life. Simply choosing doesn’t guarantee you’ll get it, but the power of your intentions makes a huge difference.

Take action: Start by visualizing how you want to feel or where you want to be three months from now. Work back from this goal until you find something small enough that you can do today, tomorrow or next week.

What makes humans happy?

Humans have an enduring belief that if we just do the right thing, happiness will follow – that additional happiness will be doled out to us because we earned it. “Happiness is not a reward – it is a consequence,” instructs Robert Green Ingersoll, a Civil War-era orator. Many notable others, from Aristotle to the Buddha to Ursula K. LeGuin, agree with this sentiment.

New research takes a fresh look at this topic. Jennifer Aaker and Melanie Rudd at Stanford University and Cassie Mogilner at the University of California Los Angeles find that happiness is indeed a consequence of the choices people make.

So what can people do to increase their happiness? Their answer is surprisingly simple: Spend your time wisely. Some of the ways people should spend their time are, in fact, surprising.

Spend Time with the Right People

The greatest happiness levels are associated with spending time with people we like. Socially connecting activities – such as chatting with friends and family – are responsible for the happiest parts of the day. However, work is also an essential element in the time-happiness relationship.

Although spending time, whether in person or via Zoom, with bosses and co-workers tends to be associated with some of the lowest degrees of happiness, two of the biggest predictors of people’s general happiness are whether they have a “best friend” at work and whether they like their boss. Therefore, people should try to reframe relationships and workplace goals such that colleagues become friends and time spent at work becomes happier.

Spend Time on the Right Activities

Certain activities are energizing, and others make us feel drained and defeated. To increase happiness, people should avoid spending time on the latter activities in favor of the former whenever possible.

Of course, the bills have to be paid, the bathroom cleaned, and it’s sometimes a challenge to get through the day. But people need to reflect on how they are spending their time – the extent to which they mindlessly move from activity to activity without considering what they would really prefer to be doing.

For instance, when deciding how to spend the next hour, simply asking yourself the question, “Will what I do right now become more valuable over time?” could increase the likelihood that you behave in ways that are more in line with what will really make you happy.

Enjoy Experiences Without Spending Time Actually Doing Them

Research in the field of neuroscience has shown that the part of the brain responsible for feeling pleasure – the mesolimbic dopamine system – can be activated when merely thinking about something pleasurable, such as drinking a favorite brand of beer or driving a favorite type of sports car. In fact, this research shows that people sometimes enjoy anticipating an activity more than actually doing it.

For example, reading guidebooks in advance of a vacation, and anticipating the food you will eat and the activities you will do while there, could actually give you more pleasure than the vacation itself.

In short, research suggests that we can be just as well – if not sometimes better off – if we imagine experiences without having them. So to increase happiness, spend plenty of time happily daydreaming.

Expand Your Time

Unlike money, time is inherently scarce. No one gets more than 24 hours per day.

In fact, there is a bidirectional relationship between time’s scarcity and its value: Not only does having little time make it feel more valuable but when time is more valuable, it is perceived as more scarce.

To increase happiness, it can make sense to focus on the here and now – because thinking about the present moment (versus the future) has been found to slow down the perceived passage of time. Simply breathing more deeply can have similar effects.

In one study, subjects who were instructed to take long and slow breaths (versus short and quick ones) for five minutes not only felt there was more time available to get things done but also perceived their day as longer. And even though feeling time-constrained makes people less likely to take the time to help someone else, doing so actually makes people feel as though they have more spare time and gives them a sense of a more expansive future.

Therefore, if you can't afford to "buy" more discretionary time (e.g., by hiring a maid), focus on the present moment, breathe more slowly, and spend the little time that you have in helpful and meaningful ways.

Be Aware That Happiness Changes Over Time

As we age, we experience different levels of happiness, and how we experience happiness changes.

Recent research found that younger people are more likely to experience happiness as excitement, whereas older individuals are more likely to experience happiness as feeling peaceful.

Therefore, you should be aware that basing future decisions on your current perceptions of happiness may not lead to the maximum levels of happiness in the long run.

Finally, although the meaning of happiness may change, it does so in predictable patterns. Therefore, it is possible to anticipate such changes, and you should allow yourself to shift how you spend your time over the course of your life – as the meaning of happiness shifts.

Aaker points out: "The experiences people accumulate over the course of spending their limited time quite literally makes up each person's life. So if you take away anything from this research, it should be that spending time with the people you love doing the things you love is the best road to happiness."

Resources

- Written by Jennifer Aaker and Melanie Rudd at Stanford University and Cassie Mogilner at the University of California, Los Angeles. From Stanford Knowledgebase, a free monthly electronic source of information, ideas and research published by the Stanford Graduate School of Business. Originally published as "If Money Doesn't Make You Happy, Consider Time," in the "Journal of Consumer Psychology," 2011. Republished with permission. All rights reserved.

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Seasonal Affective Disorder

From the **NATIONAL INSTITUTE of MENTAL HEALTH**

What is seasonal affective disorder?

Many people go through short periods of time where they feel sad or not like their usual selves. Sometimes, these mood changes begin and end when the seasons change. People may start to feel “down” when the days get shorter in the fall and winter (also called “winter blues”) and begin to feel better in the spring, with longer daylight hours.

In some cases, these mood changes are more serious and can affect how a person feels, thinks, and handles daily activities. If you have noticed significant changes in your mood and behavior whenever the seasons change, you may be suffering from seasonal affective disorder (SAD), a type of depression.

In most cases, SAD symptoms start in the late fall or early winter and go away during the spring and summer; this is known as winter-pattern SAD or winter depression. Some people may experience depressive episodes during the spring and summer months; this is called summer-pattern SAD or summer depression and is less common.

Get Immediate Help

If you or someone you know is in immediate distress or is thinking about hurting themselves, call the **National Suicide Prevention Lifeline** toll-free at 1-800-273-TALK (8255) or the toll-free TTY number at 1-800-799-4TTY (4889). You also can text the Crisis Text Line (HELLO to 741741) or go to the **National Suicide Prevention Lifeline** website at <https://suicidepreventionlifeline.org>.

What are the signs and symptoms of SAD?

SAD is not considered a separate disorder but is a type of depression characterized by its recurrent seasonal pattern, with symptoms lasting about 4 to 5 months per year. Therefore, the signs and symptoms of SAD include those associated with major depression, and some specific symptoms that differ for winter-pattern and summer-pattern SAD. Not every person with SAD will experience all of the symptoms listed below.

Symptoms of major depression may include:

- Feeling depressed most of the day, nearly every day
- Losing interest in activities you once enjoyed
- Experiencing changes in appetite or weight
- Having problems with sleep
- Feeling sluggish or agitated
- Having low energy
- Feeling hopeless or worthless
- Having difficulty concentrating
- Having frequent thoughts of death or suicide

For winter-pattern SAD, additional specific symptoms may include:

- Oversleeping (hypersomnia)
- Overeating, particularly with a craving for carbohydrates
- Weight gain
- Social withdrawal (feeling like “hibernating”)

Specific symptoms for summer-pattern SAD may include:

- Trouble sleeping (insomnia)
- Poor appetite, leading to weight loss
- Restlessness and agitation
- Anxiety
- Episodes of violent behavior

How is SAD diagnosed?

If you think you may be suffering from SAD, talk to your health care provider or a mental health specialist about your concerns. They may have you fill out specific questionnaires to determine if your symptoms meet the criteria for SAD.

To be diagnosed with SAD, a person must meet the following criteria:

- They must have symptoms of major depression or the more specific symptoms listed above.
- The depressive episodes must occur during specific seasons (i.e., only during the winter months or the summer months) for at least 2 consecutive years. However, not all people with SAD do experience symptoms every year.
- The episodes must be much more frequent than other depressive episodes that the person may have had at other times of the year during their lifetime.

Who develops SAD?

Millions of American adults may suffer from SAD, although many may not know they have the condition. SAD occurs much more often in women than in men, and it is more common in those living farther north, where there are shorter daylight hours in the winter. For example, people living in Alaska or New England may be more likely to develop SAD than people living in Florida. In most cases, SAD begins in young adulthood.

SAD is more common in people with major depressive disorder or bipolar disorder, especially bipolar II disorder, which is associated with recurrent depressive and hypomanic episodes (less severe than the full-blown manic episodes typical of bipolar I disorder). Additionally, people with SAD tend to have other mental disorders, such as attention-deficit/hyperactivity disorder, an eating disorder, an anxiety disorder, or panic disorder. Learn more about these disorders by visiting the NIMH website at www.nimh.nih.gov/health.

SAD sometimes runs in families. SAD is more common in people who have relatives with other mental illnesses, such as major depression or schizophrenia.



What causes SAD?

Scientists do not fully understand what causes SAD. Research indicates that people with SAD may have reduced activity of the brain chemical (neurotransmitter) serotonin, which helps regulate mood. Research also suggests that sunlight controls the levels of molecules that help maintain normal serotonin levels, but in people with SAD, this regulation does not function properly, resulting in decreased serotonin levels in the winter.

Other findings suggest that people with SAD produce too much melatonin—a hormone that is central for maintaining the normal sleep-wake cycle. Overproduction of melatonin can increase sleepiness.

Both serotonin and melatonin help maintain the body's daily rhythm that is tied to the seasonal night-day cycle. In people with SAD, the changes in serotonin and melatonin levels disrupt the normal daily rhythms. As a result, they can no longer adjust to the seasonal changes in day length, leading to sleep, mood, and behavior changes.

Deficits in vitamin D may exacerbate these problems because vitamin D is believed to promote serotonin activity. In addition to vitamin D consumed with diet, the body produces vitamin D when exposed to sunlight on the skin. With less daylight in the winter, people with SAD may have lower vitamin D levels, which may further hinder serotonin activity.

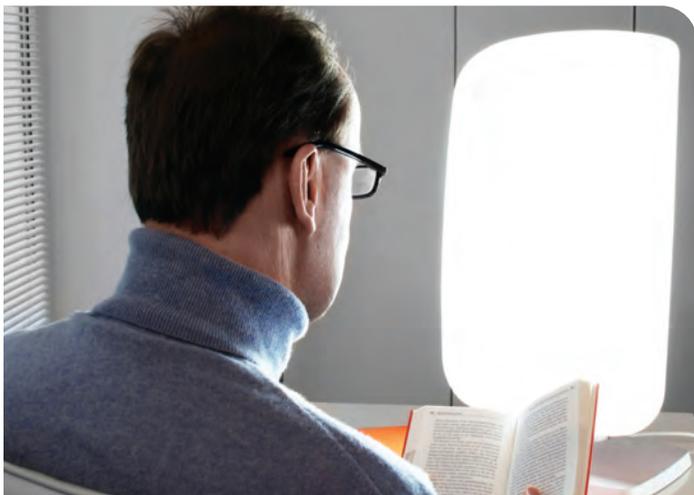
Negative thoughts and feelings about the winter and its associated limitations and stresses are common among people with SAD (as well as others). It is unclear whether these are “causes” or “effects” of the mood disorder, but they can be a useful focus of treatment.

How is SAD treated?

Treatments are available that can help many people with SAD. They fall into four main categories that may be used alone or in combination:

- Light therapy
- Antidepressant medications
- Psychotherapy
- Vitamin D

Talk to your health care provider about which treatment, or combination of treatments, is best for you. For tips for talking with your health care provider, refer to the NIMH fact sheet, *Taking Control of Your Mental Health: Tips for Talking With Your Health Care Provider*, at www.nimh.nih.gov/talkingtips.



Light Therapy

Since the 1980s, light therapy has been a mainstay for the treatment of SAD. It aims to expose people with SAD to a bright light every day to make up for the diminished natural sunshine in the darker months.

For this treatment, the person sits in front of a very bright light box (10,000 lux) every day for about 30 to 45 minutes, usually first thing in the morning, from fall to spring. The light boxes, which are about 20 times brighter than ordinary indoor light, filter out the potentially damaging UV light, making this a safe treatment for most. However, people with certain eye diseases or people taking certain medications that increase sensitivity to sunlight may need to use alternative treatments or use light therapy under medical supervision.

Psychotherapy or “Talk Therapy”

Cognitive behavioral therapy (CBT) is a type of talk therapy aimed at helping people learn how to cope with difficult situations; CBT also has been adapted for people with SAD (CBT-SAD). It is typically conducted in two weekly group sessions for 6 weeks

and focuses on replacing negative thoughts related to the winter season (e.g., about the darkness of winter) with more positive thoughts. CBT-SAD also uses a process called behavioral activation, which helps individuals identify and schedule pleasant, engaging indoor or outdoor activities to combat the loss of interest they typically experience in the winter.

When researchers directly compared CBT with light therapy, both treatments were equally effective in improving SAD symptoms. Some symptoms seemed to get better a little faster with light therapy than with CBT. However, a long-term study that followed SAD patients for two winters found that the positive effects of CBT seemed to last longer over time. For more information on psychotherapies, visit www.nimh.nih.gov/psychotherapies.

Medications

Because SAD, like other types of depression, is associated with disturbances in serotonin activity, antidepressant medications called selective serotonin reuptake inhibitors (SSRIs) are also used to treat SAD when symptoms occur. These agents can significantly enhance patients’ moods. Commonly used SSRIs include fluoxetine, citalopram, sertraline, paroxetine, and escitalopram.

The U.S. Food and Drug Administration (FDA) also has approved another type of antidepressant, bupropion, in an extended-release form, that can prevent recurrence of seasonal major depressive episodes when taken daily from the fall until the following early spring.

All medications can have side effects. Talk to your doctor about the possible risk of using these medications for your condition. You may need to try several different antidepressant medications before finding one that improves your symptoms without causing problematic side effects. For basic information about SSRIs, bupropion, and other mental health medications, visit www.nimh.nih.gov/medications. Also, visit the FDA website at www.fda.gov/drugsatfda for the most up-to-date information on medications, side effects, and warnings.

Vitamin D

Because many people with SAD often have vitamin D deficiency, nutritional supplements of vitamin D may help improve their symptoms. However, studies testing whether vitamin D is effective in SAD treatment have produced mixed findings, with some results indicating that it is as effective as light therapy but others detecting no effect.

Can SAD be prevented?

Because the timing of the onset of winter pattern-SAD is so predictable, people with a history of SAD might benefit from starting the treatments mentioned above before the fall to help prevent or reduce the depression. To date, very few studies have investigated this question, and existing studies have found no convincing evidence that starting light therapy or psychotherapy ahead of time could prevent the onset of depression. Only preventive treatment with the antidepressant bupropion prevented SAD in study participants, but it also had a higher risk of side effects. Therefore, people with SAD should discuss with their health care providers if they want to initiate treatment early to prevent depressive episodes.

Are there clinical trials studying SAD?

NIMH supports a wide range of research, including clinical trials that look at new ways to prevent, detect, or treat diseases and conditions—including SAD. Although individuals may benefit from being part of a clinical trial, participants should be aware that the primary purpose of a clinical trial is to gain new scientific knowledge so that others may be better helped in the future.

Researchers at NIMH and around the country conduct clinical trials with patients and healthy volunteers. Talk to your health care provider about clinical trials, their benefits and risks, and whether one is right for you. For more information about clinical research and how to find clinical trials being conducted around the country, visit www.nimh.nih.gov/clinicaltrials.



For More Information

MedlinePlus (National Library of Medicine)

<https://medlineplus.gov>
(En español: <https://medlineplus.gov/spanish>)

ClinicalTrials.gov

www.clinicaltrials.gov
(En español: <https://salud.nih.gov/investigacion-clinica>)

National Institute of Mental Health

Office of Science Policy, Planning, and Communications
Science Writing, Press, and Dissemination Branch
Phone: 1-866-615-6464
Email: nimhinfo@nih.gov
www.nimh.nih.gov

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National Institute
of Mental Health

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Diversity and Inclusion

In today's diverse work environment, it is important to embrace individual differences by recognizing everyone's unique contribution to the organization. That requires sensitivity to the cultural backgrounds, native languages and social practices of those around us. These diversity resources equip employees with resources that can help them understand and connect with their peers in and out of the workplace.



Here are valuable resources related to diversity and inclusion:

Valuing Diversity - This interactive feature works through the ASK (Awareness, Sensitivity, and Knowledge) model for valuing diversity and shares the perspective of the "New Golden Rule."

Supporting a Diverse Workforce - Embracing individual differences and recognizing everyone's unique contribution to the operation is a key building block in a strong and vibrant organization. This Insights Guide explains.

Social Change Resource Guide - There has been much fear and uncertainty surrounding the countrywide protests over the deaths of African-Americans during interactions with the police. This guide offers resources for understanding the protests and reactions to them.

Speaking to Children About Diversity - Diversity and discrimination are delicate topics and can be difficult to discuss with children. This HelpSheet offers guidance on how to approach the subject.

Disabilities in the Workplace - The best workforces are the most diverse and the most supportive of diversity. This guide explains how disabilities affect some colleagues and how you can embrace and support those colleagues and the skills they bring to the office.

Transgender Persons in the Workplace - Being a transgender person can be a difficult concept for some people to understand. This guide explains how you can embrace and support transgender colleagues.

LGBTQIA in the Workforce - People who identify as LGBTQIA persons represent a diversity as broad as the rainbow colors on the Gay Pride Flag itself. This guide explains how you can be an ally to LGBTQIA persons in light of the unique workplace challenges they face.

As a reminder, if you would like more information, or to speak with a mental health professional, please reach out to your Living Resources Program:



1-844-207-LINK (5465)

[GuidanceResources.com](https://www.guidanceresources.com) (Web ID: LivingME)

Coping with a Crisis



During a personal crisis, some people are more capable of bouncing back than others. That's due to their resilience. Resilience is about more than coping; it's about confronting crises without being overwhelmed. Resilient people are better able to handle life's stressors and adapt to changing situations. You can develop resilience by improving self-esteem, cultivating a strong system of social support, and taking care of your physical and mental health.

Here are some other tips for resilience in the face of crisis:

Maintain Strong Connections With Family and Friends

Having strong, positive relationships provides support that can help you weather tough times.

Avoid Viewing Problems as Insurmountable

Learn from past experiences and be confident that you will get through current ones, too.

Accept That Change is Part of Living

Accepting change makes it easier to move forward with your life.

Keep a Long-term Perspective and Hopeful Outlook

Set goals for yourself so that you have a direction for your future.



Take Care of Your Physical and Mental Health

It's especially important when you are feeling stressed to continue to eat a healthy diet and get adequate sleep and regular exercise.

Get Support and Resources From Your Employee Assistance Program

If you need help dealing with a personal crisis, contact your GuidanceResources Employee Assistance Program for confidential counselling and other services.

As a reminder, if you would like more information, or to speak with a mental health professional, please reach out to your Living Resources Program:



1-844-207-LINK (5465)

[GuidanceResources.com](https://www.guidanceresources.com) (Web ID: LivingME)

Source: All information contained in this handout has been provided directly by your Living Resources Program.



Coping With Stress During Infectious Disease Outbreaks

What You Should Know

When you hear, read, or watch news about an outbreak of an infectious disease such as Ebola, you may feel anxious and show signs of stress—even when the outbreak affects people far from where you live and you are at low or no risk of getting sick. These signs of stress are normal, and may be more likely or pronounced in people with loved ones in parts of the world affected by the outbreak. In the wake of an infectious disease outbreak, monitor your own physical and mental health. Know the signs of stress in yourself and your loved ones. Know how to relieve stress, and know when to get help.

Know the Signs of Stress

What follows are behavioral, physical, emotional, and cognitive responses that are all common signs of anxiety and stress. You may notice some of them after you learn about an infectious disease outbreak.

YOUR BEHAVIOR:

- An increase or decrease in your energy and activity levels
- An increase in your alcohol, tobacco use, or use of illegal drugs
- An increase in irritability, with outbursts of anger and frequent arguing
- Having trouble relaxing or sleeping
- Crying frequently
- Worrying excessively
- Wanting to be alone most of the time
- Blaming other people for everything
- Having difficulty communicating or listening
- Having difficulty giving or accepting help
- Inability to feel pleasure or have fun

Know When To Get Help

You may experience serious distress when you hear about an infectious disease outbreak, even if you are at little or no risk of getting sick. If you or someone you know shows signs of stress (see list at left) for several days or weeks, get help by accessing one of the resources at the end of this tip sheet. Contact the National Suicide Prevention Lifeline right away if you or someone you know threatens to hurt or kill him- or herself or someone else, or talks or writes about death, dying, or suicide.



YOUR BODY:

- Having stomachaches or diarrhea
- Having headaches and other pains
- Losing your appetite or eating too much
- Sweating or having chills
- Getting tremors or muscle twitches
- Being easily startled

YOUR EMOTIONS:

- Being anxious or fearful
- Feeling depressed
- Feeling guilty
- Feeling angry
- Feeling heroic, euphoric, or invulnerable
- Not caring about anything
- Feeling overwhelmed by sadness

YOUR THINKING:

- Having trouble remembering things
- Feeling confused
- Having trouble thinking clearly and concentrating
- Having difficulty making decisions

Know How To Relieve Stress

You can manage and alleviate your stress by taking time to take care of yourself.

KEEP THINGS IN PERSPECTIVE:

Set limits on how much time you spend reading or watching news about the outbreak. You will want to stay up to date on news of the outbreak, particularly if you have loved ones in places where many people have gotten sick. But make sure to take time away from the news to focus on things in your life that are going well and that you can control.

GET THE FACTS:

Find people and resources you can depend on for accurate health information. Learn from them about the outbreak and how you can protect yourself against illness, if you are at risk. You may turn to your family doctor, a state or local health department, U.S. government agencies, or an international organization. Check out the sidebar on the next page for links to good sources of information about infectious disease outbreaks.

KEEP YOURSELF HEALTHY:

- Eat healthy foods, and drink water.
- Avoid excessive amounts of caffeine and alcohol.
- Do not use tobacco or illegal drugs.
- Get enough sleep and rest.
- Get physical exercise.

USE PRACTICAL WAYS TO RELAX:

- Relax your body often by doing things that work for you—take deep breaths, stretch, meditate, wash your face and hands, or engage in pleasurable hobbies.
- Pace yourself between stressful activities, and do a fun thing after a hard task.
- Use time off to relax—eat a good meal, read, listen to music, take a bath, or talk to family.
- Talk about your feelings to loved ones and friends often.



Take care of your physical health to help lower your stress. Take a break to focus on positive parts of your life, like connections with loved ones.

PAY ATTENTION TO YOUR BODY, FEELINGS, AND SPIRIT:

- Recognize and heed early warning signs of stress.
- Recognize how your own past experiences affect your way of thinking and feeling about this event, and think of how you handled your thoughts, emotions, and behavior around past events.
- Know that feeling stressed, depressed, guilty, or angry is common after an event like an infectious disease outbreak, even when it does not directly threaten you.
- Connect with others who may be experiencing stress about the outbreak. Talk about your feelings about the outbreak, share reliable health information, and enjoy conversation unrelated to the outbreak, to remind yourself of the many important and positive things in your lives.
- Take time to renew your spirit through meditation, prayer, or helping others in need.

Sources for Credible Outbreak-Related Health Information

Centers for Disease Control and Prevention

1600 Clifton Road
Atlanta, GA 30329-4027
1-800-CDC-INFO (1-800-232-4636)
<https://www.cdc.gov>

World Health Organization

Regional Office for the Americas of the World Health Organization
525 23rd Street, NW
Washington, DC 20037
202-974-3000
<http://www.who.int/en>

Helpful Resources

Substance Abuse and Mental Health Services Administration
(SAMHSA)

5600 Fishers Lane

Rockville, MD 20857

Toll-Free: 1-877-SAMHSA-7 (1-877-726-4727)

Email: info@samhsa.hhs.gov

SAMHSA Store: https://store.samhsa.gov

SAMHSA Hotlines

SAMHSA's Disaster Distress Helpline

Toll-Free: 1-800-985-5990 (English and español)

SMS: Text TalkWithUs to 66746

SMS (español): "Hablamos" al 66746

TTY: 1-800-846-8517

Website in English: https://

www.disasterdistress.samhsa.gov

Website in Spanish: https://www.samhsa.gov/find-help/
disaster-distress-helpline/espanol

SAMHSA's National Helpline

Toll-Free: 1-800-662-HELP (24/7/365 Treatment Referral

Information Service in English and español)

Website: https://www.samhsa.gov/find-help/national-
helpline

National Suicide Prevention Lifeline

Toll-Free: 1-800-273-TALK (1-800-273-8255)

Toll-Free (español): 1-888-628-9454

TTY: 1-800-799-4TTY (1-800-799-4889)

Website in English: https://

www.suicidepreventionlifeline.org

Website in Spanish: https://

suicidepreventionlifeline.org/help-yourself/en-espanol

Treatment Locator

Behavioral Health Treatment Services Locator

Website: https://findtreatment.samhsa.gov/locator/home

SAMHSA Disaster Technical Assistance Center

Toll-Free: 1-800-308-3515

Email: DTAC@samhsa.hhs.gov

Website: https://www.samhsa.gov/dtac

**Note: Inclusion of a resource in this fact sheet does not imply endorsement by the Center for Mental Health Services, the Substance Abuse and Mental Health Services Administration, or the U.S. Department of Health and Human Services.*



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Social Change: Uncertainty, Safety and Understanding

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Staying Safe During Civil Unrest

If you decide to participate or find yourself caught up in a protest and are worried for your safety, a few precautions can help you avoid the worst and get home safely:

- **During times of political uncertainty, it is important to keep an eye on the news.** Large-scale demonstrations are generally announced days or even weeks in advance. Knowing this can help you plan ahead.
- **If a large-scale demonstration is expected, familiarize yourself with the area and route.** If you choose to leave home, make sure you plan multiple routes to and from your destination. You never know which streets or public transportation lines may be affected.
- **Keep in mind that demonstrations can take place with little or no notice and, in extreme cases, quickly turn violent.** Exercise caution if you find yourself unexpectedly in the vicinity of large gatherings.
- **In such situations, always be aware of your surroundings.** If suddenly surrounded by a crowd or protest that you are not participating in, avoid confrontation by keeping your head down and moving with the flow of people. While keeping a low profile, seek an avenue of escape—don't run or panic.
- **If you are with loved ones, hold hands or lock elbows.** Pick up children so there is no danger of them being trampled. Staying together is a priority.
- **If sheltering, look for a doorway, an alley, a side street, a safe building, or other enclosed area.** In extreme cases, public gatherings can lead to riots, which typically occur in streets and other open areas, so buildings can offer protection. Stay away from doors and windows and make a note of all exits in case you must leave in a hurry. Once the situation has passed, exit the area moving in the opposite direction.
- **Do your best to stay informed as events unfold.** Social media may provide rapid coverage of events, but keep in mind that it can be less accurate than established media sources. Try to access as many resources as possible.

Although civil unrest is by nature unpredictable, staying calm and monitoring the situation are key to keeping yourself and your loved ones safe in high-risk situations.

Resiliency in Response to Political Discord

For organizations, change never ends; that is the one constant we can all agree on. While an organization is constantly changing on the inside, it is even more prominent for events on the outside to directly affect the employees. Such events range from natural disasters to political strife and can affect an employee directly at home. Regardless of how capable and in control we may feel, there will be times of unrest and anxiety at any workplace.

Of the many factors that go into weathering such challenges, whether personal or business-related, the most important may be resiliency. Resilience is the measure of our ability to welcome challenges, overcome adversity and get back on track to achieving our goals. With that in mind, here is some information on resilience amid changing times.

What is resilience?

Resilience is more than coping; it's about confronting crises and difficult situations without getting overwhelmed by them. Resilient people are better able to handle life's stressors and to adapt to changing situations. Being resilient can help protect you from depression, stress and anxiety, too.

Some of the characteristics of resilient people include:

- Strong relationships
- Self-motivation
- A positive view of yourself and confidence in your strengths and abilities
- Skills in communication and problem solving
- Self-awareness
- Emotional control

Resiliency in the Workplace

Today we are living in an environment of constant change. This change is creating a lot of stress. An escalating trend of anxiety, anger and negative impact on individuals has resulted. Having a degree of resiliency can help. Resilience means controlling your ego, not panicking in the face of a setback, and having the patience and ability to stay focused on long-term goals. Resilience can help you weather storms, remain steady and make rational decisions instead of being driven by emotion.

Political Discord and Stress

Everyone is affected by political discord, it doesn't matter which side you are on. Such tension can affect every aspect of a person's life from relationships, health and work. At times, tension can surmount to a point where people feel anxious and stressed about the situation. While current political tension can be stressful, there are things you can do to cope with this challenging environment:

- **Find a healthy balance.** Your work is important, but it's unhealthy for you mentally, physically and socially if you live, breathe and sleep your job. Get off the rollercoaster and away from the stress and uncertainty by surrounding yourself with friends and family and finding positive outlets to spend your free time.
- **Be positive.** There is only so much you can control. How you feel about your situation is one of those things. Look for the silver lining and practice positive self-affirmations—it can change your mood and outlook on life.
- **Look for the gray.** Even though it may seem so, not everything is "yes" or "no", left or right, or gain and loss. Search for the middle ground. It can be a far less stressful place.

How to Manage Anger and Stress

When facing change, it's fairly common for those in the workplace today to feel anger and stress. It's important, however, to remember that allowing such emotions to run you leads to mental, physical and social consequences. If anger is getting the best of you, there are a number of steps you can take to manage it in a healthier way:

- **Relax and calm down.** Take deep breaths. Count to 10 and let the tension escape from your body. Try relaxation techniques such as meditation, yoga and progressive muscle relaxation.
- **Remove yourself from the environment.** If a person or situation is causing you to feel extremely angry, or if you feel that you cannot talk about your emotions or express your anger positively, excuse yourself and walk away. Contact us anytime for confidential assistance.
- **Identify the source.** What exactly is making you angry? When you recognize the cause, approach it in a positive, productive way.
- **Think before taking action.** Carefully consider the consequences of your response. Will you regret saying what is on your mind? Is there a better way to express your anger than the first impulse that came to you? Do not overreact. Avoid making assumptions or guesses; know the facts before you speak out about someone or something.
- **Assert yourself appropriately.** If you feel strongly about something, do not hold back from saying what is on your mind. Let the other person know what you want. Be clear and direct in your message.
- **Divert your attention.** If there is nothing you can do to change the situation, (e.g., you are stuck in a terrible traffic jam that is making you increasingly irritated), think of something else. Focus on a pleasant thought, an upcoming holiday or a happy memory.
- **Find humor in the situation.** When appropriate, learn to laugh at life and conflicts with others. Break the tension and defuse the situation with a smile, a joke or a funny (but not sarcastic) comment.
- **Be patient.** Try to be tolerant and empathetic of others. Attempt to understand their situations and behaviors.
- **Find a substitute outlet for anger.** Instead of acting on an aggressive urge, find a creative outlet for your energy.
- **Start an exercise program.** Take up a physically challenging new sport like kickboxing.
- **Try a new hobby or artistic endeavor** such as painting.
- **Get advice from others.** If you simply do not know how to deal with an angry feeling or situation, ask friends or family for suggestions on how they got through similar situations.

There are also a number of ways you can alleviate stress in your day-to-day life. Here are 10:

- **Get enough sleep.** If necessary, use an alarm clock to remind you to go to bed.
- **Schedule a realistic day.** If you can't avoid back-to-back appointments, try to at least give yourself a few moments for a breathing spell.
- **Do not rely on your memory.** Write down appointment times, assignment due dates, etc. As an old Chinese proverb states, "The palest ink is better than the most retentive memory."
- **Be prepared to wait.** A paperback, crossword puzzle or mobile phone game can make a wait in a line almost pleasant.
- **Procrastination is stressful.** Whatever you want to do tomorrow, do today; whatever you want to do today, do it now.
- **Relax your standards.** The world will not end if the grass does not get mowed this weekend or if the sheets have to be changed on Sunday instead of Saturday.
- **Learn to say 'no.'** Saying no to extra projects, social events and activities you do not have the time or energy for takes practice.
- **Eliminate destructive self-talk.** "I can't ..." or "I'm too inexperienced to ..." are negative thoughts that can increase stress levels.
- **Take time for yourself.** Develop a belief that everyone needs quiet time every day to relax and be alone.
- **Turn off your phone.** Want to take a long bath, meditate, sleep or read without interruption? Drum up the courage to temporarily disconnect.

Contact us anytime for confidential assistance.

Dealing With the Effects of Social Upheaval

Uncertain political times and the resulting upheaval can lead to personal trauma. As a result, you and those you care about will likely experience emotional distress where feelings such as fear, anger and sadness can be overwhelming. You may find that your reactions interfere with your concentration and the normal demands of life. Taking a moment to consider how a recent tragedy has affected you can help you and those around you.

Safety and Security Come First

Make sure that you have checked in with family and friends who will be concerned about your safety. Are those in transit safe and situated? Are conferences and out-of-town work commitments still scheduled?

When you take up regular travel and work again, always think ahead about the possibility of danger in public, and plan how you and your family will stay safe. In large buildings and public areas, always know the location of stairwells and emergency exits. Understand the emergency evacuation procedures in the building where you work, and make sure your family members have done the same, including your children understanding their evacuation plan at school. Of course when traveling, you do not need to feel paranoid, but just be aware of your surroundings at all times. Always keep your luggage with you and reject any packages from strangers.

Support Family, Friends and Co-workers

Supporting family, friends and co-workers mostly means being a good listener. Listen with empathy and understanding to the other person's feelings.

Parents will be a source of support for their kids, managers to their staff, and family and friends to each other. Whether communicating with an adult or a child, acknowledge the awful reality and permit expression of feelings. When appropriate, try to put the catastrophe into perspective with reminders of how rare and unusual the traumatic events are.

Be honest with yourself and those around you. You and your friends and family may be experiencing distress that interferes with your well-being and ability to cope with the normal demands of life. Review the list of common reactions below.

Symptoms of Distress

1. Emotional withdrawal from friends and family
2. Confusion, disorientation or an unusually short attention span
3. Diminished ability to solve problems
4. Interruption of normal eating or sleeping habits, or nightmares
5. An abrupt change in regular daily activities
6. Increased alcohol consumption
7. Changes in speech patterns
8. Antisocial acts

People in distress also sometimes experience heightened emotions of fear, guilt, anxiety, denial, depression and anger, as well as physical fatigue, chest pains, elevated blood pressure, rapid heart rate, sweating and tremors.

How to Cope

First, understand that such reactions to distress are normal and will likely subside over time. People usually go through the predictable stages of coping with distress or grief: denial, anger, bargaining, depression and, finally, acceptance.

There are ways you can reduce the impact of these events on your health and well-being. To help the healing process along, consider the following information:

- **Take care of yourself.** You cannot help others if your own perspective is out of balance. A crisis leaves us all with less confidence and control, and it is all the more important to control what we can.

- **Get in touch with how you give meaning to life.** Draw on your spiritual faith and personal values to remind you of the larger perspective. Take a few minutes every day to reflect on the positive aspects of your life.
- **Understand that everything will not immediately go back to normal as it was before the traumatic events,** but look for the evidence that you are able to continue forward with life, work and love despite the distress.
- **Try to get back to eating regular meals.** Your body needs essential nutrients during stressful times, so not feeding it enough or overindulging in sweets or fats can throw your body off balance. If your body is off balance, your emotions may be too.
- **It is very important in stressful times to maintain healthy sleep patterns.** Try not to sleep too much or too little. Your energy level and emotional state could be adversely affected by changes in your sleep behavior.
- **If you exercise, try to get back into your normal routine.** Because exercise patterns are linked directly to sleep patterns and caloric intake needs, getting your body back on track will improve your ability to cope with stress. In addition, chemicals released in the brain during exercise have been shown to relieve stress.
- **Reestablish your routines.** Try to find joy by taking part in productive activities and projects. If you participate in regular activities, try to pick up where you left off. Not only do these activities relieve stress and help you feel like life is back to normal, but the sense of community that you build may help you through difficult times.
- **Volunteer your time or donate to charity.** Whether you make this a one-time effort to do your part or decide to make it a regular activity, doing something good for your community is a great way to deal with stress and improve the quality of life for yourself and others.

The landscape of safety can become permanently altered by a tragedy. It shakes up all of us to some degree. The events are sobering and not to be sensationalized.

Rather, now is the time to assure safety, to support others and to take care of yourself. The coming days and weeks will provide numerous opportunities to memorialize and learn from a crisis.

Coping With a Traumatic Event

Most people have experienced traumatic and stressful events in their lives. These times are marked by a sense of horror, helplessness, serious injury or the threat of serious injury or death. Traumatic events affect survivors, rescue workers and the friends and relatives of victims who have been involved. They may also have an impact on people who have seen the event either firsthand or on television.

Common Responses to Tragedy

Emotional responses to traumatic events may vary. People may exhibit feelings of fear, grief and depression. Physical and behavioral responses include nausea, dizziness and changes in appetite and sleep pattern, as well as withdrawal from daily activities. Responses to trauma can last for weeks to months before people start to feel normal again.

Most people report feeling better within three months after a traumatic event. If the problems become worse or last longer than one month after the event, the person may be suffering from post-traumatic stress disorder.

Post-traumatic Stress Disorder

Post-traumatic stress disorder (PTSD) is an intense physical and emotional response to thoughts and reminders of the event that lasts for many weeks or months after the traumatic event. The symptoms of PTSD fall into three broad types: re-living, avoidance and increased arousal.

1. Symptoms of re-living include flashbacks, nightmares and extreme emotional and physical reactions to reminders of the event. Emotional reactions can include feeling guilty, extreme fear of harm and the numbing of emotions. Physical reactions can include uncontrollable shaking, chills, heart palpitations and tension headaches.
2. Symptoms of avoidance include staying away from activities, places, thoughts or feelings related to the trauma or feeling estranged from others.
3. Symptoms of increased arousal include being overly alert or easily startled, difficulty sleeping, irritability, outbursts of anger and lack of concentration.

Other symptoms linked with PTSD include panic attacks, depression, suicidal thoughts and feelings, drug abuse, feelings of being isolated and not being able to complete daily tasks.

Ways to Cope with Tragedy

There are many things you can do to cope with traumatic events:

- Understand that your symptoms may be normal, especially right after the trauma
- Keep to your usual routine
- Take the time to resolve day-to-day conflicts so they do not add to your stress
- Do not shy away from situations, people and places that remind you of the trauma
- Find ways to relax and be kind to yourself
- Turn to family, friends and clergy for support. Talk about your experiences and feelings with them
- Participate in leisure and recreational activities
- Recognize that you cannot control everything
- Recognize the need for trained help, and call a local mental health center

There are also things you can do to help your child:

- Let your child know that it is okay to feel upset when something bad or scary happens
- Encourage your child to express feelings and thoughts, without making judgments
- Return to daily routines

When to Contact a Doctor about PTSD

About half of those with PTSD recover within three months without treatment. Sometimes symptoms do not go away or they last for more than three months. This may happen because of the severity of the event, direct exposure to the traumatic event, seriousness of the threat to life, the number of times an event happened, a history of past trauma, and psychological problems before the event.

You may need to consider seeking professional help if your symptoms affect your relationship with your family and friends, or affect your job. If you suspect that you or someone you know has PTSD, talk with a health care provider or call your local mental health clinic.

Contact us anytime for confidential assistance.

When Anxiety Becomes a Problem

Everyone experiences stress and anxiety to some degree. If you find yourself in a constant state of worry and continually unable to relax, you may be experiencing generalized anxiety disorder. Thankfully, there are several treatment options to help you keep your anxiety from interfering with your enjoyment of life. If you suspect that you have an anxiety disorder, seek professional help, and educate yourself on the condition.

Understanding Generalized Anxiety Disorder

Each of us has normal, everyday fears and concerns that we can usually manage or resolve. Generalized anxiety disorder (GAD), however, is manifested by chronic, exaggerated worries that usually are provoked by no apparent cause or other illness. Though these persistent fears are typically irrational, the individual often expects the worst to happen, such as a deadly crash, a family disaster, a sudden sickness or financial ruin.

Unlike many people with other anxiety disorders, like phobias, people with GAD usually do not avoid frightening objects or situations. They are able to function and maintain relationships. Yet the constant worries and sense of dread they experience often limit their ability to experience life to the fullest. The unresolved anxiety also can trigger a variety of health problems and symptoms, including:

- Nervousness
- Trembling
- Twitching
- Sweating
- Irritability
- Difficulty concentrating
- Shortness of breath
- Muscle tension
- Lightheadedness
- Indigestion and abdominal pain
- Difficulty falling or remaining asleep

Though researchers do not know exactly what triggers GAD, they believe it probably is caused by a combination of stressful life events and biological factors. Other disorders may be present in addition to GAD, such as panic disorder or depression. In general, the onset of GAD is gradual and often begins in childhood. Symptoms have a tendency to decrease with age.

If you have worried excessively about a variety of problems over six months or longer, you may have GAD. Do not be afraid to seek help. A therapist can talk to you about what you are experiencing and put you in touch with support resources and a specialist who can help treat the disorder.

Treatment

There are several treatment options that your physician and a therapist can coordinate. Your involvement in treatment will require patience and diligence. Anxieties take time to resolve. The more you learn about the condition and recognize your patterns of thought, the better chance you have of effectively managing GAD.

Treatment includes:

- **Cognitive-behavioral therapy.** This therapy works with a combination of behavioral techniques like breathing and relaxation exercises that help you change the way you think about your anxiety.
- **Habituation exercises.** This approach can help individuals confront their fears and learn to diminish anxiety.
- **Systematic desensitization (also called exposure and response prevention).** These exercises help individuals overcome their GAD behaviors by exposing them to the frightening thoughts or situations.
- **Deep-breathing exercises and relaxation techniques.** These techniques, such as progressive muscle relaxation exercises which teach you to tense, hold, focus on and slowly release different muscle groups, help reduce the symptoms of anxiety.
- **Medication.** Your doctor or a psychiatrist can talk with you about medications that are used to control anxiety successfully.

Another widely used treatment method is traditional talk therapy: working with a therapist to resolve your fears and problems. A therapist may help you uncover the causes of your anxieties and suggest coping techniques.

In talk therapy, you learn to recognize how certain thoughts can provoke anxiety symptoms and how to change those thought patterns to decrease future anxiety episodes. Your therapist also may prescribe medication in combination with talk or behavioral therapy.

Your doctor also may suggest eliminating caffeine and alcohol from your diet. These drugs have been known to cause or increase anxiety.

Anxiety Disorder Self-test

Take this self-test, and talk to your doctor about the results. Answer yes or no to each question. Are you troubled by:

- Repeated, unexpected panic attacks during which you suddenly are overcome by intense fear or discomfort for no apparent reason?
- Persistent, intrusive thoughts, impulses or images that you cannot get out of your mind (such as a preoccupation with getting dirty, worry about the order of things or aggressive or sexual impulses)?
- A powerful and ongoing fear of social situations involving unfamiliar people?
- Excessive worrying, for six months or more, about a number of events or activities?
- Fear of places or situations where getting help or escaping might be difficult, such as in a crowd or on a bridge?
- Shortness of breath or a racing heart for no apparent reason?
- A persistent and unreasonable fear of an object or situation, such as flying, heights, animals, blood, etc.?
- Being unable to travel alone?
- Spending too much time each day doing things over and over again (e.g., handwashing or counting)?
- Having tense muscles or problems sleeping more often than not?
- Experiencing or witnessing a traumatic event that involved actual or threatened death or serious injury to yourself or a loved one (e.g., military combat, a serious car accident)?
- Your anxiety interfering with your daily life?

Do not let anxiety control you; learn to control it by seeking help and educating yourself on the topic. Get involved in an anxiety support group, and ask friends and family to help you identify any recurrence of irrational behaviors. When you feel anxiety coming on, attempt to rationalize your fears and relax. Try deep-breathing exercises, imagery techniques and meditation to calm down and get through the situation.

Answering Questions Children Have About Tragedy

Children often have numerous questions during times of crisis. The information below explores some of the questions that parents and teachers frequently ask about ways to discuss violence and tragedies with children.

How do I deal with the different emotions that children may have about tragic and violent issues?

It is natural and healthy for children to experience a wide range of emotions about any particular tragedy. Some children will be sad, anxious and even fearful for their own families' safety, others will be confused about how to make sense of the events and others will have little reaction. Some will respond with excitement and anticipation, while others will have a mix of emotions: fear, sorrow and worry, for example.

Deep feelings are not atypical for children trying to come to terms with death and suffering and the reasons that people resort to violence. It is our role as adults to help them explore these feelings.

The feelings children have will generally be attached to the developmental issues that are most pressing for them. For early elementary-school children it will usually be issues of separation and safety. For older elementary- and middle-school children it will be issues of fairness and care for others. For adolescents it will often involve the ethical dilemmas posed by the situation.

Listening closely and discerning what some underlying issues might be will help your responses be more productive. In some areas, such as concerns for personal safety, we can provide reassurance, while in other areas our role should be that of a listener. Listening in and of itself can be reassuring to children.

Bringing closure to discussions of feelings is sometimes difficult. Rather than trying to summarize or falsely reassure children, it is best to simply thank them for sharing so deeply and affirm how much they care about others and the world around them. You can express that it is this caring that makes you proud and gives you strength and hope.

After I have listened to children's concerns, how do I respond?

It is best not to jump in and tell children everything we think or know about the particular situation, even after we have heard what is on their minds. Nevertheless, there are a number of helpful responses we can make. Whatever our response, it is important that we provide reassurance to the children we care about.

First, we can respond to the obvious items of misinformation that they have picked up and help them distinguish fantasy from reality. We can also answer children's direct questions in simple and straightforward terms. If you think there is more to the question than is first apparent, such as underlying confusion or unexpressed anxiety, ask for an explanation of where the question came from and then listen carefully. Keep your responses brief and simple. Follow the lead of children's questions and give no more information than is asked for. Going off on one's own tangent is an easy trap for adults to fall into when answering a child's questions.

The answers to some questions that children ask are not clear and straightforward. When children ask such questions as, "Why did people do this?" we can explain that some people think one way about it and others think another. It is important for children to hear that there are differences of opinion and different ways of seeing the conflict.

Finally, we can give our children the opportunity to continue to explore their questions and to learn from this conflict. For older children and adolescents, many crises raise important issues about the ethics of violence, the ways conflicts are best resolved and ensuring school security. For adolescents concerned about their own potential involvement, it raises questions about their own options and choices. These are important issues for young people to talk about and think through with adults they trust.

At the same time, young people can derive hope by learning about conflict resolution and developing concrete skills in resolving conflict nonviolently. This is an opportunity for them to explore alternative means of resolving conflicts and ways that, even when a conflict becomes violent, people continue to work toward its resolution. In addition, it would be valuable for them to think about how they may pursue a constructive response that promotes peace and security in their schools and neighborhoods.

Should I share my beliefs with children?

Because the opinions of adults in a child's life carry such weight (especially with younger children), we recommend that you focus on what the child is thinking and feeling. Stating an opinion, especially in the early stages of discussion, can block open communication by preventing children who hold different opinions from openly sharing and discussing them for fear of disapproval. Since most older children are aware of their parents' opinions anyway, it is perhaps more important to help children to think critically about many points of view and arrive at their own well thought-out conclusions.

However, it is important to communicate to children the value of hearing other points of view and respecting the people who hold them. Helping children understand that the issue of violence, for example, is a complex one allows them to feel that their opinions can make a contribution to our understanding of the issue.

We recommend that you stress the importance of examining a variety of points of view, as well as your own, and their learning to appreciate what each has to offer.

Difference of opinion can be very healthy, and something from which both adults and children can learn. Often, however, these differences degenerate into unproductive arguments where both the adult and child become entrenched even more in their positions. Constructive dialogue begins with a good deal of listening and a sincere effort to understand what the other person is saying and why he or she sees it as valid. It is important to avoid statements that categorically diminish the adolescent's opinions such as "When you grow up you will understand that" or "You don't know what you're talking about." Instead, restate what the child has said to make sure you understand it. Listen carefully to the child's point of view, and ask questions to help him or her clarify it. Rather than countering those statements with which you disagree, ask questions that can help you understand the child's perspective.

There are respectful ways of disagreeing that you can model by stating your disagreements in the form of, "I experience things differently. I think that . . ." rather than telling the child that he or she is wrong. The goal, after all, is not to dictate opinions to children, but rather to help them make their own reasoned decisions about controversial issues. Finally, help your child understand that a person's opinions can change and that a decision reached today might be different tomorrow with the addition of new ideas and information.

How can I talk with children if I feel that my own grasp of the facts and issues is inadequate?

Fortunately, we do not need to be experts in order to listen to children. The questions of very young children seldom require complicated technical answers.

When older children ask for information we do not have, it is fine to say something like, "That's an interesting question, and I don't know the answer. Let's find out together." The process of figuring out where to get the information and going through the steps to obtain it can be a powerfully reassuring experience for children, especially when a trusted adult participates with them. In a small but significant way, this experience can demonstrate for young people that there are orderly ways to go about solving problems and that the world is not beyond our understanding. If a child's questions do not lend themselves to this kind of research process, it is equally effective to say something like, "I don't know the answer to that, and I'm not sure anyone does.

I do know, however, that many good thinkers throughout the world are working hard to understand this issue."

How can I reassure and comfort children when I honestly do not feel hopeful myself?

On one hand, it is certainly appropriate for adults to acknowledge that they, too, are concerned about the state of the world. On the other hand, we must not impose our feelings on children. If you really believe that your own concerns may be overwhelming to the children in your life, then you might seek out an adult support system for yourself. This might be a group of other adults with similar feelings who need to share and discuss their concerns and questions. If a support group is not practical, then you might find a competent, caring individual to talk with to sort out your feelings. It then becomes easier to offer genuine help to children.

What can I say that is both comforting and reassuring?

Just by listening to children you are providing reassurance. By your ability to hear calmly even their wildest concerns, you communicate that their fears are not too frightening to deal with. By trying to understand children, you communicate that their feelings are neither abnormal nor silly, and you communicate the reassurance that they do not have to be alone with their concerns.

You can also help children find a way to step out of their position of powerlessness. You can tell them honestly that their concerns are quite healthy because people's concern is the first step toward doing something to make the world safer and that the most effective antidote to anxiety, fear or powerlessness is action. Engage them in a conversation about the way in which their school is working to make it a more peaceful place and explore ways in which they might be an active part of the effort to create a peaceful community in their school, home and neighborhood.

Helping Children Cope With Violence and Disasters

Natural disasters like hurricanes and earthquakes, along with violent acts including shootings and terrorist threats or actions, have two consequences. First, they physically harm property and people, often resulting in deaths. Secondly, they cause trauma in survivors of these events. Trauma is harm to a person's body or mind.

Children are very sensitive to upsetting events, and often struggle to make sense of trauma. They may have emotional reactions, or they may hurt deeply. Children also often have a difficult time recovering from frightening experiences.

Parents and family members play important roles in helping children who experience violence or disaster cope with the trauma caused by the event. They should help protect children from further trauma, and find appropriate medical care and counselling. They can also help young people avoid or overcome emotional problems that can result from trauma.

What is trauma?

There are two types of trauma—physical and mental. Physical trauma includes the body's response to serious injury and threat. Mental trauma includes frightening thoughts and painful feelings. They are the mind's response to serious injury. Mental trauma can produce strong feelings. It can also produce extreme behaviors such as intense fear or helplessness, withdrawal or detachment, lack of concentration, irritability, sleep disturbance, aggression, hyper vigilance (intensely watching for more distressing events) or flashbacks (sensing that the event is reoccurring). Fear could also be a response, including the fear that a loved one will be hurt or killed.

It is believed that more direct exposures to traumatic events causes greater harm. For instance, in a school shooting an injured student will probably be more severely affected emotionally than a student who was in another part of the building. However, second-hand exposure to violence can also be traumatic. This includes seeing or hearing about violence through news stories or newspaper photographs.

Helping Young Trauma Survivors

Helping children affected by tragedy begins at the scene of the event. Most children recover within a few weeks, although some will need help for longer periods of time. Grief (a deep emotional response to loss) may take months or years to resolve. Grief may be re-experienced or worsened by news reports or the event's anniversary.

Some children may need help from a mental health professional, while others may turn to religious leaders, community leaders, teachers, other adults and friends for assistance.

The first step in helping those affected by trauma is to identify the children who need assistance. The following may be signs that a child has been affected by trauma or a violent act:

- The child refuses to go places that remind them of the event
- The child seems emotionally numb
- The child shows little reaction to the event
- The child starts to behave dangerously or erratically

To help children cope with trauma, adults should:

- Attend to children
- Listen to what children say
- Accept/do not argue about their feelings
- Help them cope with the reality of their experiences
- Reduce effects of other potential sources of stress in their life
- Monitor the healing process over time
- Immediately address severe reactions to the experience
- Attend to sudden changes in behaviors, speech, language use and emotions
- Remind children that adults love and support them

How Parents and Family Can Help

After violence or a disaster parents and family should:

- Identify and address their personal feelings
- Explain to children what happened
- Let children know you love them, that the event was not their fault, that you will take care of them (but only if you can; be honest) and that it is okay for them to feel upset
- Allow children to cry and feel sadness
- Let children talk about feelings
- Let them write about feelings
- Let them draw pictures

Parents and other adults should not:

- Expect children to be brave or tough
- Make children discuss the event before they are ready
- Get angry if children show strong emotions
- Get upset if children begin bed-wetting, acting out or thumb-sucking
- Make promises they cannot keep

If children have trouble sleeping give them extra attention, let them sleep with a light on or let them sleep in your room (for a short time).

Try to keep normal routines for activities like going to sleep, eating dinner, watching TV, reading books, exercising and playing games. If you cannot keep old routines try to make new ones together.

Help children feel in control. Ways to do this include letting them choose meals, pick out their own clothes and letting them make decisions for themselves whenever possible.

How Children May React to Trauma

Children's reactions to trauma can occur immediately after the event or appear much later. Reactions can differ in severity and cover a range of behaviors. People from different cultures may have their own ways of reacting.

One common response is loss of trust. Another is fear of the traumatic event occurring again. Some children are more vulnerable to trauma's effects. Children with existing mental health problems or who have experienced other traumatic events may be more affected than others.

Children under five years of age may react in a number of ways to traumatic events:

- Facial expressions of fear
- Clinging to parent or caregiver
- Crying or screaming
- Whimpering or trembling
- Moving aimlessly
- Becoming immobile
- Returning to behaviors like thumb-sucking, bed-wetting and being afraid of the dark

Children between six and 11 have a range of reactions to trauma. They may:

- Isolate themselves from friends and family
- Become quiet around friends, family and teachers
- Have nightmares or other sleep problems
- Become irritable or disruptive
- Have outbursts of anger
- Start fights
- Be unable to concentrate
- Refuse to go to school
- Complain of unfounded physical problems
- Develop unfounded fears
- Become depressed
- Become filled with guilt
- Feel emotionally numb
- Perform poorly in school and on homework

Children between 12 and 17 have various reactions to trauma, including:

- Flashbacks to the traumatic event (flashbacks are the mind reliving the event)
- Avoiding reminders of the event
- Drug, alcohol and tobacco use and abuse
- Antisocial behaviors including being disruptive, disrespectful and destructive
- Physical complaints
- Nightmares or other sleep problems
- Isolation or confusion
- Depression
- Suicidal thoughts

Adolescents may feel guilty about the event for not preventing injury or deaths. They may also have thoughts of revenge.

Contacting a Mental Health Professional

Some children will experience prolonged problems after a traumatic event. These may include grief, depression, anxiety and post-traumatic stress disorder (PTSD). Many trauma survivors will need counselling from a mental health professional to help them deal with their problems.

You should contact a mental health professional if, after a month in a safe environment, children are not able to perform normal routines or they start to develop new symptoms. Also, some symptoms may require immediate attention. Contact a mental health professional if these symptoms occur:

- Flashbacks
- Racing heart and sweating
- Being easily startled
- Being emotionally numb
- Being very sad or depressed
- Thoughts or actions concerning suicide or the death of others

Talking to a Child During Uncertain Times

Even in the seemingly simple world of a child, life can be filled with complexities and uncertainties. Parents need to help their children sort through troubling emotions following events such as widescale protests or social upheaval.

The Importance of Talking to a Child

Few things in life can prepare us for uncertainty. Children often are hit the hardest during those times, especially if they have never experienced trauma or loss. A range of confusing emotions can surface in a child, and he or she may find it hard to express these feelings or reach out to others for comfort and consolation. Parents and caregivers can create a safe environment for children to talk about these emotions.

Children need to feel comfortable confiding in people who are willing to listen to their concerns. They need to feel understood. They need to let the pain out instead of keeping it inside. They need to be reassured that, although it may take time, things are going to be all right. While it is important to have this kind of support from relatives, friends and others who may have been affected by the same traumatic event, the most vital resource a child has in a time of crisis is his or her parents. Though they may not admit it, children who are suffering need their parents to be willing and available to listen and talk.

Understanding a Child's Emotions

Experts say that although children may not show much sorrow and pain outwardly, all children mourn when traumatic events occur. Children need to be allowed to express their emotions in their own way, as long as they do not compromise their safety. Many younger children act out their feelings through play and certain behaviors, such as anger, clinginess, irritability or regression (e.g., thumb sucking long after quitting the habit). Older children may vent their emotions by verbally lashing out in anger at the ones they love, listening to aggressive music and isolating themselves in their rooms. These age-appropriate behaviors are considered normal coping mechanisms if they do not last for an extended period of time.

Children also need to be reassured that the traumatic event is not their fault and that they are strong enough to carry on. Many children assume guilt and blame when misfortunes happen. Others build up incredible anger that such catastrophes could happen to them and may direct their anger at loved ones. Although it will be tough, parents need to be honest, consistent, accepting and loving in their approach to handling these issues with their children. Above all, parents should acknowledge that the emotions their children are feeling are absolutely real. Talking to your children about what they are feeling and offering your support will assure them of your understanding of the situation.

Coping Tips

Use the following tips to help your child and yourself cope with a traumatic event:

- **Find solace in people who understand.** Connect with other families who also may be experiencing a tragedy or a loss. Get involved with a support group. Ask what worked to help their children cope with a trauma.
- **If the traumatic event resulted in the loss of life, commemorate the memory of the deceased.** Attend a memorial service with your child. Honor the deceased by planting a commemorative garden in your backyard or creating a special dedication drawing or painting with your child. Visit the site of the tragedy together, and leave flowers or another loving token or gesture of respect. Returning to the scene of the event may help bring emotions into the open and bring closure to the event.
- **Consider talking to clergy about the spiritual significance of the disaster.** Your child may be able to find a higher meaning in the suffering through religious counsel.
- **Give your child enough time to mourn and heal.** Do not try to rush him or her back into daily activities or ask your child to forget his or her pain too early.
- **When able, make your child feel safe, secure and comfortable by returning to regular family routines.** Children thrive on routines and structure as long as they are not used to ignore or bury unresolved problems.

Do not be afraid to seek professional help to ease your child's mourning, especially if the sadness lingers.

Warning Signs

Some children have more difficulty than others coping with disaster. Experts say that most children return to a state of normalcy and acceptance within six months of the event. This will, of course, depend on how quickly a family can return to their "normal" life. If you observe the following signs in your child over a prolonged period of time, seek professional help:

- Lack of interest in daily activities
- Denial, when the child pretends that the event has not happened
- Poor grades and declining performance in school
- Frequent bouts of anxiety
- Social withdrawal from friends and family
- Inability to sleep
- Change in eating habits
- Irritability and uneasiness
- Regression, when the child acts younger than his or her age
- Bedwetting after being potty trained
- Use of alcohol or drugs in older children

Calming Down After a Disagreement

Disagreements are a natural consequence of human interaction. Put two people in a room, and the odds are they will have different beliefs on at least one issue, if not hundreds. While these interactions often are simple expressions of different opinions, more heated arguments are also common occurrences in everyday life.

What Can Help

Once an argument is over, many people find it difficult to walk away and get on with their day. There are things you can do to encourage a return to calm after you or someone you know has been involved in a tense or stressful disagreement:

- **Close your eyes and take some deep breaths:** Twenty or 30 deep, cleansing breaths can help return your heart rate to normal and lower your blood pressure after an argument.
- **Vent your frustration constructively:** Exercise is a good way to beneficially expend energy. Take a brisk walk, run or go for an invigorating swim. Meditate or do yoga. Physical chores like moving furniture, carrying groceries or gardening can also help relieve tension and anxiety.
- **Talk to somebody:** Tell somebody about the disagreement you had, and do so in a calm fashion. Share your feelings with your spouse, significant other, a friend or neighbor. They may have suggestions or be able to offer insight from a different point of view than you have previously considered.
- **Move beyond the argument:** The disagreement happened in the past, so why not leave it there? If the argument was a simple difference of opinions, then it should be relatively easy to move beyond. If the argument turned from a difference of opinions into a verbal attack toward you or the other person, start considering how you will address the person in the future.
- **Apologize or reconcile:** The odds are the person you had the argument with (if they are your friend) feels as bad as you do about the disagreement. Make up with them as soon as possible as a way to bring closure to your disagreement and to facilitate moving forward in your life.

What Can Hinder

The following actions are not useful when trying to deal with the fallout of an argument:

- **Drinking or using illegal substances:** Alcohol and other substances do not help relieve your tension; they just mask the feelings you have.
- **Reliving the disagreement in your mind:** You have already had the experience one time, so there is nothing to gain from reliving it over and over in your head. Try focusing on something else.
- **Having the same argument again with somebody else:** Do not think of an argument as something that can be "won" or "lost." If you walked away from the first argument thinking you "lost," you may feel the need to have it again with somebody else so you can win. But having the same argument more than one time is just a way to compound your anger and frustration. It is not constructive and will lead to you feeling worse, not better.
- **Expressing your feelings in an unconstructive physical manner:** Actions such as punching a wall or an inanimate object will not help you feel better. At best, this will damage property; at worst, it will cause you to hurt yourself.
- **Going to sleep angry:** Many people who go to sleep angry toss and turn for hours because they are still mad. This limits the amount of time they have to rest during the night, increasing the likelihood that they wake up the next morning still feeling tired and disagreeable.

Contact us anytime for confidential assistance.



Resiliency Resources

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Resiliency During Tough Times

Of the many factors that go into successful change, whether personal or business-related, the most important may be resiliency. Resilience is the measure of our ability to welcome challenges, overcome adversity and get back on track to achieving our goals. With that in mind, here is some information on resilience amid changing times.

What is resilience?

Resilience is more than coping; it's about confronting crises and difficult situations without getting overwhelmed by them. Resilient people are better able to handle life's stressors and to adapt to changing situations. Being resilient can help protect you from depression, stress and anxiety, too.

Some of the characteristics of resilient people include:

- Strong relationships
- Self-motivation
- A positive view of yourself and confidence in your strengths and abilities
- Skills in communication and problem solving
- Self-awareness
- Emotional control

Resiliency in the Workplace

All business involves some inherent risk. Anyone in management understands that—or if they don't, they soon will. That's why resilience is such a useful tool in today's business world. Resilience means controlling your ego, not panicking in the face of a setback, and having the patience and ability to stay focused on long-term goals. Resilience can help you weather storms, remain steady and make rational decisions instead of being driven by emotion.

How can you cope with the regular changes inherent in business today?

There will always be periods of large growth, times of relative stability and times where the economy slows or recedes. To thrive, businesses must respond to these waves appropriately. While workplace upheaval can be stressful, there are things you can do to cope with this challenging environment:

Find a healthy balance. Your work is important, but it's unhealthy for you mentally, physically and socially if you live, breathe and sleep your job. Get off the rollercoaster and away from the stress and uncertainty by surrounding yourself with friends and family and finding positive outlets to spend your free time.

Be positive. There is only so much you can control. How you feel about your situation is one of those things. Look for the silver lining and practice positive self-affirmations—it can change your mood and outlook on life.

Look for the gray. Even though it may seem so, not everything is black and white or gain and loss. Search for the middle ground. It can be a far less stressful place.

How to Manage Anger and Stress

A new boss. A drop in headcount. A change in procedure... When facing change, it's fairly common for those in the workplace today to feel anger and stress. It's important, however, to remember that allowing such emotions to run you leads to mental, physical and social consequences.

If anger is getting the best of you, there are a number of steps you can take to manage it in a healthier way:

- **Relax and calm down.** Take deep breaths. Count to 10 and let the tension escape from your body. Try relaxation techniques such as meditation, yoga and progressive muscle relaxation.

- **Remove yourself from the environment.** If a person or situation is causing you to feel extremely angry, or if you feel that you cannot talk about your emotions or express your anger positively, excuse yourself and walk away.
- **Identify the source.** What exactly is making you angry? When you recognize the cause, approach it in a positive, productive way.
- **Think before taking action.** Carefully consider the consequences of your response. Will you regret saying what is on your mind? Is there a better way to express your anger than the first impulse that came to you? Do not overreact. Avoid making assumptions or guesses; know the facts before you speak out about someone or something.
- **Assert yourself appropriately.** If you feel strongly about something, do not hold back from saying what is on your mind. Let the other person know what you want. Be clear and direct in your message.
- **Divert your attention.** If there is nothing you can do to change the situation, (e.g., you are stuck in a terrible traffic jam that is making you increasingly irritated), think of something else. Focus on a pleasant thought, an upcoming vacation or a happy memory.
- **Find humor in the situation.** When appropriate, learn to laugh at life and conflicts with others. Break the tension and defuse the situation with a smile, a joke or a funny (but not sarcastic) comment.
- **Be patient.** Try to be tolerant and empathetic of others. Attempt to understand their situations and behaviors.
- **Find a substitute outlet for anger.** Instead of acting on an aggressive urge, find a creative outlet for your energy. Start an exercise program. Take up a physically challenging new sport like kickboxing. Try a new hobby or artistic endeavor such as painting.
- **Get advice from others.** If you simply do not know how to deal with an angry feeling or situation, ask friends or family for suggestions on how they got through similar situations.

There are also a number of ways you can alleviate stress in your day-to-day life. Here are 10:

- **Get enough sleep.** If necessary, use an alarm clock to remind you to go to bed.
- **Schedule a realistic day.** If you can't avoid back-to-back appointments, try to at least give yourself a few moments for a breathing spell.
- **Do not rely on your memory.** Write down appointment times, assignment due dates, etc. As an old Chinese proverb states, "The palest ink is better than the most retentive memory."
- **Be prepared to wait.** A paperback, crossword puzzle or cell phone game can make a wait in a post-office line almost pleasant.
- **Procrastination is stressful.** Whatever you want to do tomorrow, do today; whatever you want to do today, do it now.
- **Relax your standards.** The world will not end if the grass does not get mowed this weekend or if the sheets have to be changed on Sunday instead of Saturday.
- **Learn to say 'no.'** Saying no to extra projects, social events and activities you do not have the time or energy for takes practice.
- **Eliminate destructive self-talk.** "I can't ..." or "I'm too inexperienced to ..." are negative thoughts that can increase stress levels.
- **Take time for yourself.** Develop a belief that everyone needs quiet time every day to relax and be alone.
- **Turn off your phone.** Want to take a long bath, meditate, sleep or read without interruption? Drum up the courage to temporarily disconnect.

Get Support

If you would like to learn more about resilience and how it can help you deal with anger or stress, contact your Employee Assistance Program for free and confidential support, resources and information. Help is available 24 hours a day, seven days a week.

Contact us anytime for confidential assistance.

Resilience in Stressful Times

Keep in mind that stress doesn't always get better on its own. You may have to actively work on it, especially if the stress you have been facing is prolonged or intense. The following stress management techniques may help:

- **Scale back:** While it may seem easier said than done, take a close look at your daily, weekly and monthly schedule and find meetings, activities, dinners or chores that you can cut back on or delegate to someone else. If news reports or social media posts are contributing to your stress, try turning off the TV and the Internet until you feel better able to deal.
- **Prepare:** If you are feeling edgy already, try to stay ahead of additional stress by preparing for meetings or trips, scheduling your time better, and setting realistic goals for tasks both big and small. Stress mounts when you run short on time, so build a cushion into your schedule for traffic jams or slow public transportation, for example.
- **Reach out:** Make or renew connections with others. Surrounding yourself with supportive family, friends, co-workers, or clergy and spiritual leaders can have a positive effect on your mental well-being and your ability to cope. Volunteer in your community.
- **Take up a hobby:** It may seem cliché, but an enjoyable pastime can calm your racing mind and heart rate. Try reading, gardening, crafts, tinkering with electronics, fishing, carpentry or music—things that you don't get competitive or more stressed out about.
- **Relax:** Physical activity, meditation, yoga, massage and other relaxation techniques can help you manage stress. It doesn't matter which technique you choose. What matters is refocusing your attention to something calming and increasing awareness of your body.
- **Get enough sleep:** Lack of sleep affects your immune system and your judgment and makes you more likely to snap over minor irritations. Most people need seven to eight hours a day.
- **Avoid alcohol and caffeine:** While momentarily calming, both can contribute to stress and anxiety.
- **Get professional help:** If your stress management efforts aren't helpful enough, see your doctor or contact your Employee Assistance Program. Chronic, uncontrolled stress can lead to a variety of potentially serious health problems, including depression and pain.

Contact us anytime for confidential assistance.

Fostering Resilience

How resilient are you? During a personal crisis, some people are more resilient than others. Resilience is more than coping; it's about confronting crises and difficult situations without getting overwhelmed by them. Resilient people are better able to handle life's stressors and adapt to changing situations. Being resilient can help protect you from depression, stress and anxiety, too.

Resilience can be strengthened and nurtured in adults and children by improving self-esteem, developing a strong system of social support and taking care of your physical and mental health.

Maintain Strong Connections With Family and Friends

Having strong, positive relationships with others provides a cushion of acceptance and support that can help you weather tough times.

Avoid Viewing Problems as Insurmountable

You have probably handled and survived difficult situations in the past. Learn from these experiences and be confident that you will get through a current crisis, too.

Accept That Change is Part of Living

The reality is that certain things cannot be controlled. What's important is how you respond to the situation. Accepting the change makes it easier to move forward with your life.

Keep a Long-term Perspective and Hopeful Outlook

Even though your feelings may be overwhelming at times, try to stay positive. Set goals for yourself so that you can feel productive and purposeful every day, and create longer-term goals so that you have a direction for your future.

Take Care of Your Physical and Mental Health

It's especially important when you are feeling stressed to continue to eat a healthy diet and get adequate sleep and regular exercise. Alcohol and caffeine can increase stress levels; avoid or reduce consumption.

Get Support and Resources From Your Employee Assistance Program

If you need help dealing with a personal crisis, or would like additional resources and strategies for improving your resilience, contact your employee assistance program for confidential counseling and other services.

Identifying and Coping With Job-related Stress

If you, your co-workers or employees seem to be more hurried, strained, tense or nervous than in the past, there is a good chance the cause of the anxiety is work-related stress. A recent study by the National Institute for Occupational Safety and Health (NIOSH) states that 40 percent of workers thought their job was “extremely” or “very” stressful. In addition, 25 percent of respondents felt their job was the No. 1 source of stress in their lives and that they felt “often or very often burned out or stressed by their work.” Stress causes a variety of physical and emotional changes in people. Managers (and employees) should be trained to recognize the common signs of stress and burnout in other people. If you are aware and conscious of these signs you can implement specific changes in day-to-day activities to minimize (or even eliminate) job-related stress from your workplace.

Causes of Work-related Stress

A conflict with a supervisor... feeling overwhelmed with tasks and responsibilities... a noisy air conditioning unit... a longer-than-normal commute... There are number of things, from seemingly minor to undeniably large, that can cause a person to feel stressed-out in the workplace.

Causes of stress will vary from person to person and not everyone will feel anxiety from the same stressors (causes of stress). For example, some people thrive in work environments where they have to meet fast-approaching deadlines each day, such as in the news industry. Other people would find working under these conditions to be extremely stressful.

Sources of work-related stress commonly cited by employees include:

- Long or difficult commutes to work
- Disagreements with co-workers or supervisors
- Having disagreeable or difficult co-workers
- Experiencing verbal abuse
- Feeling overworked
- Feeling unappreciated
- Having difficult deadlines to meet
- Feeling underpaid
- Job insecurity
- Having to take work home to complete
- Diminished benefits
- Feeling tasks are monotonous, repetitive or redundant
- Working long hours
- Fear of physical violence in the workplace

Signs of Stress

Stress can manifest itself in a multitude of different physical or emotional changes in a person.

Physical signs of stress include:

- Headaches and migraines
- Stomachaches and ulcers
- Back and muscle pain
- Grinding teeth
- Feeling lightheaded
- Trouble sleeping
- Fatigue
- Poor appetite
- Panic attacks
- Difficulty concentrating
- Rashes, itching and hives
- Weight gain or loss
- A weakened immune system
- Increase in drinking, smoking or drug use (making it harder for the body to fight viruses and bacteria)

Emotional signs of stress include:

- Forgetfulness
- Excessive nervousness, anxiety and worry
- Increased anger and hostility
- Mood swings
- Depression
- Difficulty communicating
- Feeling overwhelmed
- Withdrawal from social interaction

Ways to Manage or Eliminate Stress

If you feel minor stress from your job or you are getting ulcers from the constant strain, there are things you can do to minimize the stress and anxiety your job is causing in your life. Here are some suggestions for coping with job-related stress:

- **Exercise before going to work:** Physical exertion is a great way to relieve or reduce stress, so try exercising a little before you go to the office. Put in some time on the treadmill or sign up for a morning spin class.
- **Take breaks during the workday:** If you have a job where you are at a desk all day get up and walk around for five minutes. Stretch your legs with a walk around your floor or building to clear your mind. Think about something besides work-related tasks while walking.
- **Smile:** It seems too easy, but simply having a smile on your face can help reduce stress levels. Think about how you interact with other people; do you not enjoy being greeted more by a smiling person than by somebody who is frowning or who looks mad? Give people a smile when you see them and watch your work environment slowly brighten up.
- **Avoid confrontational situations:** If there is a specific person you are having difficulty with at your job, try to avoid having interactions with them. Ask to work on a different team or on different tasks. Include other people in all conversations you have with the person so you do not feel isolated and alone with them.
- **Delegate tasks:** Many people try to do too much, even though they work in a “team” environment where many people are supposed to pull equal loads. Allow other people to do some of the tasks you enjoy less, so you can spend more of your time doing the work-related functions you enjoy.
- **Talk with your supervisor:** Employers do not want to have a burned out workforce. High job-related stress levels lead to high job turnover rates. Job turnover cost employers money. Your supervisor or HR department may have some suggestions for minimizing the stress you are feeling at work.
- **Take a vacation:** How long has it been since you were away from the office for more than a three-day weekend? There is a reason you get vacation days every year, and that is so you can take an actual vacation where you are not checking your e-mail or voicemail every two hours for messages. Go someplace, leave your work behind and spend time doing things for yourself, not for your employer.
- **Seek the assistance of a therapist or mental health counselor:** The stress and anxiety we feel can be minimized by our own efforts, but sometimes it is necessary to seek the assistance of a professional. They will have ideas and possible solutions you can use to reduce and eliminate work-related stress.

Resources

- National Institute for Occupational Safety and Health www.cdc.gov/niosh/.

Tips for Coping With Stress

Stress is an inevitable part of our lives. We have all experienced it to some degree: during an argument with a parent or sibling; while speaking to a large group; while trying to finish a school project. Our experiences in an increasingly complex world constantly require us to adapt to changes and cope with stressors. Learning how to identify and manage stress can help prevent physical and psychological problems, increase your chances of future success and promote a longer, healthier life.

The way we think and respond to life's challenges promotes stress. For example, the more impatient, demanding, controlling or submissive we are, the more we are bound to experience stress. Stress can be a learned response to everyday life events.

Effects of Stress

To a certain degree, feeling stressed is a normal, healthy response to life's events and challenges. The ability to react under stress is crucial for human survival. Many experts define stress as the body's reaction to change. It is natural for our bodies to trigger a fight-or-flight response to potentially dangerous situations. A stressful stimulus promotes a chemical reaction that produces adrenaline and increases energy.

However, over time the body's continued response to regular stress can lead to an increase in blood pressure and heart rate, heightened anxiety and an overall strain on the system. Unrelieved tension builds up and may cause unhealthy symptoms.

Immediate physiological symptoms of stress include:

- Hyperventilation (rapid, shallow breathing)
- Profuse sweating
- Rapid heartbeat
- Increased urination
- Dizziness and lightheadedness
- Fatigue

Conditions linked to stress include:

- Musculoskeletal pain (e.g., backaches, neck pain)
- Migraines and headaches
- Sleep and appetite disturbances
- Gastrointestinal disorders (e.g., chronic heartburn, ulcers)
- Skin diseases
- Cardiovascular disorders (e.g., high blood pressure)
- Colitis
- Irritable bowel syndrome
- Diabetes
- Asthma

Behavioral symptoms of stress include:

- Irritability
- Social withdrawal
- Anxiety
- Bad habits (e.g., biting your nails or grinding your teeth)
- Forgetfulness
- Inability to act due to fear or indecision
- Lack of concentration
- Substance abuse

Ways to Cope with Stress

Seek support. Do not wait until you reach your breaking point. If you begin to feel stressed, talk to your parents, your guidance counselor or your friends. They may be able to provide new ways that you can try to help alleviate stress. It is important to recognize and admit that you are feeling anxious and stressed. Pay attention to your body's physical signs of stress (e.g., headaches, stomach discomfort). If the stress becomes overwhelming, talk to your parents about getting some professional help.

- Try to identify the causes of stress. By recognizing the real reasons behind your tension, you can learn to feel more in control and change the source of the stress. If you are not sure why you feel stressed, retrace your steps: perhaps it stems from a forgotten event from yesterday or last night's disturbing dream.

Ask yourself these five questions:

1. What is the worst thing that can happen?
 2. Is there anything more I can do to improve the situation?
 3. How will this outcome affect my life in the long run?
 4. What can I learn from this?
 5. What advice would I give to someone else in this situation?
- Accept stress as an everyday part of life. Often the best way to cope is to "go with the flow", to accept those stressors that you can not currently change.
 - Laugh and learn. Instead of getting irritated, laugh at life's annoyances and learn from your mistakes. Humor is a powerful tool in helping build resilience, the ability to bounce back from negative events.
 - Nurture those relationships that matter. More interpersonal contact with the right people can help relieve stress. Open up to others about your problems, and accept help when it is offered. Spend less time with negative, stress-inducing friends or acquaintances.
 - Develop a timeline of short- and long-term goals. List challenging but realistic objectives for yourself. Analyze and update these goals over time. Avoid setting unrealistic expectations and too many lofty goals. Attempt challenges that are doable, and tackle the easiest first.
 - Focus on the positives. Recognize that for everything that may go wrong, there may be multiple things that go right. Be proud of your accomplishments, and celebrate your successes.
 - Break from routines at school and at home. Monotony also can cause stress. Remember you can change the script of your life.
 - Examine your thought patterns. Often it is our thoughts that determine whether we interpret a situation as stressful. Listen to your inner voice to discover thought patterns that may be contributing to your overall stress level. Write down responses to that inner voice so that you can access these responses the next time you feel stressed.

Personal Life Tips

- Get enough rest. Doctors recommend getting at least eight hours of sleep a night.
- Exercise regularly. Swimming, running, brisk walking, aerobic exercises and other repetitive fitness activities are especially beneficial.
- Engage in fulfilling activities. Take a little time each day for something you like to do: a hobby, a walk with the family dog, an hour with a good book, a fun outing with friends, etc.
- Avoid caffeine, nicotine and other stimulants. These common drugs actually can induce stress and anxiety. A simple step like switching to decaffeinated coffee can have a real effect on your stress level.
- Avoid alcohol, tranquilizers and recreational drugs. These may contribute to anxiety and depression and an increased sense of loss of control.

School Tips

- **Try to exercise during lunchtime or if you have a free period during the day:** Simple steps like taking the stairs or walking for 15 minutes after lunch can have a positive effect on your stress level (and on your waistline too!).
- **Tackle one task at a time if possible:** List your assignments in order of priority, and complete one at a time. Tackle the easiest ones first. This can make you feel more organized and in control, leading to a sense of greater accomplishment.
- **Do not procrastinate:** Putting important tasks off can lead to increased worry. It is more important to get started than it is to complete the assignment perfectly. You can always use the first attempt as a rough draft.
- **Get organized:** Rearrange your locker and assignment notebook for maximum efficiency. Make sure you have a quiet area at home where you can study without interruption. Create lists and schedules to help you meet deadlines.

Relaxation 101

Try these techniques to help you relax and reduce stress:

- **Breathing exercises:** Drawing slow, deep breaths from the diaphragm (the spot just under your ribcage) promotes a more efficient exchange of oxygen and carbon dioxide than chest or shoulder breathing. Exhale slowly and evenly. If you are highly stressed, try this while lying on your back.
- **Yoga and stretching exercises:** These can relieve tension, make your body more limber and flexible and produce an overall calming effect.
- **Meditation and imagery techniques:** By sitting in a comfortable, quiet environment, closing your eyes and freeing your mind from its many concerns for even a few minutes each day, you can learn to achieve relaxation quickly. Try concentrating on an image that symbolizes your stress, such as a giant ball that slowly begins to shrink; alternatively, let your mind go blank. Do not fight stressful thoughts. Instead, think of these thoughts as floating in one ear and out the other and being replaced in your mind by calmer images.
- **Progressive muscle-relaxation techniques:** These involve systematically tensing, relaxing and visualizing each major muscle group. For example, make a fist and hold it tight for at least five seconds. Feel the tension in your hand and arm. Finally, relax your hand, and visualize the tension escaping your body. Do the same with your other hand, your neck, your face, limbs, etc.

Resources

- The National Institute of Mental Health (NIMH): www.nimh.nih.gov
- National Institutes of Health (NIH): <http://health.nih.gov>
- Mental Health America: www.nmha.org
- What is post-traumatic stress disorder?

How well do you cope with stress?

Do you frequently feel frustrated and exhausted from too much responsibility and too little time? Do you have trouble sleeping or finding time to relax? You may be having difficulty handling the stress in your life. Take this quiz to find out how well you cope with stress.

1. I feel I have a supportive social network.
 - Yes (10 points)
 - No (0 points)
2. I actively pursue a hobby.
 - Yes (10 points)
 - No (0 points)
3. I participate in at least one social activity per month.
 - Yes (10 points)
 - No (0 points)
4. I am within 10 pounds of my ideal body weight.
 - Yes (15 points)
 - No (0 points)
5. I practice some form of deep relaxation at least three times a week. (Deep relaxation includes meditation, progressive muscle relaxation, imagery and yoga.)
 - Yes (15 points)
 - No (0 points)
6. On an average, I exercise 30 minutes per day.
 - No (0 points)
 - One day a week (5 points)
 - Two days a week (10 points)
 - Three days a week (15 points)
 - Four days a week (20 points)
 - Five days a week (25 points)
 - Six days a week (30 points)
 - Seven days a week (35 points)
7. I eat two nutritionally balanced meals per day. (A nutritionally balanced meal is low in fat and high in vegetables, fruits and whole-grain products.)
 - No (0 points)
 - Once a week (5 points)
 - Twice a week (10 points)
8. Every week, I do something that I really enjoy.
 - Yes (5 points)
 - No (0 points)
9. I have a place in my home which I use for relaxation and/or solitude.
 - Yes (10 points)
 - No (0 points)
10. I practice time management techniques daily. (This includes planning ahead, keeping a calendar, prioritizing and setting deadlines.)
 - Yes (10 points)
 - No (0 points)
11. I smoke daily.
 - Yes (0 points)
 - No (30 points)
12. I can stop drinking after two alcoholic drinks.
 - Yes (35 points)
 - No (0 points)
13. I take medication (over the counter/prescribed) to fall asleep on a regular basis.
 - Yes (0 points)
 - No (35 points)
14. On an average, I bring my work home during the week.
 - No (25 points)
 - One day a week (20 points)
 - Two days a week (15 points)
 - Three days a week (10 points)
 - Four days a week (5 points)
 - Every day of the week (0 points)

Your Score

Add up your points to find out how well you cope with stress. To learn effective ways to reduce stress and improve your work-life balance using your employee assistance program, talk to the GuidanceResources representative at the ComPsych® table today, or call GuidanceResources at your toll-free number. Services are confidential and available at no cost to you.

145 points and above

Congratulations! You have an excellent score. You are able to handle stress in an effective and healthy manner.

101-144 points

You are able to cope with stress in an effective and healthy manner. Be sure to keep exercising, eating a healthy diet, relaxing and avoiding alcohol and tobacco.

51-100 points

You have adequate skills to cope with common stress. You can improve the way you handle stress with the following suggestions:

- Exercise for 30 minutes, at least three times per week.
- Take some time each week for an activity you enjoy such as pursuing a hobby, going for a walk, listening to music, reading a book or playing with a pet.
- Eat regular, well-balanced meals full of vegetables, fruits and whole grains.
- Avoid using medication, alcohol or other substances to help you sleep or relax.
- Stop smoking cigarettes.
- If possible, leave your work at the office.

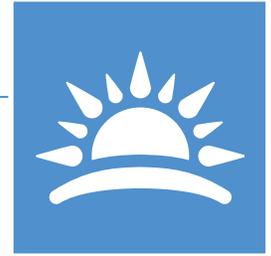
0-50 points

You may not be effectively coping with stress. Your employee assistance program is a good place to learn healthy strategies for managing stress, learning to prioritize and finding resources to help you balance your work, family and personal relationships.

In addition, you can improve the way you handle stress with these suggestions:

- Exercise for 30 minutes, at least three times per week.
- Carve out some time for yourself each week to do the things you like to do, such as pursuing a hobby, going for a walk, listening to music, reading a book or playing with a pet.
- Eat regular, well-balanced meals full of vegetables, fruits and whole grains.
- Avoid using medication, alcohol or other substances to help you sleep or relax.
- Stop smoking cigarettes.
- If possible, leave your work at the office.

For more information on this and other topics contact GuidanceResources or your HR department.



Tips to Relax and Reduce Stress

It is important to relieve your stress because it can lead to mild health problems such as insomnia and headaches. It can lower the body's immune system, increasing susceptibility to illness. It also may worsen or contribute to some more serious health conditions.

Some people are better at managing stress than others. Those people all cultivate the same habits:

Ten Habits of Effective Stress Managers

1. They know how to relax.
2. They eat well and exercise often.
3. They get enough sleep.
4. They don't worry about the unimportant stuff.
5. They don't get angry often.
6. They are organized and their life is not cluttered.
7. They manage time efficiently.
8. They have and make use of a strong social support system.
9. They live according to their values—their goals are aligned with what's important to them.
10. They have a good sense of humor.

None of us can escape the stress of daily living, but we can learn to manage it better and become better stress managers. Try the following tips to protect your physical and mental health from the strain of stress:

- **Try some deep breathing.** Take a slow deep breath—hold it for five seconds—then slowly exhale.
- **Learn and practice meditation.** Create peaceful mental images.
- **Take a mental health break.** Make some time each day to devote to yourself—sometimes even 10 to 30 minutes really can help.
- **Strive for balance in your life.** Make time for activities and people you enjoy.
- **Use your support system.** Share your feelings with a caring friend or family member.
- **Just say no.** Remember that it's OK to say no to requests that push you beyond your limits.
- **Take one thing at a time.** Focus on the task at hand and do it well.
- **Don't demand perfection.** Ease up on yourself and those around you.
- **Take care of yourself.** Be sure to exercise regularly, eat a well-balanced diet and get enough rest.
- **Plan ahead.** Factor in time for traffic or other delays so that you're more relaxed when you get to work or your appointments.
- **Develop a positive attitude.** Try to view negative situations in a positive way.
- **Remove the clutter in your life.** Clean your house, garage or workspace regularly.
- **Laughter is the best medicine.** Find what makes you laugh. When you're laughing, you don't have time to be stressed out. And, don't take yourself too seriously.
- **Curb Caffeine.** Stimulants such as tobacco and caffeine can rev up your nervous system, which increases stress.
- **Seek help.** At times, you may feel that your stress is difficult to cope with, or is interfering with your daily life. If the stress in your life becomes overwhelming, don't hesitate to seek professional help from your EAP.



How to Stay Motivated

Motivation is essential to setting and attaining goals. Research indicates that you can influence your own levels of motivation and self-control. To do so, you must figure out what you want, power through the challenges and start trying to be who you want to become.

Set Smart Goals

Having a roadmap for the future is a key element to well-being and success. Goals provide focus as well as a measuring tool for progress. They enhance productivity, bolster self-esteem and increase commitment so you are more likely to achieve whatever you set out to conquer. The simple fact is that when people have goals to guide them, they are happier and achieve more than they would without having them.

- Putting your goals in writing helps you to define them in detail. Be specific, use action verbs, have measurable outcomes and specify completion dates.
- Make a list of obstacles by thinking of everything that might stand in your way then decide what you can do about each obstacle. Shield yourself from distractions and temptations that may arise along the way.
- List the benefits of achieving your goal – list exactly what you hope to gain after achieving your goals.
- Identify subgoals. Be specific, defining exactly what you are going to do and when. Make sure each step is challenging but attainable.
- Get prepared and organized. When information is scattered about, you feel out of control and this undermines your motivation.
- Leave some room for mistakes and have backup strategies in place to attain your goals. Do not expect perfection.

Monitor, Feedback and Reward

Do not forget to chart your progress, whether it is with a high-tech online tracker or an old-fashioned fitness journal. Seeing incremental improvements can boost your motivation and help you make important changes in order to be successful.

Reward yourself for every successful step you take toward achieving your goal. Treat yourself to rewards that will motivate you to continue moving forward.

Enlist others for help if you need it and try to find someone with whom you share a common goal. Also, look for someone who has already achieved the goals you seek to reach and ask them for their insight on how to accomplish them.

Practice Makes Perfect

Do not give up easily. The closer you get to achieving your goals, the easier it gets. Self-control functions similar to a muscle becoming stronger with use. If you keep practicing self-control, you will eventually become better at it.



What is resilience?

Resilience is more than coping; it's about confronting crises and difficult situations without getting overwhelmed by them. Resilient people are better able to handle life's stressors and to adapt to changing situations. Being resilient can help protect you from depression, stress and anxiety, too. Some of the characteristics of resilient people include:

- Strong relationships
- Self-motivation
- A positive view of yourself and confidence in your strengths and abilities
- Skills in communication and problem solving
- Self-awareness
- Emotional control

Resiliency in the Workplace

All business involves some inherent risk. Anyone in management understands that—or if they don't, they soon will. That's why resilience is such a useful tool in today's business world.

Resilience means controlling your ego, not panicking in the face of a setback, and having the patience and ability to stay focused on long-term goals. Resilience can help you weather storms, remain steady and make rational decisions instead of being driven by emotion.

Contact us anytime for confidential assistance.



Learning to Accept Change

Learning to roll with change will lead to a happier and more fulfilling life. That doesn't mean ignoring feelings of sadness, anger, frustration or stress. These are normal responses to major life changes. But once you have acknowledged those feelings, it is important to move forward and focus your energy on what's possible.

The following are some simple, solid steps you can take to turn unexpected transitions into positive outcomes:

- **Reflect and refocus.** Take stock of your personal assets and express gratitude, such as, "I can deal with this. I still have my ability to think, my special talents, my skills and my aspirations. I'm grateful for relationships and for my family."
- **Ask yourself some important questions.** "How do I want to feel three months from now? What will it take to get there? What does my ideal week look like? What can I do to realize that? Who can help with that?"
- **Choose.** Decide what you want as the next chapter of your life. Simply choosing doesn't guarantee you'll get it, but the power of your intentions makes a huge difference.
- **Take action.** Start by visualizing how you want to feel or where you want to be three months from now. Work back from this goal until you find something small enough that you can do today, tomorrow or next week.

Contact us anytime for confidential assistance.



Why Mindfulness Matters

Stress is an inevitable part of our lives. We have all experienced it to some degree: during an argument with a partner; while speaking to a large group; while meeting a deadline at work. Our experiences in an increasingly complex world constantly require us to adapt to changes and cope with stressors. Learning how to identify and manage stress can help prevent physical and psychological problems, increase your chances of future success and promote a longer, healthier life.

Mindfulness, which is best described as the practice of being more aware in the present moment, is an effective way to respond to life's stresses. Examples of mindfulness include:

- Becoming aware of breath and feeling the stomach rise and fall with each breath
- Feeling the various physical sensations of an emotion
- Paying attention to all of the sounds in a room
- Noticing what happens in the body when there is stress
- Watching the thoughts that arise when there is boredom

It can be difficult to get your mind to slow down, but focusing on the now can help improve your physical, social and mental health. Practicing mindfulness can result in:

- Improved organizational skills
- An increase in self-esteem
- A sense of calmness, relaxation and self-acceptance
- A better quality of sleep
- A decrease in depression
- A decrease in overall anxiety and test anxiety
- A decline in negative emotions
- Fewer conduct and anger management problems



Depression Warning Signs

Depression is a treatable medical illness involving an imbalance of brain chemicals called neurotransmitters and neuropeptides. What are the symptoms?

- Prolonged sadness or unexplained crying spells
- Significant changes in appetite and sleep patterns
- Irritability, anger, worry, agitation, anxiety
- Loss of energy, persistent lethargy, and others

If you are feeling depressed, don't wait. Get help from your Employee Assistance Program today.



Creating a Self-care Plan

To feel your best, it is important to take care of yourself, especially when your job demands so much from you emotionally. Maintaining emotional resilience requires eating well, exercising, keeping work and home life balanced and maintaining good relationships. But there are times when even these things can't prevent stress and anxiety from creeping in. That's why self-care is so important. Taking a small amount of time out of your busy schedule just for yourself is key to handling all your duties while getting the most out of life. Try these tips to give yourself the attention you need to be your best.

Deep Breathing. Deep breathing focuses on using the diaphragm (the spot just under your rib cage) to draw slow, deep breaths into the lungs and to release them slowly. Take a couple of minutes every hour to practice some deep breathing.

Stretching. Stretching exercises can relieve tension, make your body more flexible and produce a calming effect. Even just shrugging your shoulders, stretching your arms and rolling your neck a few times a day can have positive effects.

Meditation and Visualization. Meditation involves "quieting the mind" by blocking out sensory input and distraction, while visualization involves using the brain's creative capacity to create a stress-free experience, much like daydreaming. Try to carve out 15 minutes daily to quiet your mind and body.

Muscle Relaxation. Progressive muscle-relaxation techniques involve systematically tensing, relaxing and visualizing each major muscle group. It is best to practice these techniques when you have about 20 minutes and are able to find a quiet place where you can lie down without being disturbed.

Calming Thoughts. Our thought patterns often cause or contribute to the stress that we are feeling. The next time you encounter a stressful situation, take a moment to tune into your thoughts and feelings. Write these thoughts down and then write down a more positive replacement.



Mental Benefits of **Exercise**

The physical benefits of exercise are numerous. But did you know that exercise also has mental benefits? These include: lower stress levels, better mood, increased self-esteem, more energy and better sleep patterns. Exercise can also help you to develop a more positive outlook on life as well as help you look better and feel good about yourself. For more tips, talk to your Employee Assistance Program.



Rising to Everyday Challenges

Of the many factors that go into navigating change, whether personal or business-related, the most important may be resiliency. Resilience is the measure of our ability to welcome challenges, overcome adversity and get back on track to achieving our goals. With that in mind, here is some information on resilience amid changing times.

What is resilience?

Resilience is more than coping; it's about confronting difficult situations and rising to challenges without getting overwhelmed by them. Resilient people are better able to handle life's stressors and to adapt to changing situations. Being resilient can help protect you from depression, stress and anxiety, too.

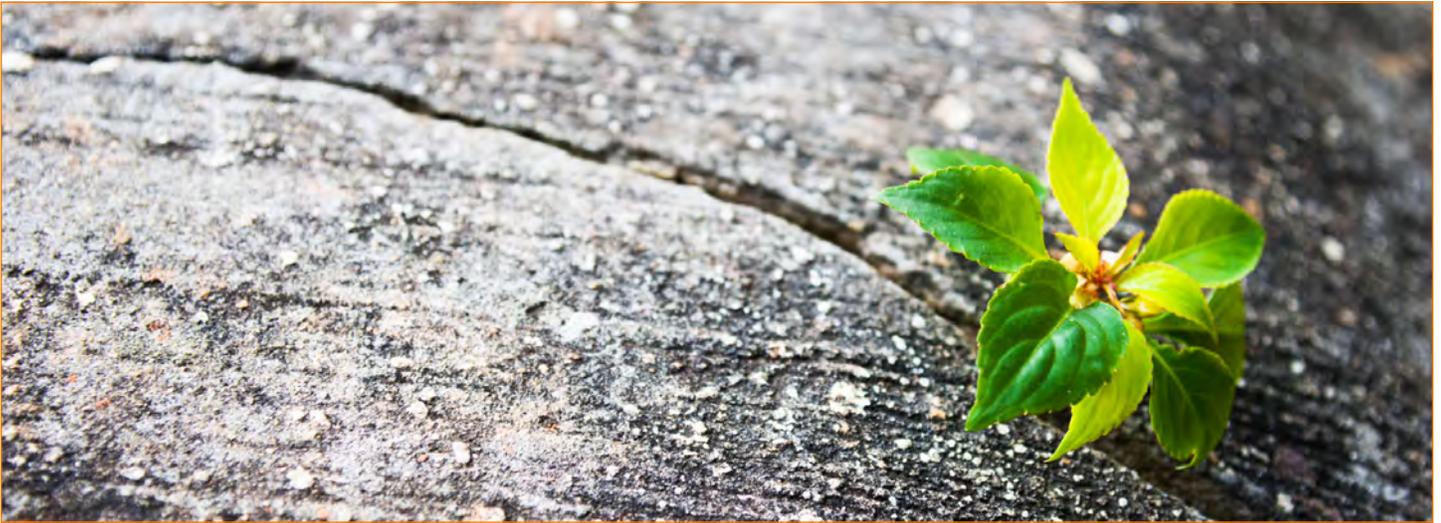
Some of the characteristics of resilient people include:

- Strong relationships
- Self-motivation
- A positive view of yourself and confidence in your strengths and abilities
- Skills in communication and problem solving
- Self-awareness
- Emotional control

Resiliency at Work and Home

Resilience means controlling your ego, not panicking in the face of a setback, and having the patience and ability to stay focused on long-term goals. Resilience can help you weather storms, remain steady and make rational decisions instead of being driven by emotion. No doubt upheaval can be stressful, but there are things you can do to cope with challenging environments:

- Find a healthy balance. Your work is important, but it's unhealthy if you live, breathe and sleep your job. Take time to get away from stress and to find positive outlets for your free time.
- Be positive. There is only so much you can control. How you feel about your situation is one of those things. Look for the silver lining and practice positive self-affirmations—it can change your mood and outlook on life.
- Look for the gray. Even though it may seem so, not everything is black and white or gain and loss. Search for the middle ground. It can be a far less stressful place.



Finding Your Resilience

The death of a loved one, loss of a job, serious illness or being a victim of violent crime are all challenging life events. People react to these types of events differently. Some have difficulty adapting to these experiences and may even become temporarily incapacitated. However, some individuals are able to successfully adapt to these kinds of stressors and even thrive in spite of them. These individuals possess what is known as “resilience.”

What are the characteristics of resilient people?

- Strong relationships
- Self-motivation
- A positive view of yourself and confidence in your strengths and abilities
- Skills in communication and problem solving
- Self-awareness
- Emotional control

Ways to Build Resilience

- Make connections
- Avoid seeing crises as insurmountable problems
- Accept that change is a part of living
- Move towards your goals
- Take decisive actions
- Look for opportunities for self-discovery
- Maintain a hopeful outlook
- Take care of yourself



Tips for Increasing Energy

Often, people turn to caffeinated beverages and energy drinks to give them the boost they need to get through the day. However, many of these drinks can result in a short burst of energy followed by a rapid crash. These lifestyle strategies can help eliminate this rollercoaster effect while boosting energy throughout the day.

Get a Good Night's Sleep. Getting between seven and nine hours of sleep per night is optimal. Aim to go to bed and get up at the same time every day, even on the weekends.

Get Moving. A brief bout of exercise (as little as 10 minutes) can improve energy levels and a person's mood. Physical activity, even walking, is a great energy booster.

Eat a Healthy Breakfast. People who skip breakfast are essentially running on empty. Keep breakfast healthy by incorporating sources of lean protein, healthy fats and whole grains, such as whole-wheat toast with peanut butter and a banana.

Stay Hydrated. Even slight dehydration can leave a person feeling tired and lethargic. Keep a tall glass of water or a water bottle with you throughout the day.

Reduce Stress. Stress has a major impact on energy levels. Try to take 20 minutes for yourself every day just to relax.

Opt for Whole Grains, Limit Sugar. Eating whole grains provides a slow and steady release of fuel (carbohydrates) into the bloodstream, keeping energy levels consistent and balanced throughout the day.

Turn Coffee into a Protein Drink. Put skim or reduced-fat milk in coffee instead of creamer. The protein in milk helps sustain energy levels, as well as providing some bone-building calcium.

Choose Healthy Snacks. Have a couple of snacks throughout the day that combine protein, fiber and a little fat, such as an apple and string cheese or yogurt and nuts. This helps to sustain energy levels throughout the day.



Work-Life Benefits

Are you:

A parent looking for answers to parenting questions? Get help with:

- Child care
- Nanny services
- Before- and after-school care
- Camps
- Financial assistance
- Adoption information

A family member of an elder? Learn about:

- Home health care
- Respite care
- Community services
- Help determining the right level of care
- Screened referrals for assisted living and nursing homes
- Hospice information

Looking for a place to live? Get help with:

- Finding an apartment
- Finding movers
- Relocating to another city

- Choosing a realtor
- School and neighborhood information
- Housing and utility assistance

A pet owner? Get information on:

- Dog walkers
- Kennels and pet care
- Veterinarians
- Obedience classes
- Pet insurance

Sending a child off to school?

Learn about:

- Choosing schools, from preschool through college and beyond
- Financial aid
- Scholarships
- Tutors
- Special needs

Planning a major project? Find resources and qualified experts for:

- Weddings and other events
- Home improvement products
- Vacation planning
- Making a big purchase, such as a home or car

Get the Help You Need.

Just call your GuidanceResources toll-free number. You'll be connected to a GuidanceConsultantSM who will talk with you about your specific needs. Our work-life specialists will research your question and, in just a few business days, send you a complete packet of practical information, including prescreened referrals (as appropriate), HelpSheetsSM on your subject and much more. The materials can be delivered to you via email, fax or second-day air.

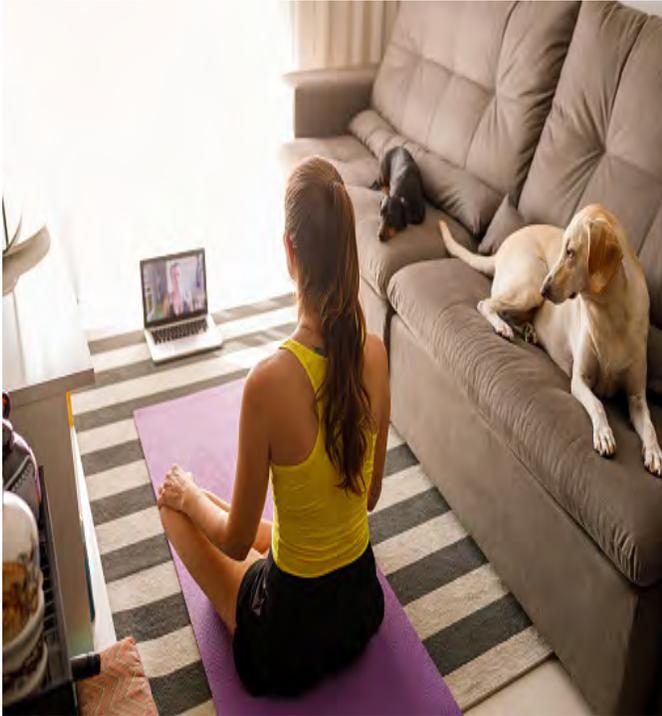
Contact us anytime for confidential assistance.

EXERCISE & MOVEMENT



Staying Active:

Tips for moving your body during self-isolation.

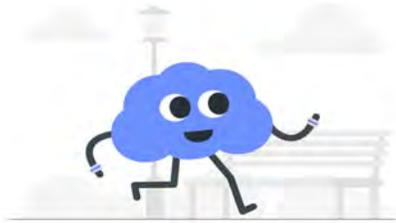


- **Take mini active breaks.** Go for a series of small walks, do stretches, or jog up and down your stairs. Small bouts of physical activity can add up quickly!
- **Do an online exercise class.** Many fitness facilities are offering online classes right now.
- **Put reminders to stretch on your calendar.** Need some guidance? Follow this link to watch a stretching video for employees: <https://www.youtube.com/watch?v=JXRwcybd710&feature=youtu.be>
- **Get outside.** Unless you're sick, spend some time outdoors. Go for a walk, jog, hike, or bicycle ride. Just remember to follow social distancing guidelines.
- **Play a game.** Grab your family or roommates and start a game of kickball, play catch, or tag. Playing games is a fun way to get moving - and gives kids some activity too.

Did you know?

Physical activity isn't just beneficial for your heart - it's also extremely important for your mental health and can actually improve your mood.

Exercise can actually reduce stress by lowering levels of stress hormones in the body, such as cortisol and adrenaline.



Need additional resources? Please contact:

Libby Arbour
Health & Wellness Navigator
wellnessnavigator@mcdph.org
(207) 620-9209

If the winter weather prevents you from getting outside, don't just reach for the remote. Make your time inside count. There are many ways to get physical activity indoors—no gym required. Hand weights or resistance bands are a great addition, but not necessary. You can also wear a heavy backpack to add intensity to your workout. On milder winter days, take advantage of the nice weather and find an outdoor activity that you enjoy!



Try these indoor activities:

- Home workout circuit
- Dancing
- Active housework like vacuuming and sweeping
- Yoga
- Stair climbing
- Play tag or another active game with your kids
- Virtual fitness activities such as Wii bowling or tennis

Try these outdoor activities:

- Brisk walking or hiking
- Jogging or running
- Shoveling snow
- Ice skating
- Sledding
- Cross-country skiing
- Snowshoeing
- Walk in the sand at the beach





10-minute Workout Anywhere

Boost your heart rate and brain power with this quick home workout. For a digital version of this workout, visit [heart.org/movefor10](https://www.heart.org/movefor10). Do each exercise at your own pace for 30 seconds with 30 seconds of cardio between exercises (such as high knees, march in place, jog in place). Rest as needed.

Try these tips:

Weight(s) can be small dumbbells, kettlebells or anything heavy you may have at home, like a purse, water bottle or gallon jug, backpack or book. Or make your own adjustable weight by loading a small tote bag with magazines or books.

Stabilize yourself as needed by holding or touching a wall, desk or stationary (non-rolling) chair. As you get stronger, test your balance by letting go of the support.

*Please speak with your health provider before starting an exercise program and with a fitness professional for adaptations that best meet your individual needs.



Shoulder Rolls

Activity: Standing or sitting with feet hip width apart, slowly roll both shoulders forward, up, back and down. Reverse direction.

Add Intensity: Hold hand weights down at sides.



Squats/Chair

Activity: Standing with feet hip width apart, keeping back straight, bend knees and hips as if to sit down in a chair with arms out in front of you. For squats, straighten back up and repeat. For chair pose, hold in “seated” position.

Add Intensity: Raise arms overhead or hold weight(s) at chest or shoulders.



Calf Raises

Activity: Standing or sitting with feet hip width apart, keep legs straight but not locked as you slowly lift heels and rise to tip-toe position, then lower back to floor.

Add Intensity: Do on one leg at a time while keeping raised foot at ankle or knee. Do at least 10 repetitions before switching to other side.



Side Bends

Activity: Standing or sitting with feet hip width apart and hands on hips or overhead, bend to one side and return to standing. Do at least 10 repetitions before switching to other side.

Add Intensity: Hold a weight down at your side (on working side), at chest level or overhead.



Toe Taps

Activity: Standing or sitting with feet hip-width apart, lift knee to waist height, extend and tap toe on floor in front of you, lift knee again and return to standing. Alternate sides.

Add Intensity: Tap toe on the edge of a wastebasket, chair or desk instead of the floor.



Pushups/Plank

Activity: Standing with feet hip-width apart, place hands shoulder-width apart on stable surface such as wall, desk edge or stationary (non-rolling) chair, walk feet out behind you until body and legs are in a straight line at about 45-degree angle with floor. To begin hold in plank position (make sure to tighten abs) and bend and straighten at elbows. You may also do pushups from the floor (begin with knees on the ground and work up to full pushups).

Add Intensity: Lift one leg behind you and hold during pushups or plank. Repeat for other leg.



Neck Stretch

Activity: Standing or sitting with feet hip-width apart and shoulders down and back, look straight ahead and tilt ear toward shoulder until you feel the stretch. Hold for about 10 seconds. Repeat to other side and forward.

Add Intensity: With hand on top of head in each position, apply light pressure to increase stretch.



Leg Lifts

Activity: Sitting at the front edge of a chair with feet flat on the floor, straighten one leg out in front of you and hold in place for a few seconds. Return foot to floor and repeat and alternate legs.

Add Intensity: Instead of sitting on chair, support your weight with your hands.



Thigh/Glute Squeeze

Activity: Sitting at the front edge of a chair with feet flat on the floor, squeeze glutes and thighs together and hold for at least 10 seconds.

Add Intensity: Hold a book or other sturdy item between your knees without using your hands.



Forward Bend

Activity: Sitting at the front edge of a chair with feet flat on the floor, fold forward with chest to thighs and head dropped forward. Relax and take a few deep breaths.

Add Intensity: Do forward bend in standing position with knees slightly bent.



American Heart Association.

Healthy for Good™

CHOOSE YOUR OWN WORKOUT

Circuits can be a great way to work out
without any special equipment

TO BUILD YOUR CIRCUIT, CHOOSE 3-4 EXERCISES FROM EACH CATEGORY:

Alternate cardio and strength exercises in short bursts of 30 seconds for up to 3 minutes, then repeat the circuit two to three times.



CARDIO EXERCISES

- Jumping Jacks
- Squat Jumps
- Jogging or Marching in Place
- Stair-Climbing or Step-Ups
- High Knees
- Mountain Climbers
- Star Jumps
- Burpees



STRENGTHENING AND STABILITY EXERCISES

- Plank and Side Plank
- Pushups
- Sit-Ups or Crunches
- Hip Lift or Bridge Position
- Tricep Dips on a Chair
- Lunges
- Squats or Chair Position
- Wall Sits



Learn more ways to add activity to your routine at
heart.org/HealthyForGood

EAT SMART

MOVE MORE

BE WELL



What's your move?

You know you need physical activity to stay healthy.
But did you know it can help you feel better right away?



Boost your mood



Sharpen your focus



Reduce your stress



Improve your sleep

So get more active — and start feeling better today.

How much activity do I need?

Moderate-intensity aerobic activity

Anything that gets your heart beating faster counts.



Tight on time this week? **Start with just 5 minutes.** It all adds up!

Or get the same benefits in half the time. If you step it up to **vigorous-intensity** aerobic activity, aim for at least **75 minutes** a week.

Is it moderate or vigorous? Use the “talk test” to find out.

When you’re being active, just try talking:

- If you’re breathing hard but can still have a conversation easily, it’s **moderate-intensity activity**
- If you can only say a few words before you have to take a breath, it’s **vigorous-intensity activity**

What counts?

Whatever gets you moving!



Even things you have to do anyway



Even things that don't feel like exercise

You can get more active.

No matter who you are, where you live, on your own, or together. You can find a way that works for you.



And over time, physical activity can help you live a longer, healthier life.

- ✓ Lower your risk of diseases like type 2 diabetes and some cancers
- ✓ Control your blood pressure
- ✓ Stay at a healthy weight

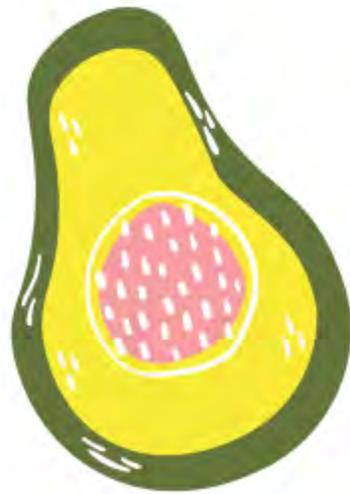
So take the first step. Get a little more active each day. **Move your way.**

Find tips to get moving and build a weekly activity plan.

health.gov/MoveYourWay/Activity-Planner



HEALTHY EATING



Do you plan your meals before grocery shopping? Meal planning helps you save time, money and extra trips to the grocery store. It also helps you stick to your food budget, usually leads to healthier food choices, and helps you buy only what you need for the week.

Meal Planning Tips Include:

- **Decide how many meals you'll need for the week.** Think about when you're going to go shopping next. Schedule meals for each day before you plan to shop next so you don't run out of options.
- **Check your fridge and pantry for ingredients.** There's no need to buy foods you already have.
- **Look for sales.** Is chicken on sale at your grocery store this week? Plan meals around sale foods. Stock up on sale items to save money.
- **Pick your recipes.** Think about what you already have in your kitchen, the items on sale, and what you want to cook during the week. Think about how you can use all of these ingredients to make something delicious for your family. Use [MyPlate.gov](https://www.myplate.gov) as a guide to creating a meal with all the different food groups.
- **Figure out which meal you'll eat each day.** Items that will spoil quickly, like fish or fresh produce, should be eaten earlier in the week. It's also important to consider your family's schedule for the week. Are there days that require quicker meals than others? If so, plan quick and easy meals on your busiest days and save the more time-consuming ones for slower days.
- **What other foods do you need?** Side dishes and snacks should also go on your plan. Think about things that will pair well with your main dishes and plan to buy those. If you know you get hungry around 10 a.m. every day, plan to get grab-and-go snacks that will tide you over.
- **Create your grocery list.** After you've figured out your meal plan, put a list together of all the items you need at the store. Make sure you bring this list to the store with you! Sticking to your list while you shop will help you avoid buying items you don't need.



Source: <https://www.nutrition.gov>

Building a Balanced Diet



Tips for Healthy Snacking:

Snack mindfully, not mindlessly. Be aware of what and why you're eating. Is it out of boredom, or are you genuinely hungry?

Pay attention to portions. Many packages that appear to be single-serve actually have multiple servings. Measure out a proper serving of your snack.

Choose protein-rich foods. Research suggests that increasing protein intake can contribute to feeling full. Go for snacks such as nuts, lean meats, cheese sticks, or yogurt.

Plan ahead. Do you know you have a busy day? Stock up on healthy grab-and-go snacks such as fruit, vegetables, plain yogurt, whole grain crackers, nuts, hard-boiled eggs, or homemade protein bars.

Make half your plate fruits and vegetables. These add color, flavor, and tons of essential vitamins, minerals, and fiber to your diet. Fresh and frozen are both great options.

Watch your portion sizes. Try measuring out your food. You'll be surprised at what actual serving sizes look like.

Take your time. Did you know that it takes your brain time to register that you've had enough to eat? Slow down during your meals - it will help you to recognize when you're actually full.

Cut back on sodium and saturated fats. These ingredients can negatively affect heart health causing increases in blood pressure and cholesterol.

Assess your beverages. It's easy to forget about the beverages we drink throughout the day, but sugar sweetened beverages, or drinks with added flavorings add up quickly.



Learn the Label

Learning to read and understand nutrition facts on the foods you buy can help you to make healthier choices and identify nutrient-dense foods.

Serving Information

Serving size is an indicator of the amount people typically eat at one time. The nutrition facts on a label correspond to a single serving size. It's important to note how many servings there are in a food package.

Calories

Calories provide a measure of how much energy you need to maintain a healthy body weight, it's important to balance the number of calories you eat with the number of calories your body uses.

Visit www.choosemyplate.gov to estimate your calorie needs. Please note this provides an estimate, and as safe practice, be sure to follow up with your health care provider.

Nutrients

The nutrient portion of a food label is a great place to find out what the key nutrients are in the food you're buying. Look for foods that contain more of the nutrients you want, and less of the nutrients you should limit.

Nutrients to get MORE of: Dietary Fiber, Vitamin D, Calcium, Iron, and Potassium

Nutrients to get LESS of: Saturated Fat, Sodium, and Added Sugar

Percent Daily Value (%DV)

%DV is the percentage of the Daily Value for each nutrient in a serving of the food. The %DV shows how much a nutrient in a serving of a food contributes to a total daily diet. This helps you determine if a serving of food is high or low in a nutrient.

1. Serving Information → 4 servings per container
Serving size 1 cup (227g)

2. Calories → **Amount per serving**
Calories 280

3. Nutrients →

	% Daily Value*
Total Fat 9g	12%
Saturated Fat 4.5g	23%
Trans Fat 0g	
Cholesterol 35mg	12%
Sodium 850mg	37%
Total Carbohydrate 34g	12%
Dietary Fiber 4g	14%
Total Sugars 6g	
Includes 0g Added Sugars	0%
Protein 15g	
Vitamin D 0mcg	0%
Calcium 320mg	25%
Iron 1.6mg	8%
Potassium 510mg	10%

4. Quick Guide to percent Daily Value (%DV)

- 5% or less is **low**
- 20% or more is **high**

* The % Daily Value (DV) tells you how much a nutrient in a serving of food contributes to a daily diet. 2,000 calories a day is used for general nutrition advice.

Source: <https://www.fda.gov/food/new-nutrition-facts-label/how-understand-and-use-nutrition-facts-label>

The Dish on Nutrition: What's Available to You?



Did you know?

Your benefit plan allows you to meet with an in-network dietitian at **NO COST to you!**

Good nutrition is an important part of leading a healthy lifestyle and can help reduce your risk of chronic conditions, AND improve your overall health.



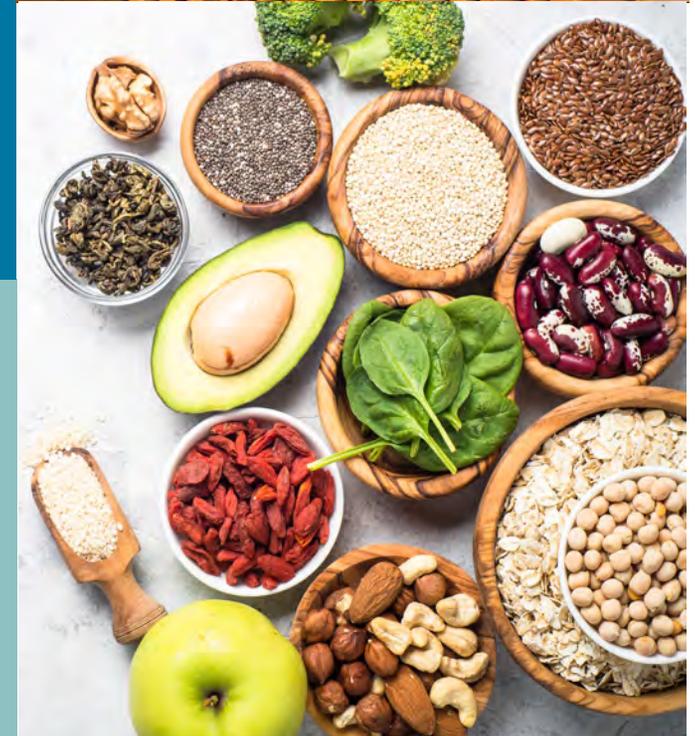
Nutrition Insight:

Avocados have twice the amount of potassium as bananas and are rich in monounsaturated fat that is burned easily as energy.

As a benefit of your health plan, you can meet with a dietitian (unlimited visits) for one-to-one consultations to discuss your current meal plan and start you on your way to better health!

If you are interested in meeting with a dietitian and need help looking for an in-network provider, please contact:

Anthem Member Services at 1-844-273-4614 or **WellStarME** at 207-620-9202 or wellstar@mcdph.org





How to find an In-Network Dietitian



Step 1: Contact Anthem Member Services at 1-844-273-4614 or visit <https://www.anthem.com/find-care/>

Step 2: Log in to or create your Anthem account **OR** choose the Guests option.

Members
Find doctors, hospitals and more in your plan.

Guests
Not a member? Browse our network directories.

Log in to find care providers in your plan. If you don't have an account, [register now](#) or [search as a guest](#).

Members Members with Medicaid

Login

Search your medical plan without logging in.Ⓞ

Member ID number or prefix (first three values):

Enter Member ID Number or Prefix

Step 3: Answer a few questions and then select a plan/network to search. Click **Continue** after e Having difficulty accessing these documents? Please contact WellStarME at (207) 620-9202 or wellstar@mcdph.org for assistance. ach question has been answered.

Step 4: Search by zip code. Type "Dietitian" in the search bar.

Step 5: Click **View Details** on your preferred choice.

For more information, please contact:

WellStarME
(207) 620- 9202
wellstar@mcdph.org

Having difficulty accessing these documents? Please contact WellStarME at (207) 620-9202 or wellstar@mcdph.org for assistance.

10 tips
Nutrition
Education Series



MyPlate
MyWins

Based on the
**Dietary
Guidelines
for Americans**

Eating better on a budget

Get the most for your budget! There are many ways to save money on the foods that you eat. The three main steps are planning before you shop, purchasing the items at the best price, and preparing meals that stretch your food dollars.

1 Plan, plan, plan!

Before you head to the grocery store, plan your meals for the week. Include meals like stews, casseroles, or soups, which “stretch” expensive items into more portions. Check to see what foods you already have and make a list for what you need to buy.



2 Get the best price

Check the local newspaper, online, and at the store for sales and coupons. Ask about a loyalty card for extra savings at stores where you shop. Look for specials or sales on meat and seafood—often the most expensive items on your list.

3 Compare and contrast

Locate the “Unit Price” on the shelf directly below the product. Use it to compare different brands and different sizes of the same brand to determine which is the best buy.

4 Buy in bulk

It is almost always cheaper to buy foods in bulk. Smart choices are large containers of low-fat yogurt and large bags of frozen vegetables. Before you shop, remember to check if you have enough freezer space.



5 Buy in season

Buying fruits and vegetables in season can lower the cost and add to the freshness! If you are not going to use them all right away, buy some that still need time to ripen.

6 Convenience costs... go back to the basics

Convenience foods like frozen dinners, pre-cut fruits and vegetables, and take-out meals can often cost more than if you were to make them at home. Take the time to prepare your own—and save!

7 Easy on your wallet

Certain foods are typically low-cost options all year round. Try beans for a less expensive protein food. For vegetables, buy cabbage, sweet potatoes, or low-sodium canned tomatoes. As for fruits, apples and bananas are good choices.



8 Cook once...eat all week!

Prepare a large batch of favorite recipes on your day off (double or triple the recipe). Freeze in individual containers. Use them throughout the week and you won't have to spend money on take-out meals.

9 Get creative with leftovers

Spice up your leftovers—use them in new ways. For example, try leftover chicken in a stir-fry, over a garden salad, or in chili. Remember, throwing away food is throwing away your money!

10 Eating out

Restaurants can be expensive. Save money by getting the early bird special, going out for lunch instead of dinner, or looking for “2 for 1” deals. Ask for water instead of ordering other beverages, which add to the bill.

SMART SHOPPING ON A BUDGET MEANS KNOWING WHAT TO BUY AND WHEN.

SHOP SMART AND SAVE

PLAN AHEAD

1

PLAN MEALS EACH WEEK

Keep recipes, grocery lists, receipts and coupons in one place for easy planning.



2

MAKE A SHOPPING LIST

Be specific. Note quantity needed and which coupons you have.



3

KNOW WHAT YOU HAVE

Inventory your pantry and fridge each week.



4

SAVE RECEIPTS

Each week, compare what you spent to what you budgeted. Adjust your meal planning and budgeting, if needed.



5

COLLECT COUPONS

Also sign up for rewards cards and e-mail/online coupons if your store has them.



AT THE STORE

1

COMPARE PRICES

Store-brand products may be more affordable.



2

USE COUPONS

But compare prices. A coupon isn't always the best deal.



3

BUY IN BULK

It may save money. Just be sure you have room in your pantry/freezer.



4

SAVE WITH SEASONAL PRODUCE

Fruits and vegetables will stay fresh about a week. Canned or frozen will last longer, may be less expensive and can be just as healthy.

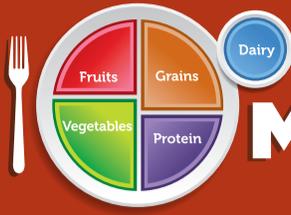


5

DON'T CHECK OUT AT CHECKOUT

Pay attention at the register to make sure you get discounts and savings.



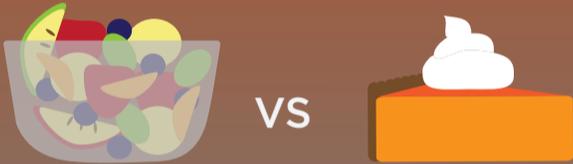


MyPlate Holiday makeover



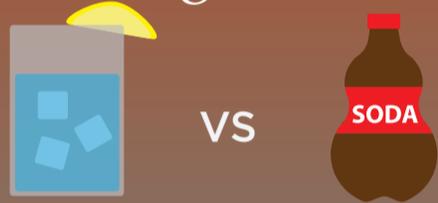
visit choosemyplate.gov for healthier options during the holidays

tweak the sweets



fruits make delicious desserts

cheers to good health



drink water to manage calories

bake healthier



use recipes with pureed fruits instead of butter or oil

spice it up



use spices and herbs instead of sugar and salt

brighten your meal



fill half your plate with fruits and vegetables

skim the fat



try skim evaporated milk instead of heavy cream

swap the grains



choose whole wheat flour instead of white flour

go easy on the gravy



a little bit of gravy goes a long way



MyPlate
MyWins

Make your takeout healthier

With smart choices and small changes, these tips can help make your favorite Asian-inspired meals work for you.



Look for veggies

Pick dishes that highlight veggies, like chicken and broccoli or a vegetable stir-fry. Be mindful of the type and amount of sauce used.



Try steamed foods

Many foods can be steamed rather than fried. Steamed dumplings and rice are lower in saturated fat than the fried versions.



Adjust your order

Most restaurants are happy to accommodate your requests. Ask that your food be cooked with less oil or half the sauce.



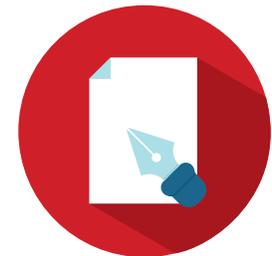
Add sauces sparingly

Sodium in soy sauce and calories from added sugars in duck and teriyaki sauces can add up quickly, so be mindful of how much you use.



Use chopsticks

Unless you're an expert, eating with chopsticks can help you slow down and recognize when you're full so you don't overeat.



List more tips



MyPlate
MyWins

Making family meals

Family meals around the table provide an opportunity to spend time together. Try these tips to help your family enjoy mealtimes together.



Plan your meals

Avoid stress at mealtime by planning a weekly menu and posting it in a location for everyone to see, like a chalkboard in the kitchen.



Prep ahead

Have ingredients for the week ready. After you shop, cut vegetables and measure ingredients in advance for easier meals.



Make mealtime a priority

Make time for family meals when planning your household's schedule each week. Try to cook, eat up, and clean up together!



Think beyond dinner

If evenings are too hectic at your house, consider other meals for family time such as a weekend brunch or even afternoon snack time.



Keep meals fun and focused

Keep the family table a media- and stress-free zone. Use your valuable family time to “unplug,” interact, and focus on each other.



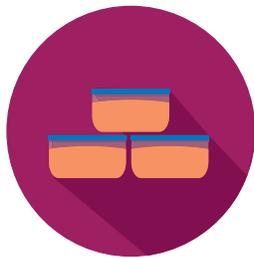
List more tips



MyPlate
MyWins

Meal planning for one

Cooking for one can be challenging—most recipes and sales are meant for more than one person. Use the tips below to help when you're cooking for one.



Freeze extra portions

Is the package of meat, poultry, or fish too big for one meal? Freeze the extra in single servings for easy use in future meals.



Cook once, eat twice

Making chili? Store leftovers in small portions for an easy heat-and-eat meal. Serve over rice or a baked potato to change it up!



Sip on smoothies

A smoothie for one is easy! Blend fat-free or low-fat yogurt or milk with ice, and fresh, frozen, canned, or even overripe fruits.



Order at the deli counter

Deli counters offer small quantities. Ask for a quarter pound of roasted poultry and 2 scoops of bean salad or marinated vegetables.



Use a toaster oven

Small, convenient, quick to heat! They're perfect for broiling fish fillets, roasting small vegetables, or heating up a bean burrito.



List more tips

FINANCIAL WELLNESS



COVID-19 Financial Uncertainty



Due to the ongoing COVID-19 outbreak, many have grown concerned about their finances. Uncertain times can leave us feeling anxious and stressed, and for many us, life feels particularly uncertain lately. Here are some tips for coping and withstanding challenging financial situations brought about during times of economic uncertainty:

Create (And Stick To) A Budget

Budgets provide a clearer financial picture and give you a better sense of control over your money. By knowing exactly what your income and expenditures are, you will be able to change negative spending habits and increase savings.

Build An Emergency Fund

Experts recommend keeping at least three months' income in a safe, liquid account such as a savings or money market account.

Focus On Saving Verses Spending

Rethink priorities. Only buy what is really needed. Evaluate expenditures by listing them in order of priority, and determine which purchases can be eliminated or reduced. Cut back on the non-essentials.

Pay Off Your Credit Card Balance Each Month

When using credit cards, make an entry in a checkbook register for each individual charge the day the charge is made. This will prevent charge card bills from being a surprise without adequate cash in the bank account to cover them.

Contact Your Employee Assistance Program

The resources, support and information are free, confidential and available whenever you and your household members need assistance.



As a reminder, if you would like more financial information, please reach out to your Living Resources Program:



1-844-207-LINK (5465)

[GuidanceResources.com](https://www.guidanceresources.com) (Web ID: LivingME)

Source: All information contained in this handout has been provided directly by your Living Resources Program.

Managing Holiday Spending

Holidays can be overwhelming, stressful and tough on your finances. Between gifts, decorations, and other purchases, costs can add up very quickly and result in a significant amount of debt. Proper financial planning is essential to organizing your budget, keeping stress under control and reducing unnecessary spending.

Holiday Budget

Creating a holiday budget is necessary in order to set clear expectations for upcoming expenses. To avoid financial strain, it is important to approach any situation with a plan. Although it is difficult to account for holidays throughout the year, a holiday budget can be a great tool to assist you. To get started, follow these steps:

Step 1: Review last year's holiday expenses. Make a note of the types of expenses your money went towards.

Step 2: Create a budget that includes the following: gifts, food, gas, decorations and travel. You can add other categories as you see fit. Set limitations on how much you can spend this year based on your current financial situation. Be sure to differentiate between wants and needs, and remember to be realistic about what you can afford.

Step 3: Create a detailed plan for how you will ensure that you follow the budget. For most people, this can be tricky. It is normal to have a limited amount of financial resources to work with, so it is important to identify any expenses that can be given up to allow for additional saving. To make room for holiday expenses in our everyday budget, one can consider cutting back on non-essential expenses, selling unwanted items for extra cash, or even get a seasonal or a part-time job to increase total income.

Step 4: Implement and execute your plan. Once you know how much you need to save to achieve your holiday spending goal, divide that number by 12. Then, open a savings account and set this amount aside each month.



Gifts on a Budget

There is an entire marketing industry that pressures consumers to purchase large, expensive gifts to show affection for their loved ones. However, the focus of a holiday should not be to spend money; rather, it should be about spending time with family, celebrating traditions, enjoying time off from work and participating in various activities. Brainstorm low-cost ways to spend time together like volunteering or making homemade gifts and decorations for your loved ones and others. When shopping, keep in mind that what matters most is the thought and care put into a gift, not the size and cost of it.

Tips to Remember

Consider the following tips to help you follow your budget:

- Always give what you can afford
- Plan for the holiday early
- Avoid impulse buys by considering all options before making a purchase
- Bring a copy of your budget with you when shopping for quick and easy reference
- Set spending limitations and ensure your spending stays within them
- Use cash instead of credit cards
- Avoid payday loans
- Create homemade gifts and baskets to reduce spending
- Re-gift if appropriate and possible.

Getting Out of Holiday Debt

If you did not plan accordingly, you may have accrued some new debt after your holiday spending. It is crucial to address this right away. Between credit cards and loans, overspending can lead to a downward financial spiral. To avoid this, you must make your debt a priority and create a detailed plan to pay it off.

Calculate the amount you owe on credit cards, personal loans, payday loans and store or gas cards and check the interest rates. The key to getting out of debt is creating a monthly budget to track your income and expenses. This helps you to better track your spending, live within your means and ensure that you do not accrue more debt. Calculate how much you need to pay monthly to ultimately achieve your goal of paying off the entire debt.

You may still have to pay off last year's debt before you can start saving for this year. Build on your existing spending and saving goals, and if you do not reach them this year, work toward accomplishing them next year. However, remember that if you have debt, it will take more work to pay it off and save for the upcoming year. This means suspending certain expenses and future purchases until you are debt-free.

We like to splurge on ourselves and our loved ones, but remember to spend within reason and live within your means. If you prefer to have extravagant holidays, be sure to spend and save accordingly throughout the year to achieve this. If your financial situation is strained or you are simply looking for a better way to approach the holidays in the future, be sure to create a plan to pay off the debt and avoid overspending to have a better financial situation in the future.

As a reminder, if you would like more information on financial resiliency, please reach out to your Living Resources Program:



1-844-207-LINK (5465)

GuidanceResources.com (Web ID: LivingME)



Financial Resilience Resource Guide

Tips for Weathering a Financial Emergency

Sometimes, despite the best-laid plans, a financial crisis can happen. Here are some steps to help you get through and recover from a financial emergency.

Creditors

A first step to take is getting in touch with your creditors to see if alternate payment arrangements are possible. It may be possible to skip a month's payment and add the payment to the back of the loan (such as with a car or mortgage payment).

It may also be possible that the creditor will accept partial payments until you can get caught up on the debt.

Depending on the economic climate, creditors may be more willing to field such requests and it cannot hurt to try.

Maintain a Budget

Budgeting is an important habit to maintain regardless of your current financial status. By budgeting available funds, you can make the best use of your resources.

Prioritize your most important financial obligations such as food, shelter and transportation first, and items such as credit card payments last.

You may also want to suspend any automatic bill payments so you can control the timing of payments until you are on better financial footing.

401(k) Options

An often overlooked resource is your 401(k) account. While borrowing or withdrawing from this type of account is not optimal, it may provide an important lifeline in case of an emergency.

A 401(k) loan is paid back through deductions from your paycheck. A withdrawal, however, will incur taxes and a 10 percent early withdrawal penalty. Even if you have an existing 401(k) loan, your plan may still allow for you to take a withdrawal in cases of extreme hardship.

Additional Help

Local charities may be of assistance and listings can easily be found online or in the telephone book.

If you belong to a church, you may be able to receive assistance directly from them. If your church is unable to help directly, they may also be a helpful resource in referring you to other active charities in your area.

Veterans should check with their branch of service. Ask about applying for emergency financial relief.

Finally, your county's human services department may also be an emergency financial resource to explore and can help you with understanding which types of federal and state aid you may be eligible to receive.

Resources

- Financial Literacy Education Commission: <http://mymoney.gov>
- Free annual credit report: www.annualcreditreport.com
- Benefits.gov: www.benefits.gov
- U.S. Department of Health and Human Services: www.hhs.gov
- The American Red Cross: www.redcross.org
- U.S. Department of Housing and Urban Development: www.hud.gov
- Administration for Children & Families: www.acf.hhs.gov

Stress and Money Matters

Concern over money sits at or near the top of the list of things that stress most of us out. Whether making the mortgage payment, planning for retirement or just covering the monthly bills, people worry constantly about their financial fitness. Even in families with two incomes, there never seems to be enough money or time.

The stress many of us feel about our finances may not be just in our heads. A wide range of anecdotal evidence connects money and health. Chiropractors report a correlation between back pain and financial problems, perhaps as the result of increased muscle tension. Psychologists cite arguments over money as a major factor in divorces.

It is natural to feel anxiety over money matters. A survey of more than 300 human-resource directors found that 32 percent of managers consider personal financial problems the most pressing overlooked workplace issue. With so many possibilities for spending and saving, having a budget and a clear savings and retirement strategy is a good way to reduce some of that stress.

Some companies try to help their employees with programs and seminars on managing money and debt, budgeting and retirement planning. Check if your employer offers such programs. If not, consider seeing a reputable financial planner. The cost of professional help likely will pay itself back, not only in reduced stress but also in improved saving habits. Developing a plan and making regular contributions to your savings plan is the best way to assure financial security.

Putting all your eggs in one basket naturally tends to increase risk and, therefore, worry. Company retirement-fund participants may not realize that a one-security fund offers no diversification and is a very high-risk investment. A diversified portfolio is the best insurance against fluctuations in the market.

With a little knowledge, some confidence in your plan and a commitment to taking positive steps, you can significantly reduce the stress you feel about money matters. Stressing over money will not help your situation and may even make it worse. There are many resources, such as books, financial professionals and your employee-assistance program to help you make informed financial decisions and reduce your stress.

Just as every journey begins with a single step, relieving your stress over money matters relies on following a well-developed plan.

Finances and Fighting: Arguing Over Money

Impulse purchases, shared banking accounts, differing views of what constitutes a sound budget: There is little doubt that money can create problems and arguments in relationships. In fact, money and how it is spent is one of the main reasons couples argue, and an estimated 90 percent of divorces are due, in part, to money issues.

What's the cure? Effective communication, flexibility and finding an agreeable budget can help to reduce arguments related to finances.

Money means different things to different people: Power, security, love and comfort are just a few. From these meanings come conflicting viewpoints. If someone sees money as power, their nature may be to spend it in an attempt to impress others, while someone who views money as security may tend to be more frugal.

It is these differences in opinion that can lead to arguments. Some may feel judged if their spending or saving habits are different from their partners' habits. Understanding and accepting the differences is the first step to resolving money-related arguments.

If you and your partner are having arguments over money issues and want to resolve those issues, keep the following in mind:

- Communicate about finances on a regular basis. Discuss money matters when neither person is upset; a calm conversation offers a better chance of resolving any issues.
- Keep a list of your financial priorities and what is valuable to you. Have your partner do the same.
- Listen to your partner's viewpoints, even if you do not agree with them.
- Consult a professional. This could be a financial consultant or a therapist who specializes in couples therapy. Outside input can be valuable.
- Keep your faith in your relationship. Money issues do not make you incompatible as a couple, you simply need to find the flexibility necessary for agreement.

Questions to Consider

Whether you are the frugal one or the spender, differing viewpoints of how money should be saved and spent can cause friction. The best way to address this issue is to discuss it. There may be valid reasons behind the save-or-spend actions: Perhaps your loved one grew up in a home without a steady income, and saving offers a sense of security. Or maybe your parents were the type to buy what they wanted, when they wanted; you grew up living that lifestyle and may not know of other ways to handle money. By having an open and honest discussion about the way each of you views money, you can get a better idea of how to create an area of mutual comfort. Try answering the following questions:

- What makes being frugal a priority? Does it offer security, are you saving for something in particular or is there some other reason? Why do you agree or disagree with this type of spending?
- What makes impulse purchases so attractive? Is it instant gratification, wanting to keep up with the neighbors or actual needs? Why do you agree or disagree with this type of spending?
- Is there a way each person can have an allowance? How much would it be and where would the funds come from? Consider two separate checking accounts created solely for fun money for each person.
- Can you compromise on how each person uses money? For instance, have the spender complete a waiting period before making big-ticket purchases and make the saver come up with ideas of fun things to do that may or may not cost money.
- Are there set rules you can both agree on? Maybe the spender is not allowed to sneak in products he or she bought, and the saver can not always make the family do cheap or free activities instead of ones that may be more gratifying yet cost a bit more.

Finding Financial Balance

When a couple has differing viewpoints on financial matters, developing financial habits that are acceptable to both parties is crucial. The goals of these habits will depend on the individuals. Keep the following in mind when developing financial habits you both can agree on:

- Create a budget. The goal is to be able to live a lifestyle that agrees with your wants and needs while still saving a portion of your income. List your debts and assets, track your daily spending for a month and consider any upcoming expenses you may have to allot for. Consult a financial professional for assistance.
- Together, decide what your financial goals are and write them down. Be sure to look at big-ticket items you want to purchase (a sports car or entertainment system), items you need to save for (a new roof or a plumbing upgrade) and the type of lifestyle you want to lead.
- Determine what your savings plan will be. Keep in mind that there are plenty of ways to invest money for savings; a certified financial planner can offer tailored insight based on your situation.
- Determine areas each of you have trouble controlling. Maybe you both enjoy eating out and will find any excuse to do so. Or, one person may have a weakness for buying items from television infomercials while the other enjoys buying high-end electronic gadgets. Determine ways to allow for some of these purchases while setting strict budgets.
- Agree to disagree some of the time. It is the rare couple who sees eye-to-eye on every purchase.
- If you are in financial trouble, either due to debt or limited income, both of you will need to drastically change your current financial habits. Consult a financial professional to discuss the best way to remedy the situation and get back on your feet.
- Do not spend what you do not have. Instead of trying to lead a lifestyle that matches the neighbors but is out of your league, consider what your finances will look like down the road. A big house does not bring happiness if financial stress is constant within that house.
- Keep in mind that charitable giving can be a part of your financial budget. Even a small percentage benefits charities and those individuals who need help.
- Consider hiring a tax preparer to help you get the most from your tax payments or refunds.

- Know where your important financial documents are, and keep each other up to date on any transactions. Communication is key when it comes to avoiding overdrawing a checking account, making big purchases and in case of emergencies.
- Designate who pays what bills. You can divide up the bills, but have one person responsible for the payment of one set of bills, and one person for another set. This reduces the chances of missed payments.

Compulsive Spending

Research shows that one in seven people are hooked on spending and buying merchandise they probably will never use. We all have a tendency to occasionally spend more than we should on things we do not need, but if you have a habit of regularly buying beyond your means, you may have a compulsive-behavior problem that can be treated. Do not be afraid to seek help before you jeopardize your relationships and find yourself in serious debt.

Understanding the Problem

We tend to call people who continually overspend “shopaholics” or “credit card addicts.” However, compulsive shopping is not the same as alcoholism or drug addiction; it does not involve any degree of physical dependence or stem from a biological chemical disorder. Instead, it is considered a behavioral problem.

Signs that you may have a compulsive spending problem include:

- Commonly buying items you do not need
- Routinely spending beyond what you can afford
- Routinely using one or more credit cards to pay for purchases and accumulating debt by continuing to not pay off the balance
- Regularly buying things to make you feel better about yourself

Ask yourself these questions to determine whether you may have a compulsive spending problem:

- Are your debts making your home life unhappy?
- Does the pressure of your debts distract you from your work and daily routine?
- Are your debts affecting your reputation?
- Do your debts cause you to think less of yourself?
- Have you ever given false information in order to obtain credit?
- Have you ever made unrealistic promises to your creditors?
- Does the pressure of your debts make you careless with the welfare of your family?
- Do you ever fear that your employer, family or friends will learn the extent of your total indebtedness?
- When faced with a difficult financial situation, do you feel inordinate relief over the prospect of borrowing?
- Does the pressure of your debts cause you to have difficulty sleeping?
- Has the pressure of your debts ever caused you to use alcohol or drugs?
- Have you ever borrowed money without giving adequate consideration to the rate of interest you are required to pay?
- Do you usually expect a negative response when you are subject to a credit investigation?
- Have you ever developed a strict regimen for paying off your debts only to break it under pressure?
- Do you justify your debts by telling yourself that you are superior to other people, and when you get your break you will be out of debt overnight?

If you answered yes to eight or more of these questions, you may have a compulsive-spending problem.

Getting Help

Like a problem gambler, a compulsive spender must accept that he or she has a problem and be willing to make a change for treatment to be successful. Most important, he or she must try to abstain from overspending at any time in the future. However, sometimes willpower is not enough to overcome a compulsive spending problem. If you cannot seem to break the habit yourself, seek professional help. You may be referred to a therapist who can tailor a treatment program to suit your needs.

Treatment may include:

- Individual and group therapy
- Family counseling
- Support groups
- Financial counseling (debt-management and budget-planning services)

Controlling Your Spending Behavior

- Create a budget and savings plan. Set savings goals that will get you enthusiastic about putting money aside instead of spending it.
- Put restraints on your money. Avoid carrying your checkbook and credit, debit and ATM cards with you when you go out. Carry only enough money for routine expenses and emergency purposes.
- Stay away from tempting environments. Try to avoid stores and areas where you have a tendency to buy things compulsively. Ask friends to accompany you when you shop; request they discourage you from overspending or buying things on a whim. If you are vulnerable to home-shopping television channels, mail order catalogs and Internet shopping, avoid them.
- Ask yourself questions before you buy an item. Do you need it? Why now? Can you find the product for less? How much use will you realistically get out of the product?
- Sleep on it. Try to resist the urge to buy the impulse items. Shop around for prices, and, if you can, wait a day before buying to give yourself adequate time to think about the practicality of the purchase.
- Do not let a compulsive-spending problem ruin your life. Take control by seeking professional help and avoiding situations and environments where you may have a desire to overspend.

Taking a Loan or Distribution From a Qualified Retirement Plan

A retirement plan is considered to be a qualified plan if it meets certain requirements set by the Internal Revenue Service and the Employee Retirement Income Security Act of 1974 (ERISA). Qualified plans are subject to favorable tax rules, such as pre-tax contributions.

Examples of qualified plans include 401(k) plans, 403(b) plans, 457 plans and pensions. Most qualified plans, other than pensions, allow loans for any reason, and many also offer early distributions.

If you have run into a tight spot, you may have considered borrowing or withdrawing money from your qualified plan to help you past the trouble. Read more to help you decide if this is the right option for you.

Borrowing From a Qualified Plan

The Internal Revenue Code governing qualified plans allows participants to request loans, but individual plan sponsors can be more restrictive with loan options and are not required to offer them at all. Most employers limit plan participants to one or two loans at a time. Loans are available for a maximum term of five years, or in the case of a first-time homebuyer, for a maximum of 10 years.

Vesting refers to how much of the funds in the qualified plan belong to the participant. Participants are fully and immediately vested in all contributions they make to the plan, while employer-matching contributions generally require a period of years to become fully vested. For instance, if John starts a new job and contributes \$3,000 to his 401(k) plan, and his employer matches with a \$1,500 contribution during his first year and offers a graded vesting schedule option, John will “own” the \$3,000 he contributed. However, if John were to leave the company after one year, he would forfeit the employer match. In year two, John would keep 20 percent of the employer contribution; in year three, he would keep 40 percent, and so on until he is fully vested in year six.

Loans can be taken for the entire vested account balance for balances of \$10,000 or less. For vested account balances between \$10,000 and \$20,000, the maximum loan amount is \$10,000. For vested account balances greater than \$20,000, the maximum loan is half of the vested balance up to \$50,000, minus any outstanding loan amounts. For example, if the vested account balance is \$100,000 and there is a current loan with a \$20,000 outstanding balance, the maximum that may be borrowed with a new loan is \$30,000.

Loans must be repaid at a “reasonable” rate of interest. Repayment is handled by payroll deduction over the term of the loan and is made directly to the plan participant’s account. Loans may also be paid early with a single lump sum payment. In these cases, a cashier’s check is sent to the plan administrator to cover the remaining balance, and payroll deductions are stopped. If a borrower fails to repay the debt, the outstanding loan balance will then be treated as a distribution for tax purposes.

Taking a Distribution

Distributions are withdrawals from qualified plans that do not have to be repaid. All distributions are subject to tax as ordinary income at the participant’s highest marginal tax rate. Some distributions are also subject to a 10 percent penalty on the amount distributed.

There are three types of distributions that are available from qualified plans:

- **Qualified distributions:** These are distributions that meet the requirements of section 72(t) of the Internal Revenue Code. There is no penalty attached to these distributions.
- **Hardship distributions:** These are available to cover medical expenses, to keep from being evicted, to stop a foreclosure, to cover tuition expenses and to pay tax liability arising from the distribution. In most cases, the participant is unable to make contributions to the account for a period of one year after a hardship distribution. Plan sponsors are required to withhold 20 percent of any requested distribution to cover the participant’s tax liability. An additional 10 percent penalty also applies to hardship distributions, although the employer is not required to withhold this amount. Employees taking a hardship distribution often find themselves owing additional taxes at the end of the year due to the penalty.
- **Deemed distributions:** These are distributions arising from the failure to repay a qualified plan loan. This can happen for a number of reasons, but most often, this occurs when an employee has an outstanding loan and is either laid off or leaves the employer for another company. If the loan is not repaid before the termination date, the outstanding balance is deemed a distribution and is subject to both ordinary tax and the 10 percent penalty.

Contact us anytime for confidential assistance.

Tips for Saving Money

Knowing how to secure your financial well-being is one of the most important lessons in life. Here are some basic tips for saving and investing.

Understand Your Financial Goals

What do you want to save and invest for?

- A home
- Your children
- A car
- Caring for parents
- Education
- Medical expenses
- Retirement
- Emergencies

Make your list of goals. List your most important goals first. Decide how many years you have to meet each goal, because when you save or invest you will need to find a savings or investment option that fits your time frame for meeting each goal.

Know Your True Financial Situation

Take an honest look at your finances by creating a net worth statement. Take a piece of blank paper. On one side of the page, list what you own. These are your assets. On the other side, list what you owe other people. These are your liabilities or debts.

Subtract your liabilities from your assets. If your assets are larger than your liabilities, you have a positive net worth. If your liabilities are greater than your assets, you have a negative net worth.

Update your net worth statement every year to keep track of how you are doing. If you have a negative net worth, make a plan to develop a positive net worth.

Be Careful With Credit

Do not use a credit card unless your debt is manageable and you know you will have the money to pay the bill when it arrives.

If you know you will not be able to pay your balance in full, try to figure out how much you can pay each month and how long it will take to pay the balance in full. If you have unpaid balances on several credit cards, you should first pay down the card that charges the highest rate. Pay as much as you can toward that debt each month until your balance is once again zero, while still paying the minimum on your other cards.

Pay Yourself First

Many people get into the habit of saving and investing by following this advice: Always pay yourself first. People find it easier to pay themselves first if they allow their bank to automatically remove money from their wage and deposit it into a savings or investment account.

Take advantage of any employer-sponsored retirement plans available to you. These plans will reduce the taxes you are paying.

Small Savings Add Up

With compound interest, you earn interest on the money you save and on the interest that money earns. Over time, even a small amount saved can add up to big money. If you are willing to watch what you spend and look for little ways to save on a regular schedule, you can make money grow.

If you buy on impulse, make a rule that you will always wait 24 hours to buy anything. You may lose your desire to buy it after a day. And try emptying your pockets and wallet of spare change at the end of each day.

Getting Out of Debt

Getting out of debt can be a long, difficult task. The first step is to get your finances organized.

Make a Plan

Start by developing a budget. This means creating a solid plan that allows you to cover expenses, pay down your debt and save for your future.

To start, evaluate how much money you are earning and how much you are spending. Identify your monthly income and make a list of your fixed expenses, such as your mortgage or rent and car payments. Then write down your variable expenses, such as groceries and entertainment.

The next step is to prioritize your expenses. The goal is to make sure you are living within your means. Identify essential expenses, which need to be taken care of first. They include housing, utilities, groceries and transportation. Then allocate funds for savings and debt payments. After that is done, you can see how much money is left over for discretionary spending, such as on cable, cellphone plans, entertainment, restaurants, personal care, hobbies and gym memberships.

Compare your recent spending with your new budget plan to identify areas of overspending and adjust that spending accordingly.

Start an Emergency Fund

Saving money might sound counterintuitive when you have outstanding debt, but having emergency funds is essential and will make paying down your debt easier. Such funds are an insurance policy for the unexpected, such as car repairs or medical issues, and allow you to focus on getting back on track instead of panicking over the unpredictable. Financial experts recommend that you keep three to six months' worth of expenses in your emergency account.

Contact Creditors

Communicate with your creditors before you fall behind on payments. Creditors are easier to work with when you warn them about your situation before a problem arises. Do not ignore phone calls or correspondence from them. Instead, attempt to work out a modified payment plan or similar options.

The last thing you want is for your account to be turned over to a debt-collection agency. That can lower your credit score and inhibit your ability to borrow in the future. It also can result in legal action against you. The better the relationship you build with your lenders, the more likely they are to work with you if you fall into financial hardship.

Know Your Credit Score

Your credit score represents your reputation as a borrower. A good score is considered 730 or above. Lenders use this score to determine the risk of lending you money or allowing you to make purchases on credit. Generally speaking, a strong credit score equates to more financing options and lower interest rates. The ability to consolidate debt, transfer balances and refinance, as well as your borrowing power, is based on your creditworthiness. If you have good credit, you will have more options to attempt to get out of debt. If you have bad credit, your options may be much more limited.

What to Pay Off First

A lot of variables are involved in figuring out which debt to tackle first. Generally, you want to pay off the debt that is costing you the most first. Consider the following information to help you determine this:

- Payday loans/high interest loans: Typically, these loans are short term and carry extremely high interest rates and severe penalties for missed payments. On average, the annual percentage rate starts at 391%. If you have any of these loans, pay them off first.
- Credit cards or title loans: These debts also can carry high interest rates, and depending on the balances, can take a hefty chunk out of your monthly budget. Make paying off your credit card balances and other high-interest loans a priority. This way, you can dedicate more money toward tackling longer-term debt.

- Car loans: If you are unable to afford your car, you might need to sell it or to trade it in for something fully paid off. Car loans are collateralized, so the car can be repossessed if you do not make payments. This damages your credit score, and even though the car is no longer in your possession, you remain liable for the money you borrowed.
- Student loans: Pay at least the minimum on your student loans each month. If you are unable to, reach out to your lender and try to negotiate a payment arrangement, such as forbearance or deferment. When you are ready to make additional payments on your student loans, start with the highest interest rate first. Keep in mind that paid interest on student loans is tax deductible up to \$2,500 per year.
- Mortgage/equity loans: These loans should be paid off last, provided you are making your monthly payments. They typically have the largest balances and tend to carry a lower fixed rate. You can make consistent payments toward these large debts as a long-term strategy and use additional disposable income for debts, savings or other financial goals. Interest on your mortgage also may be tax deductible.

Getting out of debt takes dedication and discipline. It is important to figure out your financial priorities and to start on a plan to being debt free. If you are struggling to create a plan, reach out to a professional credit counseling service.

Tips

- Spend less than you earn. This will allow you to save money, avoid debt and achieve your financial goals.
- Do not use credit cards unless you can pay off the balance each month. Using them to get you to the next paycheck only puts you further into debt.
- Use cash. It is more difficult psychologically to make purchases in cash than with a credit or debit card.
- Get your family involved in budgeting decisions and make sure everyone is on the same page. Support from your loved ones can really make a difference.
- Stay positive and praise your accomplishments.
- Find tools and assistance that work for you. Each individual has a unique connection to finances and not every option works for everyone.
- Be patient. Getting out of debt is a slow, difficult process.
- Leave yourself some room. You do not want to take drastic measures unless absolutely necessary. Completely changing your lifestyle is difficult, so reducing expenses might be more effective than eliminating them all together.
- Consider your long-term goals and financial future. Think about where you want to be five or 10 years from now and focus on that.
- Educate yourself about finances. If you know more, you can make better decisions for yourself and your family.
- Try to pay more than the minimum on loans. This way, you are chipping away at the principle.

Think about every purchase you make, whether it is a cup of coffee or a television. Be aware of where your money is going.

Resources

- Federal Trade Commission: www.consumer.ftc.gov
- MyMoney.gov: www.mymoney.gov
- How Stuff Works—Money: www.money.howstuffworks.com
- Financial Mentor—Budget Calculator: www.financialmentor.com/calculator/budget-calculator
- Spending Guidelines Worksheet: www.rightathomeanswers.org/files/rah/1/file/ExpenseGuidelines.pdf

Managing Credit Card Debt

Millions of consumers are plagued with credit card debt. Unfortunately, there are no quick solutions, and certain steps must be taken to pay off the debt. Because of the variety of credit cards, including traditional, premium, retail, gas and secured, each type has a unique set of terms and conditions associated with it that you need to understand.

Bad habits can hurt you when dealing with credit card debt. These habits include:

- Carrying balances from month to month
- Paying only the minimum payment
- Paying late
- Exceeding the credit line
- Taking cash advances on credit cards.

All of these habits are very costly and can quickly grow your debt instead of reducing it.

Getting Out of Debt as a Priority

Make getting out of debt a priority. Generally, this means paying on time and making more than the minimum payments on all your credit cars. Sometimes, however, paying the minimum on some credit cards can work to your advantage if you are paying significantly higher interest rates on other cards. Keep in mind that paying only minimums, even on small balances, can extend the repayment period to years and cost a great deal in interest.

Consider the following simplified example of credit card interest:

You have a \$1,000 balance on your credit card at an 18 percent interest rate. Your minimum payment is 3 percent of that balance, which is \$30 per month. Over the course of the year, you will pay \$30 per month for 12 months, which equals \$360 toward your outstanding debt. However, over the year you will pay 18 percent interest, which on \$1,000 amounts to \$180. So, in reality, you only paid off \$180 (\$360 minus \$180) from your outstanding debt, leaving your outstanding balance at \$820 at the end of the year. At this rate, it will take you approximately 92 months, or just over 7.6 years, to pay off the original balance. In that time, you will pay around \$700 in interest.*

*This simplified calculation does not include compound interest for the 18% interest rate.

Negotiate a Lower Interest Rate

Reducing your interest rate is the quickest way to save on your credit card bills. Even a 1 percent reduction could save you hundreds of dollars and significantly reduce the amount of time it takes you to pay down your debt.

Call your creditors and make a request to lower the rate. It is not guaranteed, but it does not hurt to try.

Stop Using Your Credit Cards

You do not have to close out the credit line, but stop using the available credit. You will not be successful in paying down your debt if you continue to spend on your credit cards while trying to pay them off. Store your credit cards in a place where you cannot easily access them. Plan to use cash or debit cards whenever possible. Only consider using credit cards in a dire emergency.

Create and Stick to a Budget

Be realistic about what you can afford. Cutting back on certain expenses and potentially eliminating others can go a long way in helping you pay off your debt quicker. Give yourself some breathing room: It is hard to change your lifestyle dramatically and stick to a debt-repayment plan, but making little adjustments over time can add up to large savings that can keep you on track.

Pick a Payoff Strategy

There are some proven and practical debt-reduction techniques that can assist you in paying down debt. You should choose the method that is right for you based on how you connect with your finances and your debt. For mathematical and analytical individuals who are looking for the most effective way to approach their debt, the avalanche method might work best. Individuals who are not as financially savvy and prefer psychological victories should consider the snowball method.

The Avalanche Method

The avalanche method refers to paying off debt with the highest interest rate first. This method requires a lot of will and discipline, but it is the most financially efficient way to pay down your debt. Using this method, you will save the most on interest and will pay off your debt the quickest.

To begin, you should list all of your credit cards in order of the highest to lowest interest rates. Focus on paying as much as you can on the card with the highest interest rate, regardless of the balance. Pay minimum payments on all the other cards. The key here is to pay more than the minimum payment on the debt you are working to pay off first.

When you are completely done with the first card, you will use the debt payment that you paid for it toward the card with the next highest interest rate. This is in addition to the minimum payments you were already making. As you pay off more debt, you add more money to your monthly payments. Continue this method until all debt is paid off.

Consider the following example:

Credit Card	Balance	Interest Rate	Minimum Payment (2%)	Payments
Store Card	\$3,000.00	21%	\$60.00	\$200.00
Card C	\$2,000.00	16%	\$40.00	\$40.00
Card A	\$4,000.00	12%	\$80.00	\$80.00
Card B	\$5,000.00	8%	\$100.00	\$100.00

Once the first card has been paid off, carry over the monthly payment to the next card:

Credit Card	Balance	Interest Rate	Minimum Payment (2%)	Payments
Store Card	\$3,000.00	21%	\$60.00	\$200.00
Card C	\$2,000.00	16%	\$40.00	\$240.00
Card A	\$4,000.00	12%	\$80.00	\$80.00
Card B	\$5,000.00	8%	\$100.00	\$100.00

The Snowball Method

The snowball method refers to paying the smallest balance first. This method helps build confidence with small victories. List all of your credit card debt in order of balance: smallest to largest. You will start by paying off the smallest balance first while paying the minimum payments on all other credit card debts.

Once you pay off the smallest balance debt, move on to the next one. However, roll the payment you would spend paying the first debt and apply it to the second debt's payment. This creates the snowball. As you pay off more debt, you add more money to your monthly payment of the next debt.

Paying off a debt is a great psychological relief and helps you build confidence. These accomplishments make it easier to approach and attack your debt-reduction plan.

Consider the following example:

Credit Card	Balance	Interest Rate	Minimum Payment (2%)	Payments
Card C	\$2,000.00	16%	\$40.00	\$140.00
Store Card	\$3,000.00	21%	\$60.00	\$60.00
Card A	\$4,000.00	12%	\$80.00	\$80.00
Card B	\$5,000.00	8%	\$100.00	\$100.00

Once the first card has been paid off, carry over the monthly payment to the next card:

Credit Card	Balance	Interest Rate	Minimum Payment (2%)	Payments
Card C	\$2,000.00	16%	\$40.00	\$140.00
Store Card	\$3,000.00	21%	\$60.00	\$200.00
Card A	\$4,000.00	12%	\$80.00	\$80.00
Card B	\$5,000.00	8%	\$100.00	\$100.00

As you continue to pay off the cards, the monthly payment will continue to grow:

Credit Card	Balance	Interest Rate	Minimum Payment (2%)	Payments
Card C	\$2,000.00	16%	\$40.00	\$140.00
Store Card	\$3,000.00	21%	\$60.00	\$200.00
Card A	\$4,000.00	12%	\$80.00	\$280.00
Card B	\$5,000.00	8%	\$100.00	\$100.00

You can use this online calculator to figure out how much you will pay with either method: <http://unbury.us/>.

Tips for Reducing Debt

- Stop using your credit cards, but do not close them. Closing the credit cards will reduce your credit limit and can negatively affect your credit score.
- Track all of your expenses. Make sure you know where your money is going and identify any cash leakages.
- Think about every dollar you spend. Getting out of debt requires a lot of discipline. Make sure your priorities are set. Try a cash budget. Psychologically, it is much harder to part with cash versus swiping a card to make a purchase.
- Eliminate unnecessary expenses. Remind yourself that this will not be forever, but just until your debt is under control. Cable, restaurants and gym memberships are examples of expenses that can strain your budget. These can be cut for a certain period of time until the debt is paid off.
- Consider getting rid of assets that require payments every month, like a car, luxury items and other items that can be forgone until your financial situation improves.

Resources

- Consumer Financial Protection Bureau: www.consumerfinance.gov/credit-cards/
- Federal Trade Commission: www.consumer.ftc.gov/articles/0150-coping-debt
- USA.gov: www.usa.gov/debt
- MyMoney.gov: www.mymoney.gov

Contact us anytime for confidential assistance.

Understanding Debt

Debt is a problem for a large percentage of the U.S. population. With our evolution into a credit-based economy, making large purchases with cash is outdated, if not impossible. Few people are able to buy a home or car or pay for an education without borrowing money. That means taking on debt.

Not all debt is bad. We can accumulate too much too quickly, however, if we do not use credit wisely. Long-term financing and credit cards give us the immediate gratification of a purchase while putting off payment, often without thought to the costs associated with taking on debt. Rates on consumer debt generally range from 8 to 23 percent, while a typical minimum payment is set at 2 or 3 percent of outstanding balances. That means making a minimum payment on this debt results in the balance increasing, not decreasing.

No one wants to be in debt. The problem is that most of us don't know how to avoid it or where to start when we need to get out of it. The hard truth is that certain circumstances and actions can easily put us into debt, but it takes discipline, commitment, sacrifice, smart decisions and hard work to get out of it.

Good Debt vs. Bad Debt

Good debt builds wealth. It is an investment that will grow over time in value or benefit. College educations and mortgages are examples of good debt because the related assets increase in value over time or provide the means to generate higher long-term income. In addition, these debts typically carry lower interest rates and are sometimes tax deductible.

Bad debt is debt that takes away wealth. These are purchases that do not generate long-term income and quickly lose their value. Credit card debt, personal loans, payday loans and cash advances often fall into this category. Consumers should avoid this type of debt as much as possible because of the high interest rates. If such debt is allowed to accumulate, small purchases made now cost significantly more in the long run.

Living with Debt

Living with debt can cause persistent stress, taking a toll on health and relationships. From a financial standpoint, debt destroys monthly cash flow and erodes financial stability. When we struggle with debt, there is less money left over for improving our lives, creating long-term wealth and purchasing the things that are important to us. Conversely, greater cash flow means a greater difference between income and expenses. The wider this difference is, the more money we have to spend on discretionary purchases, such as entertainment, vacations or electronics, and the more satisfied we are with our quality of life.

How Debt Happens

There are numerous reasons debt accumulates. It can be the result of a medical expense, unemployment, living outside of our means, or just poor money management.

The key is to address the issues that put you into debt in the first place and then use the resulting savings to eliminate debt. It is human nature to be set in our ways. Often, it takes a powerful event or a lot of determination to change those habits.

Getting Out of Debt

The first step to breaking the cycle is to realistically look at our finances and to acknowledge the problem to its full extent. It also is essential to know how much money is owed, who the lender is, the terms, the interest rates and any other details regarding outstanding liabilities. Only then can we start making a detailed, tactical plan to eliminate it.

Resources

- Federal Trade Commission: www.consumer.ftc.gov/articles/0150-coping-debt
- USA.gov: www.usa.gov/debt
- MyMoney.gov: www.mymoney.gov

Payday Loans

Payday loans can be a quick fix in a time of financial need, but can turn into a large debt if they are not fully understood. Use the following information to learn about what a payday loan is, who uses them and how you can use one without racking up debt.

How Payday Loans Work

Payday loans are small loans, typically \$200 to \$500, offered for very short periods of time, usually two weeks. They come in many forms and several names. "Payday Loan," "Cash Advance" and "Post-dated Check Loans" are all monikers these loans carry.

A payday loan typically works something like this: an individual fills out an application, provides the lender a copy of his or her most recent pay stub, a copy of a bank statement, proof of residency, and a signed check for \$25 per \$100 more than the amount borrowed. For example, someone taking a \$200 payday loan would give the lender a \$250 check.

The loans generally last two weeks. After this period, the check is cashed and the loan is paid in full. Most loans also allow the borrower to extend the term of the loan for two weeks for an additional \$25 per \$100 borrowed. Most lenders allow an unlimited number of extensions so long as the borrower can cover the fees.

Payday Loan Customers

The typical payday loan customer is someone who has little in the way of financial resources or is desperate for funds. Often people who use payday loans are suffering the effects of losing a job, have extensive credit-card debt, a sudden or prolonged illness, or are just unable to meet their income requirements under their current spending plan. Payday loans are almost always the choice of last resort.

The Cost

Payday loans are probably the most expensive way to legally borrow money. Though lenders are required to inform borrowers of both the amount to be repaid and the annual percentage rate (APR) on the loan, few ensure that borrowers understand the rates they will be charged. Most borrowers concentrate on the weekly finance charge and lenders often gloss over the APR as an "administrative" figure.

In the example above, a \$200 loan with no extension, the finance charge for the two-week loan is \$50. The APR, the annualized cost of borrowing, is much higher. It comes in at an unbelievable 650 percent. For a \$200 loan that is extended for one year, this translates into a total cost of \$1,300.

What to Do if You Have a Payday Loan

For someone already using a payday loan, there are often few choices to get out from under the crushing debt. The borrower usually cannot spare an extra \$200 to close out the loan and still meet his or her other financial obligations and so is often stuck. Maintaining the status quo is not an option, due to the high fees. So, what can be done to stop using payday loans?

Tightening the budget is always the first step. For instance, if a person has a \$200 payday loan and can cut spending by \$50 a month, he or she should be able to retire the obligation in about four months.

Loans from family, friends or qualified retirement plans such as a 401(k) or 403(b), if properly structured, can be used to retire payday loans. If these are options, the borrower should ensure that the repayment schedule is workable. The worst thing that could happen is that one takes out a 401(k) loan and sets up payments that are too high, causing the borrower to need another payday loan to meet expenses.

Hardship withdrawals from qualified retirement plans or taxable withdrawals from IRAs may be used to retire the debt. In both cases taxes and penalties may apply, requiring careful analysis of the tax consequences versus the cost of carrying the debt. A taxable distribution is often less expensive than continuing to extend the payday loan.

For homeowners with credit that is not too badly damaged, a home-equity loan or line of credit may provide funds to pay off a payday loan. The borrower must be very careful since he or she is putting his or her home on the line if he or she defaults on the loan.

Finally, if the debt is just too much to be retired, bankruptcy may be the only option. Because bankruptcy will adversely affect an individual's ability to obtain loans or credit for a number of years, it also should be considered only as a last resort.

Key to Better Sleep? A Sound Financial Plan

Concern over money sits at the top of the list of things that stress most of us out. Whether making the mortgage payment, planning for retirement or just covering the monthly bills, people worry constantly about their financial fitness. Even in families with two incomes, there never seems to be enough money or time.

Unfortunately, the stress many of us feel about our finances may not be just in our heads. A wide range of anecdotal evidence connects money and health. Chiropractors report a correlation between back pain and financial problems, perhaps as the result of increased muscle tension. Psychologists cite arguments over money as a major factor in divorces. Meanwhile, a survey of more than 300 human resources directors found that 32 percent of managers consider personal financial problems the most pressing overlooked workplace issue.

While you may not be able to control the economy, or the ups and downs of the stock market, there are ways to boost your own financial security. As with every journey, relieving your stress over money matters relies on taking a first, small step in a well-developed plan. Here's what you can do:

- **Save as much as you can.** Rethink your priorities and only buy what you really need.
- **Build an emergency fund.** Aim for least three months' income in liquid savings or a money market account.
- **Make a budget.** Get a realistic picture of your income and see where you can trim expenses.
- **Think long-term.** It's never too early to plan for retirement or college expenses. The sooner you start, the more time your money will have to grow.
- **Choose cash over credit.** Only charge what you can afford to pay for in full when the bill comes due. Avoid high interest charges. Don't take on new debt.
- **Save for Retirement.** Take advantage of company-sponsored retirement plans and employee matching programs, if available. Contributions are often tax-deductible.
- **Make a will.** All adults should have one, especially if you have dependents.
- **Contact a professional.** Whether through your Employee Assistance Program or through an independent firm, speak with a financial professional who can put you on the path to prosperity.

Tips for Weathering a Financial Emergency

Sometimes, despite the best-laid plans, a financial crisis can happen. Here are some steps to help you get through and recover from a financial emergency:

Creditors

A first step to take is getting in touch with your creditors to see if alternate payment arrangements are possible. It may be possible to skip a month's payment and add the payment to the back of the loan (such as with a car or mortgage payment). It may also be possible that the creditor will accept partial payments until you can get caught up on the debt.

Budgeting

Prioritize your most important financial obligations such as food, shelter and transportation first, and items such as credit card payments last. You may also want to suspend any automatic bill payments so that you can control the timing of payments until you are in a better financial situation.

Retirement Funds

An often overlooked resource is your employer-sponsored retirement funds. While borrowing or withdrawing from this type of account is not optimal, it may provide an important lifeline in case of an emergency. Make sure you understand any tax consequences involved.

Additional Help

Local charities may be of assistance and listings can be found easily online or in the telephone book. If you belong to a church, you may be able to receive assistance directly from them. If your church is unable to help directly, they may also be a helpful resource in referring you to other active charities in your area. Your local human services department may also be an emergency financial resource to explore and can help you with understanding which types of aid you may be eligible to receive.



Take Charge of Your Financial Well-being

Achieving and maintaining financial fitness is an important aspect of overall well-being. Whether making the mortgage payment, planning for retirement or just covering the monthly bills, it's common for money to be a source of stress.

While you may not be able to control the economy, or the ups and downs of the stock market, there are steps you can take to boost your own financial security.

- **Save as much as you can.** Rethink your priorities and only buy what you really need.
- **Build an emergency fund.** Aim for least three months' income in a liquid savings or money market account.
- **Make a budget.** Get a realistic picture of your income and see where you can trim expenses.
- **Think long-term.** It's never too early to plan for retirement or college expenses. The sooner you start, the more time your money will have to grow.
- **Choose cash over credit.** Only charge what you can afford to pay for in full when the bill comes due. Avoid high interest charges. Don't take on new debt.
- **Contact your Employee Assistance Program.** The resources, support and information are free, confidential and available whenever you and your household members need assistance.

Contact us anytime for confidential assistance.



Financial Wellness Checklist

We all need a plan to ensure our finances are in order. The following tips can help you get started with yours:

- **Save as much as you can.** Rethink your priorities and only buy what you really need.
- **Build an emergency fund.** Aim for least three months' income in a liquid savings or money market account.
- **Make a budget.** Get a realistic picture of your income and see where you can trim expenses.
- **Think long-term.** It's never too early to plan for retirement or college expenses. The sooner you start, the more time your money will have to grow.
- **Choose cash over credit.** Only charge what you can afford to pay for in full when the bill comes due. Avoid high interest charges. Don't take on new debt.
- **Get insured.** The best way to protect your family should something happen to you is with insurance. Do your homework by shopping around and comparing policies.
- **Contact your Employee Assistance Program.** The resources, support and information are free, confidential and available whenever you and your household members need assistance.

Contact us anytime for confidential assistance.

SUPPORTING DEPENDENTS





Child Care Resources

As a State of Maine employee you have access to a number of child care resources. You and your dependents have access to the **FamilySource**[®] program through your Living Resources Program. You also have access to a **Child Care Search** tool that helps in searching for a daycare center or homecare convenient for you.

FamilySource[®]

Their knowledgeable specialists create customized solutions that help address a wide range of issues such as child or elder care, adoption, home repair, education and housing needs that could potentially affect an employee's performance. Their dedicated staff is passionate about assisting an employee in finding high-quality care, referrals and information, giving them peace of mind and reducing the need for conducting their own research during work hours.



This service features:

- Highly trained and experienced Resource Specialists to assess each situation
- Prescreened referrals for child and elder care services
- Culturally appropriate, personalized information, referrals and care recommendation packages
- Assistance around the world
- Extensive, in-depth online content including video, audio, articles and recommended books

Living Resources Child Care Search

The Child Care Search Tool can be accessed by clicking [here](#).

Financial Assistance Programs

If you're not sure whether you can afford quality child care, there are a number of programs available to you through the federal government. A list of resources that may be able to help you pay for or find lower cost child care options can be found [here](#) at the childcare.gov website.

As a reminder, if you would like more information about the Work-Life Services available to you, please reach out to your Living Resources Program:



1-844-207-LINK (5465)

GuidanceResources.com (Web ID: LivingME)

Source: All information contained in this handout has been provided directly by your Living Resources Program.

Caregiver Fatigue

Providing care for an elderly or ill relative is a full-time job in itself, and can become especially difficult if the caregiver is also balancing work and family responsibilities. Too often, caregivers place so much focus on their caregiving duties that they experience feelings of stress, hopelessness and helplessness. Caregivers who are suffering from burnout often feel they have no time to take care of themselves or feel guilty if they take time away from their caregiving role.

Signs of Burnout

The following are some of the most common signs of caregiver burnout:

- Denial about the individual's condition
- Anger toward the individual or other family members
- Social withdrawal
- Anxiety about the individual's future care needs and your ability to meet those needs
- Depression
- Exhaustion or sleeplessness
- Loss of focus at work or while providing care
- General feelings of being overwhelmed
- Irritability or mood swings
- Health problems, either physical or mental



Tips to Help Avoid Burnout

Use the following tips provided by the Alzheimer's Association to help manage your caregiving responsibilities while maintaining your own health and well-being:

- **Know what resources are available:** For your own well-being and that of the person you are caring for, become familiar with care resources in your community.
- **Become an educated caregiver:** Research the demands that may arise in order to better prepare to cope with future changes.
- **Get help:** The support of family and friends can be an enormous help if you are not afraid to ask. If you have difficulty asking for assistance, have someone close to you act as an advocate.
- **Take care of yourself:** Pay attention to yourself, especially your diet and exercise. Make sure to get plenty of sleep. Those close to you, including the individual you are caring for, want you to take care of yourself.
- **Manage your stress levels:** Note any changes in your body or in the way that you are feeling emotionally. Use relaxation techniques to help reduce stress and consult with your physician if necessary.
- **Accept changes as they occur:** A thorough investigation of available care options should make transitions easier, as will support and assistance from those around you.
- **Be realistic:** Since you cannot control the future, allow yourself to grieve for the losses you experience, but also remember to focus on the positive moments as they occur.
- **Give yourself credit, not guilt:** Occasionally you may lose patience. Always remember that you are only human and that you are doing the best you can, and do not forget to give yourself credit.

As a reminder, if you would like more information, or to speak with a mental health professional, please reach out to your Living Resources Program:



1-844-207-LINK (5465)

[GuidanceResources.com](https://www.guidanceresources.com) (Web ID: LivingME)

- **Remain calm.** Remember that children will react to both what you say and how you say it. They will pick up cues from the conversations you have with them and with others.
- **Reassure children that they are safe.** Let them know it is okay if they feel upset. Share with them how you deal with your own stress so that they can learn how to cope from you.
- **Make yourself available to listen and to talk.** Let children know they can come to you when they have questions.
- **Avoid language that might blame others and lead to stigma.**
- **Pay attention to what children see or hear on television, the radio, or online.** Consider reducing the amount of screen time focused on COVID-19. Too much information on one topic can lead to anxiety.
- **Provide information that is truthful and appropriate for the age and developmental level of the child.**
- **Teach children everyday actions to reduce the spread of germs.** Remind children to wash their hands frequently and stay away from people who are coughing, sneezing, or are sick. Also, remind them to cough or sneeze into a tissue or their elbow, then throw the tissue into the trash and wash their hands.
- **If school is open, discuss any new actions that may be taken at school to help protect children and staff.**

Facts about COVID-19 to discuss with children

Try to keep information simple and remind them that health and school officials are working hard to keep everyone safe and healthy.



“What is COVID-19?”

- COVID-19 is the short name for “coronavirus disease 2019.” It is a new virus. Scientists and doctors are still learning about it.
- Recently, this virus has made a lot of people sick. Scientists and doctors are trying to learn more so they can help people who get sick.
- Doctors and health experts are working hard to help people stay healthy.

“What can I do so that I don’t get COVID-19?”

- You can practice healthy habits at home, school, and play to help protect against the spread of COVID-19.

“What happens if you get sick with COVID-19?”

- COVID-19 can look different in different people. For many people, being sick with COVID-19 would be a little bit like having the flu. People can get a fever, cough, or have a hard time taking deep breaths. Most people who have gotten COVID-19 have not gotten very sick. Only a small group of people who get it have had more serious problems.
- If you do get sick, it doesn’t mean you have COVID-19. People can get sick from all kinds of germs. What’s important to remember is that if you do get sick, the adults at home will help get you any help that you need.

Checklist: Planning for Virtual or At-Home Learning

Setting up for Virtual or At-Home Learning

<i>Actions to take and points to consider</i>	<i>Notes</i>
Try to attend school activities and meetings. Schools may offer more of these virtually. These meetings can be a way to express any concerns you may have about the school's plans.	
Create a schedule with your child and make a commitment to stick with it. Structure and routine can greatly help your child from falling behind with assignments. Discuss your family's schedule and identify the best times for learning and instruction, as well as family-oriented physical activity, such as walks outside. A family calendar or other visuals could be useful for keeping track of deadlines and assignments.	
Try to find a space where you live that's free of distractions, noise, and clutter for learning and doing homework. This could be a quiet, well-lit place in your dining room or living room or a corner of your home that could fit a small table, if available.	
Identify opportunities for your child to connect with peers and be social—either virtually or in person, while maintaining physical distance.	

Planning for Virtual or At-Home Learning

<i>Actions to take and points to consider</i>	<i>Notes</i>
Find out if there will be regular and consistent opportunities during each day for staff and student check-ins and peer-to-peer learning.	
Find out if students have regular opportunities for live video instruction by teachers or if they will primarily be watching pre-recorded videos and receive accompanying assignments.	
Ask if the school will offer virtual or socially distanced physical activity. If not, identify ways to add physical activity to your child's daily routine.	
Ask your school what steps they are taking to help students adjust to being back in school and to the ways that COVID-19 may have disrupted their daily life. Supports may include school counseling and psychological services, social-emotional learning (SEL)-focused programs, and peer/social support groups.	



If your child participates in school meal programs, identify how your school district plans to make meals available to students who are learning virtually at home.	
If your child has an Individualized Education Program (IEP) or 504 Plan or receives other learning support (e.g., tutoring), ask your school how these services will continue during virtual at-home learning.	
If your child receives speech, occupational or physical therapy or other related services from the school, ask your school how these services will continue during virtual at-home learning.	
If your child receives mental health or behavioral services (e.g., social skills training, counseling), ask your school how these services will continue during virtual at-home learning.	
If you anticipate having technological barriers to learning from home, ask if your school or community can provide support or assistance for students without appropriate electronic devices for schoolwork (like a computer/ laptop or tablet).	
If your school offers a hybrid model, be familiar with your school's plan for how they will communicate with families when a positive case or exposure to someone with COVID-19 is identified and ensure student privacy is upheld.	

Mental Health & Social-Emotional Wellbeing Considerations

<i>Actions to take and points to consider</i>	<i>Notes</i>
Watch for and anticipate behavior changes in your child (e.g., excessive crying or irritation, excessive worry or sadness, unhealthy eating or sleeping habits, difficulty concentrating), which may be signs of your child struggling with stress and anxiety .	
Talk with your child about how school is going and about interactions with classmates and teachers. Find out how your child is feeling and communicate that what they may be feeling is normal.	
Ask your school about any plans to reduce potential stigma related to having or being suspected of having COVID-19.	
Ask your school about any plans to support school connectedness to ensure that students do not become socially isolated during extended periods of virtual/at-home learning.	
Check if your school has any systems in place to identify and provide mental health services to students in need support. If so, identify the point of contact for these services at your school.	<i>Name of school point person:</i> <i>Contact information:</i>

<p>Check if school has a plan to help students adjust to virtual/at-home learning and more broadly, to the ways COVID-19 may have disrupted their daily life. Supports may include school counseling and psychological services, social-emotional learning (SEL)-focused programs and curricula, and peer/social support groups.</p>	
<p>Identify opportunities for your child to be physically active during virtual/at-home learning.</p>	
<p>Check if your school will provide virtual/at-home training for students in mindfulness, incorporating SEL into classroom curriculum, or stress and coping supports for your child.</p>	
<p>You can be a role model for your child by practicing self-care:</p> <ul style="list-style-type: none"> ◦ Take breaks ◦ Get plenty of sleep ◦ Exercise ◦ Eat well ◦ Stay socially connected 	

Nine months. Many questions.

Future Moms can help —
any time, any day

Ever wish you had a go-to source for all of your questions about pregnancy? Now, you do. Future Moms is a program that can answer your questions, help you make good choices and follow your health care provider's plan of care. And it can help you have a safe delivery and a healthy child.

Sign up as soon as you know you're pregnant. Just call us toll free at **800-828-5891**. One of our registered nurses will help you get started. You'll get:

- A toll-free number so you can talk to a nurse coach 24/7, about your pregnancy. A nurse may also call you from time to time to see how you're doing.
- The Mayo Clinic Guide to a Healthy Pregnancy book that shows changes you can expect for you and your baby during the next nine months.
- A screening to check your health risk for depression or early delivery.
- Other useful tools to help you, your doctor and your Future Moms nurse keep track of your pregnancy and help you make healthier choices.
- Free phone calls with pharmacists, nutritionists and other specialists, if needed.
- A booklet with tips to help keep you and your new baby safe and well.
- Other helpful information on labor and delivery, including options and how to prepare.



It's easy to join

Sign up for Future Moms by calling us toll free
at **800-828-5891**. There's no extra cost to you.



Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. Copies of Colorado network access plans are available on request from member services or can be obtained by going to anthem.com/co/networkaccess. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc.



American Heart Association.

25 WAYS TO GET MOVING AT HOME



1

Run in place for 30 seconds



2

Dance party for 1 minute

3

Stand up and sit down 10 times



4

Read standing up

5

Hot lava!
Keep a balloon in the air without touching the ground (make it harder by only using heads or elbows)

6

Jumping jacks for 30 seconds

7

Do the hokey pokey

8

See how many squats you can do in 15 seconds

9

Stand up, touch your toes

10

Wall sits while reading



11

One-minute yoga

12

Stretch your hands high over your head



13

Arm circles forward for 30 seconds, arm circles backward for 30 seconds

16

Stand on one leg, put your hands up, put your hands out to the side

17

5 lunges on the right leg, 5 lunges on the left leg

14

10 frog jumps



15

Standing mountain climbers for 30 seconds

20

Practice spelling by doing a jumping jack for each letter

21

30-second plank

ABC

18

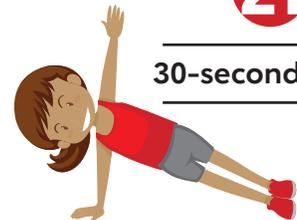
Practice spelling, do a squat for every vowel

19

Run in place for 30 seconds, check your heart rate

24

Ball toss spelling practice. Toss the ball and say a letter then toss the ball to someone else to say the next letter



25

High knees for 30 seconds

22

Practice math problems, do a jumping jack every time the answer is an even number

23

20 leg lifts

heart.org/KidsActivities

WORK LIFE BALANCE



Time Management Tips

Time management can be difficult under normal circumstances, but the Covid-19 pandemic has shifted the way many of us manage our personal and professional lives. Time management is a difficult skill to master, but there are things you can do, and changes you can make, to increase the amount of free time in your life. Here are some tips you can use to help make the most out of your personal time.

Prioritize

Different things are important to different people, and only you can decide what is most important to you. Make a list of ten things you want to do with your free time and then assign them each a number, with one being assigned to the most essential and ten going to the least significant. Focus on finding time for the most important things, and do the less-important activities when more time becomes available.

Keep a Family Calendar

Use a monthly calendar to keep track of birthdays, medical appointments, children's sporting events and other activities. Post the calendar on the refrigerator door so you will see it every day. Being constantly reminded of future events makes you less likely to forget them. There will be fewer instances in your life when you find yourself in a panic over an event that slipped your mind.

Minimize Distractions

Interruptions are the last thing you want to experience when you are enjoying your free time. Limit the number of distractions and disruptions you experience by turning off your cell phone, beeper, the television and any other devices that are not serving to enhance your personal time.



Do Not Procrastinate

"Putting off until tomorrow what you can do today" may seem like a way to save time, but you are often making the job you have to do tomorrow larger and more time-consuming. For example, if you spill spaghetti sauce on your stove top you can clean it up right away in a matter of seconds. If you wait until the next day the sauce will have dried and it will take you five minutes of hard scrubbing to remove the mess. In cases like this acting sooner rather than later saves time in the long run.

It is Alright to Say, "No"

If how you spend your free time is important and you already have plans to use it in a certain way, try your best to keep last-minute requests of others from imposing on you. Each day there are many demands made on our time and not enough hours to fit them all in. It is OK to turn down offers or requests that you know you can not fit into your schedule. "I am sorry, but I already have plans," is a simple phrase that will help keep your free time free.

As a reminder, if you would like more time management resources, please reach out to your Living Resources Program:



1-844-207-LINK (5465)

GuidanceResources.com (Web ID: LivingME)



Ergonomic Services

Did you know?

As a State of Maine employee, you have access to ergonomic services including:

- Ergonomic workstation request management
- Computer workstation ergonomic evaluations for prevention or injury
- Vehicle ergonomic evaluations
- Ergonomic review
- Overall ergonomic program consultation
- Job task analysis



For more information, please contact:

stateofmaineergonomics@mainegeneral.org

207-314-4524

Living Resources Online

A GuidanceResources® Online Innovation

Ergonomics in Your Home

Ergonomic principles are a set of injury-prevention tools for use at home. Why? Ergonomics uses posture and biomechanical principles as a way to alleviate stress, injury and fatigue on joints and muscles. Who could not use a few tips on how to avoid the aches and pains that come from improperly completing household chores and tasks? Use the following information to learn more about ergonomics.

- [Ergonomics](#)
- [Risky Activities](#)
- [Using Ergonomics When Doing Household Tasks](#)
- [People at Risk](#)

Ergonomics

Ergonomics is used to minimize strain to the body, thus improving the performance and results of a task. The way you hold your body when sweeping the floor, sewing a button or unclogging a drain can result in undue stress on joints, muscles and nerves if done improperly. All of this can lead to musculoskeletal disorders.

By implementing ergonomic principles into your household routines, you can improve job performance while preventing injury. Think of it this way: you are shoveling the snow off the driveway. You are doing this by bending at the waist and hoisting up large portions of snow with a standard snow shovel. You repeat this bend, lift and hoist method until you pull a muscle in your lower back; you can no longer shovel. If you had used ergonomic principles (bending at the knees, lifting small amounts of snow, using an ergonomically correct shovel), chances are your back would have been fine, and the driveway would have been cleared.

Risky Activities

Activities that seem simple, such as gardening or sweeping, actually can cause problems if performed incorrectly or repeatedly over an extended period of time. Cumulative wear and tear on joints, muscles, tendons, nerves and cartilage can lead to carpal tunnel syndrome, tendonitis, lower back pain and muscle spasms. The following activities can increase the risk of musculoskeletal disorders:

- Repetitive-motion hobbies or activities, such as needle point or sewing
- Forceful exertion, including hammering or lifting heavy objects
- Awkward postures, such as bending over the dishwasher or working on the garbage disposal
- Contact pressure, typically from leaning wrists on a sharp desk edge while typing or using one hand to hammer in many nails
- Vibration, including working for prolonged periods with electric tools such as a circular saw
- Harsh environmental conditions, such as sewing in a dimly-lit room or working outdoors in extremely hot or extremely cold temperatures
- Activities of long duration, such as pulling weeds for a continuous amount of time with no breaks

Using Ergonomics When Doing Household Tasks

By applying ergonomic principles to simple household chores, you can prevent possible musculoskeletal disorders. Follow these seven rules:

1. Break up activities into smaller chunks of time. This will give body parts time to recover, get your circulation and blood flowing, and give you a mental break so your focus will be at 100 percent when you resume.
2. Have the proper equipment for a job. For instance, if you are hammering large nails, use a large hammer; if you are sewing, have adequate lighting; do not cut metal with a wood saw.
3. Purchase ergonomically designed equipment and tools to make completing tasks less stressful on your body. Everything from brooms and shovels to shock-absorbing gloves and computer keyboards are now made with ergonomic principles in mind.
4. Keep equipment well maintained to prevent having to use extra pressure or force to complete a task.
5. Dress and prepare for the weather. In warm weather wear a hat and light, loose clothing; in cold weather dress in layers to keep your muscles warm and limber. Be sure to always have a bottle of water to keep hydrated.
6. Keep yourself in good physical shape. Thirty minutes of exercise a day is a minimal sacrifice compared to the hours spent recovering from injury. Consult your doctor about the type of exercise that is best for you.
7. Always avoid awkward posture. This is very important for all tasks, but especially when lifting objects. Instead of bending at the lower back, bend at the knee so your spine is kept in a neutral, relaxed position. A relaxed spine is how your spine is positioned when you are sitting up straight with your shoulders relaxed. This position reduces the chance of stress-related injury than bending and lifting with your back. It may take a few tries before it becomes a habit, but it is worth the effort.

People at Risk

While there are ways to prevent musculoskeletal injuries, some people are more prone to these injuries. Contact your doctor if you have any of the following conditions:

- Family history of osteoporosis
- Systemic disease such as rheumatoid arthritis or diabetes
- Poor physical health, including obesity, smoking and lack of fitness
- Previous injuries, musculoskeletal strains, sprains and tendonitis

Additionally, as we age, we do not heal as quickly and have more years of wear and tear on our bodies. Thus, we may incur injuries with relatively less stress to the body. People who participate in high-risk hobbies, such as skiing or mountain biking, may be more susceptible to musculoskeletal injuries because the high-impact nature of the sport may cause more wear and tear on the body. Anyone who falls into one of the above categories or who participates in activities that are known to cause musculoskeletal stress should take extra precaution and implement ergonomics into their daily lives.

Contributed by Jennifer Rottler.

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Working Remotely

Resources for a Virtual Workforce

Working outside the office presents a special set of challenges, especially for those new to the arrangement. Your GuidanceResources Employee Assistance Program understands this and is available to help you to be happier and more productive during work and free time. This resource guide explains how the EAP can assist you and offers practical guidance on being a vital part of your organization even while working remotely.

Resources Available Through Your ComPsych® GuidanceResources Program

Your GuidanceResources program has been designed to give you and your colleagues simple, fast, direct access to confidential services 24 hours a day, seven days a week by phone, online or via our mobile site. To help you better understand how your Employee Assistance Program works, below is an overview of typical services offered by an EAP.

Confidential Counseling

Life can be stressful. The EAP offers relief with short-term counseling services for employees and their dependents to help them handle concerns constructively, before they become issues. They can call anytime about marital, relationship and family problems; stress, anxiety and depression; grief and loss; job pressures or substance abuse. Their call will be answered by our highly trained GuidanceConsultantsSM, clinicians who will listen to their concerns and guide them to the resources they need.

Work-Life Solutions

Too much to do, and too little time to get it all done? Work-life specialists at ComPsych do the research and provide qualified referrals and customized resources for child and elder care, moving, pet care, college planning, home repair, buying a car, planning an event, selling a house and more.

Legal Support

With GuidanceResources, your employees have an attorney on call. They can speak with an expert about divorce, custody, adoption, real estate, debt and bankruptcy, landlord/tenant issues, civil and criminal actions and other legal issues. If they require representation, they can be referred to a qualified attorney for a free 30-minute consultation and will be given a 25 percent reduction in customary legal fees thereafter.

Financial Information

Everyone has financial questions. With GuidanceResources, your employees can get answers about budgeting, debt management, tax issues and other money concerns from on-staff CPAs, Certified Financial Planners® and other financial experts, simply by calling the toll-free number.

GuidanceResources® Online

Guidanceresources.com and the mobile app, GuidanceNowSM, allow anytime, anywhere access to expert information on thousands of topics, including relationships, work, school, children, wellness, legal, financial and free time. They can search for qualified child and elder care, attorneys and financial planners, as well as ask questions, take self-assessments and more.

How the GuidanceResources Program Can Help

Work-Life Balance

- Moving and relocation resources
- Support groups and community resources
- Child or elder care arrangements
- Finding pet sitters or groomers
- Education and professional training resources

Legal Concerns

- Landlord-tenant issues
- Divorce and separation
- Wills and estate planning
- Criminal and civil issues
- Bankruptcy filing

Financial Issues

- Credit card debt and liability
- Identity theft
- Retirement planning
- Income tax questions
- Budgeting help
- Insurance issues

For more resources and tools, access the Working from Home/Remote Resource Guide on guidanceresources.com at www.guidanceresources.com/groWeb/s/alert.xhtml?nodeId=813872.

Contact us anytime for confidential assistance.

Resources for Employees

HelpSheets

- Tips for the Virtual Employee
- How can I maintain relationships with my co-workers while working remotely?
- How can I stay focused while working remotely?
- Cost-effective Home Office Ideas

Flyers

- Creating an Effective Daily Work Routine
- Tips for Video Conferencing
- Setting Up Your Workspace

Tips for the Virtual Employee

The case for being a virtual employee is a pretty easy one to make. The short commute, the lenient dress code, the flexibility and the comfortable office culture only begin to address the benefits of working from home. But while there is plenty of upside, there's also considerable downside to working outside the office. In a recent survey, 61 percent of managers of virtual employees reported having misinterpreted co-workers through email, according to the Mobile Work Exchange, a public-private partnership that supports telework efforts. Another 32 percent rated the lack of face-to-face contact as the No. 1 telework communication challenge. But communication issues are only the start, according to virtual employees. Among the other top worries:

- Feelings of isolation
- Concerns about missed career opportunities
- Lack of trust by co-workers
- Declining self-motivation

The thing to keep in mind is that these issues are easily surmountable with a little effort. Here are some tips for staying on top while staying at home to work:

Get off to a good start. As much as possible, ensure that you have access to the communication tools, software and bandwidth needed to get the job done. Nothing halts workflow or creates frustration faster than lacking the proper tools.

Over-communicate to avoid misunderstandings. Without daily personal interaction, it can be difficult to establish a rapport with co-workers and managers. This can lead to several issues, including:

- Misinterpretation of questions or facts
- An escalation of emotions, especially frustration and anger
- Inbox overflow

Email and online chat are great tools, but they can lead to misunderstandings. Reach out to your colleagues often and talk with them one-on-one or in a group as much as possible. Encourage them to do the same with you. Verbal clues to meaning and personality are much more apparent in conversation than in written communication.

Create your own watercooler. Feeling isolated and the lack of rapport with and trust in colleagues are some chief complaints of virtual employees. You can blame much of this on the absence of an office canteen or water cooler. Casual workday interactions can be vital to team-building, problem-solving and well-being. To give yourself these same opportunities, try to create virtual canteens. Skype, team chat rooms and group teleconferencing services can be good substitutes. Be sure when gathering in these spaces that the atmosphere is casual enough to allow for the free flow of information, whether the chat is about sports, the latest TV shows or the work at hand.

Build a rhythm. Offices function on monthly, quarterly or annual cycles, allowing employees to gage the pace of their work and to set meaningful deadlines. Create the same rhythm for yourself, scheduling online and face-to-face meetings, deadlines and updates with managers at regular intervals.

How can I maintain relationships with my co-workers while working remotely?

It can be difficult to maintain long-distance relationships with your co-workers if you work from home or a remote office. It is crucial to regularly keep in touch with your team members to ensure that you are always on the same page when it comes to projects, assignments and other work-related goals.

In addition, having positive relationships in the workplace helps to facilitate a sense of camaraderie and makes working with one another a pleasant experience. Consider the following information to learn how to maintain relationships with your co-workers while working remotely.

Consider Time Differences

Remember to be considerate of your co-workers who work in different time zones. Working even an hour ahead or behind your co-workers can affect your daily communication with them. Always keep their schedules in mind by avoiding calling during their lunch hours or when they usually take breaks. Try not to send them requests or assignments right at the end of their work day, unless absolutely necessary. They will likely try their best to be mindful of your work hours as well, so make sure this consideration is mutual.

Email

Email is the communication tool you are likely to use most frequently while working remotely. Email is a great way to communicate extensive information to your co-workers that they may not have time to listen to on the phone or will have to reference later. Try to be as clear as possible in your writing in order to avoid any miscommunication. Remember to always double-check that you are sending your email to the correct person, and that all attachments you intend to send (if any) are, in fact, attached. Always be pleasant in your email communication and include a greeting at the top. Do not hesitate to ask how their day is going if appropriate, as this can add a nice touch to an email.

Instant Messaging

Instant messaging is a great, informal way to stay in touch with your co-workers. Many companies offer an instant messaging service specifically for their employees to use. This is great for quick and simple questions for your team members, or to just ask them how their day is going. Remember that although it is your priority is to get work done, it is OK to check-in with your co-workers every now and then about how their work day is going or about recent events. This can keep you in the loop about what is going on and also help you create a positive and enjoyable relationship with your co-workers.

Phone

Sometimes, it can be difficult to brainstorm ideas and solutions to problems with your team members via written communication. It may be helpful to schedule regular calls during the week for this purpose, in order to freely discuss these things without having to type excessively or send multiple emails back and forth. In addition, some concepts are difficult to explain in writing and may be best verbally communicated to your team members. Phone calls are also much quicker than waiting to receive emails from one another, as long as the other person is free at the time you call. Check their calendar first, if possible, to ensure that they are.

Video Calls

Consider scheduling video call meetings with them instead of just teleconferencing. This way, everyone has a chance to actually see one another during the discussion. Face-to-face meetings or calls can help you form new relationships with your co-workers or rekindle past relationships you may have had if you previously worked in the same office.

How can I stay focused while working remotely?

Working from a remote location can be challenging, whether you are working from a global office, a client's office or just from your home. An unfamiliar work environment comes with its own set of obstacles and distractions. Consider the following information to learn how to stay focused in this new work environment.

Write Down Daily Goals

To combat any distractions brought on by the new work environment, create lists of what you want to achieve every day. Make each list at the end of the work day for the next day's tasks. Writing down what you want to accomplish for the day gives you a sense of direction. During the day, as you complete each task, cross it off. This system can help you to stay focused and motivated in order to eventually cross off all the tasks by the end of the work day.

Ergonomic Exercises

Your new workspace may take some time to get used to. For example, the chair, desk, keyboard or wrist pad may feel different from the ones you normally use in your regular office. As a result, your body may feel tense. Incorporate ergonomic exercises into your day, if possible and appropriate. Some ergonomic exercises can include shoulder rolls, wrist rolls, hand stretches and hand grips (squeezing a stress ball or hand grip). These simple exercises can get your blood flowing and keep your body relaxed. If your body is relieved of tension, you will be more likely to focus well.

Personalize Your Work Environment

If you have to work remotely for many days or weeks, personalize your workspace if possible. Put up a photo of your family or friends, add some small art pieces or keep a favorite mug on your desk. Having something familiar to look at throughout the day will be calming and also give you motivation to continue working hard.

Stay in Touch with Co-workers

In your usual work environment, working in proximity of your co-workers can keep you focused. This is because you are all likely working toward the same or similar goals under the same circumstances. Seeing them hard at work can be reassuring and help you stay on task.

Unfortunately, since you cannot be around your co-workers while working remotely, it is important to keep in touch with them via email, instant message or phone. Of course, you should not contact them excessively, but it may be a good idea to check in with the ones whom you work closely with at certain points during the day or week. Not only will this keep you all updated on one another's progress on mutual projects, but it will also remind you that you are not working alone and help you stay focused.

Stick to Your Regular Routine

Although it may be difficult in a new environment, try to stick to your regular work routine if possible. This means starting and finishing work at the same times, as well as taking your regular lunch break. It also means doing the same activities that you normally do. For example, if you usually enjoy going for a walk outside for part of your lunch, continue doing so while working remotely. Similarly, if you like to have snacks at certain times during the day, continue doing this as well. Sticking to your usual routine will create a sense of stability, keeping you focused on what is most important: the work.

Cost-effective Home Office Ideas

Different people work better under different conditions. In order to determine where to place your home office, consider the conditions you work best under. Do you prefer natural lighting? Do you like to work somewhere quiet with minimal distraction? Do you prefer working somewhere with a lot of activity?

By asking yourself these questions, you will be able to decide on the most ideal spot for your home office. It is OK if you prefer to work in a common area like on the couch, patio or dining room table, but make sure you have a space that is solely dedicated to your professional work, records and supplies, even if it is just in a corner in the kitchen.

- Desks come in all shapes and sizes. Look for cheap desks online, at garage sales or second-hand stores. If the price of the desk is a bargain, but the color is not your favorite, consider painting it. In fact, you may want to consider building your own desk to suit your needs. If you do not have a lot of room, try building a desk and shelves directly into the wall, but consult your local hardware store for the right tools, equipment and wood before building.
- Office chairs can be expensive and bulky. Instead, look for a nice folding chair and a seat pillow for extra support and color. You may also want to browse second-hand stores for used chairs. Before purchasing a chair, measure the dimensions of your desk to ensure the chair will fit, and do not forget to consider the chairs you already own.
- Recycle mugs, cups, cans or jars to hold pens, pencils and other office supplies. If you like, you can decorate them with wrapping paper, paint or stickers. Other cost-effective storage ideas include shoeboxes, hatboxes, baskets, ottomans and fabric bins.
- File cabinets are expensive and take up a lot of space. To optimize your space, be as paperless as possible. There are many sites which allow you to store your files in cloud storage. You may consider purchasing an external hard-drive in order to keep hard copies of your files in case your computer crashes.
- If you have a small space but a lot of electronics, consider buying a power strip so you can plug your computer, phone and printer into one outlet. To save money on your electric bill, unplug the power strip and your electronics when they are not being used. To keep cords neat and tidy, use rubber bands.
- If you prefer working in a quiet space but live in a noisy area, consider wearing earplugs. Earplugs are cheap and can be purchased at convenience stores. If you like to listen to music or the radio, keep earphones or headphones on your desk to drown out distractions.



Creating an Effective Daily Work Routine

Whether in the office or working from home, creating and following a daily work routine can help you stay focused and organized. Consider integrating the following information into your daily schedule:

Get your sleep. Most adults need seven to eight hours of sleep every night.

Have breakfast. Studies show that eating breakfast can improve concentration and performance.

Prioritize tasks. Check your email every morning to determine which emails are most pressing, which can be taken care of quickly and which are not pressing. Approaching your email this way can lessen stress and help you work more efficiently.

Drink water. Keep a water bottle on your desk to stay hydrated throughout the day. For every 100 milligrams of caffeine you have (the amount present in two cups of black tea or one cup of coffee) you should have a cup of water.

Move. Set aside a few minutes throughout your day to get up and stretch your legs. Taking a break from your desk allows your mind to refresh and regain focus.



Tips for Video Conferencing

Regardless of who is conferencing, it is important to keep in mind that this is a visual form of communication and there are factors to incorporate:

- **Eye contact.** Traditional telephone conversations give no eye contact cues. Video conferencing sometimes give incorrect impressions that the user is inattentive or disinterested if they are not making eye contact with the system's camera. It is a good idea to remind users where the camera is and where to look when speaking.
- **Appearance.** Because there is only one camera, users must remember to dress appropriately to present an acceptable appearance on-screen. Also, with large groups in one location, it is difficult for everyone to be seen at one time.
- **Preparation.** It is good to plan ahead a video conferencing call. This way people who want to be included can be there at the time of connection, images or other items they wish to share are available, and there is more time to focus on the conversation than getting what is needed.
- **Avoid Interruptions.** If working from home, make sure family, friends and housekeepers know you will be on a call so there will be no interruptions. Keep pets somewhere safe and quiet, so they don't interrupt you either. Also, if possible, use a dedicated room shut off from the rest of your home to ensure privacy.



Setting Up Your Workspace

Situate yourself in a dedicated space with some privacy when working at home. If you are set up on the dining room table or other area where the family can interfere, it will be difficult to keep on task. Make sure your family members respect your work area as a place of business.

Here are some other tips for staying focused:

- **Organize your workspace.** Make sure you have easy access to your computer, phone, files, reference materials and other office supplies in a place that's both comfortable and conducive to work.
- **Stick to a routine.** Even though you may be tempted to skip the shower and live in your pajamas, don't. Dress appropriately and start at a regular time each day. Sticking to a routine will keep you on track and productive.
- **Remember to take breaks.** Sometimes being at home is more stressful because you find yourself working from the time you get up until the time you go to bed. Schedule your work as you would if you were at the office. Take a lunch break. At the end of the day, do something that switches you off the work clock.
- **Limit your distractions.** While many people telecommute because they feel they can spend more time with their children or spouse, work comes first. Let them know that you should not be disrupted while working.



Working Remotely During COVID-19: Your Mental Health & Well-Being

The Coronavirus (COVID-19) is presenting new and unique major challenges. We are navigating uncharted waters with this virus making it important to find new ways to work and interact while also taking care of our mental health and well-being.

Many are teleworking full-time for the first time, isolated from co-workers, friends and family. Our daily living routines are disrupted causing added anxiety, stress and strain physically, mentally, and financially. It is completely natural for this disruption and uncertainty to lead to anxiety and stress. Now more than ever, we all must take care of our mental health and well-being. As we protect ourselves against potential exposure to the Coronavirus, keep in mind that social distancing does not mean social isolation. This resource provides practical tips on taking care of our mental health and well-being.

How do I maintain my health & wellness?

- **Keep a regular schedule:** Create and maintain a routine and schedule. Set up a designated space for you and each family member to work and learn. Don't forget to include periodic breaks for recharging in your schedule. Although everyone's schedule will be different, here is a sample:

Time	Activity
7:00am	Wake up, stretch (take care of kids/animals)
7:30am	Breakfast and family time (technology free!)
8:30am-12:00pm	Work and check on updates with small breaks every 30 minutes or so
12:00pm - 1:00pm	Lunch break, get fresh air, stretch & exercise
1:00pm - 5:00pm	Work with breaks every 30 minutes, check in with co-workers
5:00pm - 7:00pm	Dinner and screen break! Call a friend, family, or loved one
7:00pm - 9:00pm	Self-care time

- ▶ **Stay connected:** Stay connected with family, friends, and support systems using technology like facetime, skype, google hangout and other video-based options. Talk about your fears and concerns with people you trust. Chances are they are feeling the same way.
- ▶ **Keep your immune system strong:** Make a commitment to staying strong by:
 - » Washing your hands with soap for 20 seconds (or 2 happy birthdays!)
 - » Getting enough sleep
 - » Eating well and staying hydrated
 - » Taking vitamins
- ▶ **Prioritize personal hygiene & limit contact with others:** This is imperative to avoid spreading the virus. Here's what should be done:
 - » Again, worth repeating, wash your hands thoroughly with soap and water for 20 seconds and use hand sanitizer regularly.
 - » Use a tissue to cover your sneeze or cough, or when unavailable, cough or sneeze into your elbow.
 - » Disinfect with anti-bacterial wipes areas and objects that are heavily trafficked or are touched regularly where you live and work.
 - » Avoid contact with those who are sick and avoid touching your face - eyes, nose, and mouth.
 - » Stay home when you are sick.
- ▶ **Exercise & stay active:** This is not only good for your physical health, but your mental health too. Periodically, get up and move around your home. Walking, stretching, planks or jumping jacks, whatever works best for you to reduce or alleviate stress and increase endorphins. While our favorite gyms and fitness centers are closed during this time, many are offering free livestreams or app-based workouts for members and the general public, so check online to see what's available.
- ▶ **Get fresh air:** If circumstances allow, go outside for a brisk walk and fresh air, but avoid crowds and close contact with others.
- ▶ **Stay informed:** Knowledge is power and it's good to stay updated on progress being made in combatting the virus. Stay informed on the latest updates from reliable sources like the Centers for Disease Control (CDC) and the World Health Organization (WHO).
- ▶ **Limit media consumption:** Avoid continuous exposure to news, media, and social media that may trigger or elevate anxiety, stress or panic. Stay informed but limit media consumption.
- ▶ **Set boundaries on work schedule:** When working from home, be sure that you are working reasonable hours. It can be tempting to work more while you have your work at home, however it can also be taxing on your health and well-being, so stick to a schedule with healthy boundaries.
- ▶ **Distract & redirect:** Engage in activities that benefit your well-being, bring you joy and distract you from existing challenges. This might include meditation and yoga, often offered free online. You may also enjoy journaling, reading, art projects, cooking with new recipes, breathing exercises, or listening to a calming podcast or music.
- ▶ **Get creative:** share tips with co-workers and friends on what's working well for you and encourage them to do the same. Come up with new ideas like planning a google hangout at a mutually agreed upon time to exercise together - like 1-minute planks, 10 jumping jacks, whatever you decide, but keep it simple. Share photos of pets on how they are enjoying the new routine. The sky's the limit on creative ways to stay connected.

How do I manage my mental health condition during this challenging time?

The information included above applies to everyone whether you experience a mental health condition or not. Here are additional tips for those diagnosed with mental health conditions:

- ▶ **Continue treatment & medication:**
 - » Despite changes in routine, it is extremely important to follow your treatment plan.
 - » If your symptoms change or you need reassurance during this difficult time, call your treating provider's office to see if they are offering virtual visits. Tele-mental health visits are growing and an important way to connect with care.



- » Be sure that medication refills are up to date. If you are concerned about running low, request that your treating health care provider approves a 60-or -90-day supply of medication.
 - » Cold and flu medications may interact with antidepressants and/or anti-psychotics so consult with your health care provider or pharmacist if you are using over the counter medications.
- ▶ **Responding to symptoms of COVID-19:** If you are feeling symptoms that may be associated with the COVID-19 virus, call your primary care provider first to talk about next steps in care. This virus continues to strain hospital resources so it's best to get directions from your primary care provider on what to do rather than going to an emergency room.
 - ▶ **Recognize warning signs & triggers:** Continue to monitor new or worsening symptoms you may be experiencing with either your mental health or overall health and well-being. Do your best to keep your stress level low and engage in activities, like those listed above, that help you manage your stress levels during this disruptive time.
 - ▶ **Engage your support network:** Just as you would during other major life changes, stay connected with family and trusted friends and let them know if you need extra support during this challenging time. That might include regular phone calls, check-ins, and related support. Be clear about what you need during this time.
- ▶ **Stay connected with communication & meeting tools:** Use virtual meeting options with video, like Zoom and JoinMe, for regular check-ins and to allow teams to connect with one another “face-to-face.”
 - ▶ **Recognize the impact of isolation & loneliness:** Working remotely can cause people to feel isolated, making it more important to routinely check in with your team, not only about their work product, but also to see how they are doing. Loneliness can lead to depression and other mental health issues. Be aware of significant changes you may see in your team member's personality or work product, because it may be a sign that a person is struggling.
 - ▶ **Encourage online training:** This is a great time to encourage employees to sharpen their skills with online training. It is also a good distraction to focus on learning rather than worrying about other issues. Find online trainings and new learning opportunities to recommend to employees.
 - ▶ **Check in with your EAP & Health Plan:** Check in with your Employee Assistance Program (EAP) to confirm their availability and to coordinate support for employees. Remind the staff that the EAP is there if they need support and can connect employees with behavioral health support if it's needed. Also, connect with the organization's health plan(s) to learn what they are offering to support plan members and pass that information onto employees. Be sure to include all relevant weblinks and phone numbers for both the EAP and health plan in communicating with employees.

What can managers and HR professionals do to support employees?

With many organizations requiring employees to stay out of the office, it's more important than ever to encourage and facilitate regular communication with employees. Here are tips for managers and human resource professionals in supporting employees in staying connected to the workplace and each other:

- ▶ **Show empathy & be available:** Understand that employees are likely feeling overwhelmed and anxious about circumstances related to the virus. Make yourself available to your staff to talk about fears, to answer questions and to reassure them about work and other issues that might come up.



Links to Additional Helpful and Reliable Resources

CDC:

[cdc.gov/coronavirus/2019-ncov/prepare/managing-stress-anxiety.html](https://www.cdc.gov/coronavirus/2019-ncov/prepare/managing-stress-anxiety.html)

APA:

- [psychiatry.org/news-room/apa-blogs/apa-blog/2020/02/coronavirus-and-mental-health-taking-care-of-ourselves-during-infectious-disease-outbreaks](https://www.psychiatry.org/news-room/apa-blogs/apa-blog/2020/02/coronavirus-and-mental-health-taking-care-of-ourselves-during-infectious-disease-outbreaks)
- [psychiatry.org/psychiatrists/covid-19-coronavirus](https://www.psychiatry.org/psychiatrists/covid-19-coronavirus)

WHO:

[who.int/docs/default-source/coronaviruse/mental-health-considerations.pdf?sfvrsn=6d3578af_8](https://www.who.int/docs/default-source/coronaviruse/mental-health-considerations.pdf?sfvrsn=6d3578af_8)

SAMHSA:

[samhsa.gov/sites/default/files/tips-social-distancing-quarantine-isolation-031620.pdf](https://www.samhsa.gov/sites/default/files/tips-social-distancing-quarantine-isolation-031620.pdf)

NAMI:

[nami.org/getattachment/Press-Media/Press-Releases/2020/COVID-19-and-Mental-Illness-NA-MI-Releases-Importan/COVID-19-Updated-Guide-1.pdf?lang=en-US](https://www.nami.org/getattachment/Press-Media/Press-Releases/2020/COVID-19-and-Mental-Illness-NA-MI-Releases-Importan/COVID-19-Updated-Guide-1.pdf?lang=en-US)

SUPPORT & LIFELINES:

If you are experiencing high levels of stress, anxiety or depression, reach out for support.

- » Crisis Text Line: **Text 741741**
- » National Suicide Prevention Lifeline: **1-800-273-8255**

For more resources on workplace mental health, visit the Center's website: [workplacementalhealth.org](https://www.workplacementalhealth.org).



Teleworking:

Quick tips to help you transition to a new work setting.



Insight: Work/Life Balance

When working from home, it's easy to let work and life blend together. It may seem harmless to hop on your computer after dinner to check emails, or vacuum before your next meeting, but these occurrences add up over time, and blur the lines between work and home life and can lead to added stress and burnout.

Here are ways to maintain boundaries:

- Stick to your normal working hours
- When done working, stay done
- Avoid doing chores during work time
- Take breaks

Need additional resources? Please contact:

Libby Arbour
Health & Wellness Navigator
wellnessnavigator@mcdph.org
(207) 620-9209

- **Create your space.** It's important to establish a dedicated work space. Find a quiet area of your home where you won't get distracted and have ample privacy.
- **Act like you're going to work.** This may seem like a no-brainer, but it's important to get up, get ready, and act as though you're heading into the office for the day.
- **Stick to your schedule.** Get out of bed at your usual time, follow your normal morning routine, and work during your normal working hours.
- **Stay active.** Make sure to get up and move around throughout the day. Take a walk, do stretches, or find other ways to move your body.
- **DON'T BE HARD ON YOURSELF.** Working from home is a learning curve and many are trying to balance teleworking with parenting, homeschooling, etc. Just remember to do your best and it will be enough.



EMPLOYEE BENEFITS





State of Maine Benefit Updates

Please note: These benefits updates are subject to change. Please contact your Office of Employee Health and Wellness to confirm this information.

Medicare Advantage Plan Updates

- Waiving copays for COVID-19 testing
- Waiving member cost-sharing for all COVID-19 treatment
- Offering \$0 copay for telehealth visits
- Waived charges for home delivery of all prescription medications from CVS



Anthem Medical Plan Updates

- Waiving copays for COVID-19 testing
- Waiving member cost-sharing for all COVID-19 treatment
- Offering \$0 copay for telehealth visits



For more information regarding COVID-19 resources and updates to the health plan for State of Maine employees, please visit the Office of Employee Health and Wellness website: <https://www.maine.gov/bhr/oeh/covid-19>

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Virtual Care from Your Home



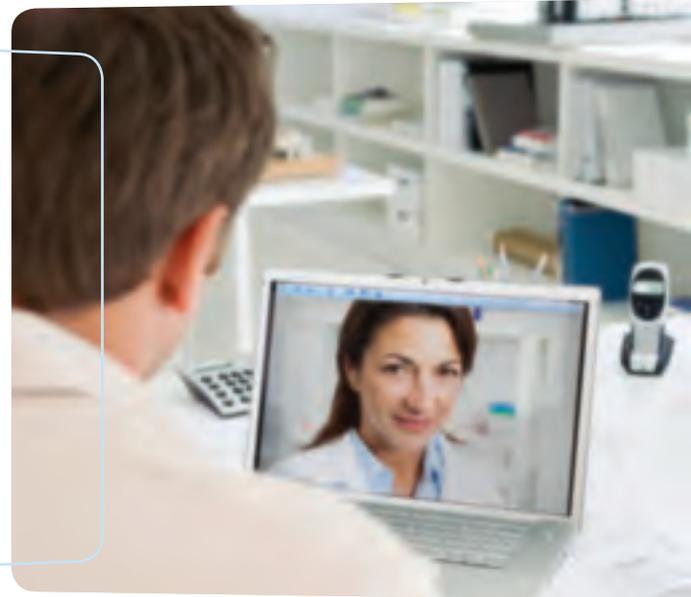
ConvenientMD is now offering face-to-face virtual urgent care services with a provider 8am-8pm, 7 days a week. Virtual urgent care can address many illnesses and conditions, including COVID-19, seasonal allergies, coughs, cold/flu, pink eye, sinus infections, sore throats, vomiting/diarrhea & more!

**FIND A LOCATION NEAR YOU
AT [CONVENIENTMD.COM](https://www.convenientmd.com)**

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At home or on the go, doctors and mental health professionals are here for you.

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When you're not feeling well you can get the support you need easily using LiveHealth Online. Whether you have a cold, you're feeling anxious or need help managing your medication, doctors and mental health professionals are right there, ready to help you feel your best. Using LiveHealth Online you can have a video visit with a board-certified doctor, psychiatrist or licensed therapist from your smartphone, tablet or computer from home or anywhere.

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Your Anthem plan includes benefits for video visits using LiveHealth Online, so you'll pay nothing for medical doctor visits or a 45-minute therapy or psychiatry visit.

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- **Visit a licensed therapist in four days or less.**² Have a video visit with a therapist to get help with anxiety, depression, grief, panic attacks and more. Schedule your appointment online or call **1-888-548-3432** from **8 a.m. to 8 p.m.**, seven days a week.
- **Consult a board-certified psychiatrist within two weeks.**³ If you're over 18 years old, you can get medication support to help you manage a mental health condition. To schedule your appointment call **1-888-548-3432** from **8 a.m. to 8 p.m.**, seven days a week.

Sign up for LiveHealth Online today – it's quick and easy

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- Grief, loss and life adjustments
- Relationship/marital conflicts



Work-Life Solutions

Our specialists provide qualified referrals and resources for just about anything on your to-do list, such as:

- Finding child and elder care
- Hiring movers or home repair contractors
- Planning events, locating pet care



Legal Guidance

Talk to our attorneys for practical assistance with your most pressing legal issues, including:

- Divorce, adoption, family law, wills, trusts and more
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Financial Resources

Our financial experts can assist with a wide range of issues. Talk to us about:

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- Budgeting, debt, bankruptcy and more



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Living Resources Overview

Presented by ComPsych® Corporation



Living Resources

Integrated Living Resources allows us to be your single source for:

- › Confidential consultation on personal issues
- › Legal information and resources
- › Financial information and resources
- › Information, referrals and resources for work-life needs
- › Online information, resources and tools
- › Unlimited Training
- › Unlimited CISM Support

Contact Us... Anytime, Anywhere
No-cost, confidential solutions to life's challenges.

Confidential Emotional Support
Our highly trained clinicians will listen to your concerns and help you or your family members with any issues, including:
• Anxiety, depression, stress
• Grief, loss and life adjustments
• Relationship/marital conflicts

Work-Life Solutions
Our specialists provide qualified referrals and resources for just about anything on your to-do list, such as:
• Finding child and elder care
• Hiring movers or home repair contractors
• Planning events, locating pet care

Legal Guidance
Talk to our attorneys for practical assistance with your most pressing legal issues, including:
• Divorce, adoption, family law, wills, trusts and more
Need representation? Get a free 30-minute consultation and a 25% reduction in fees.

Financial Resources
Our financial experts can assist with a wide range of issues. Talk to us about:
• Retirement planning, taxes
• Relocation, mortgages, insurance
• Budgeting, debt, bankruptcy and more

Online Support
GuidanceResources® Online is your 24/7 link to vital information, tools and support. Log on for:
• Articles, podcasts, videos, slideshows
• On-demand trainings
• "Ask the Expert" personal responses to your questions

Your Living Resources Program offers someone to talk to and resources to consult whenever and wherever you need them.

Call: 844.207.5465 (844.207.LINK)
TTY: 800.697.0353

Your toll-free number gives you direct, 24/7 access to a GuidanceConsultant™, who will answer your questions and, if needed, refer you to a counselor or other resources.

Online: guidanceresources.com
App: GuidanceNow™
Web ID: LivingME

Log on today to connect directly with a GuidanceConsultant about your issue or to consult articles, podcasts, videos and other helpful tools.

24/7 Support, Resources & Information

STATE / ONLINE SOURCE
FOR
ANYTHING SOMEBODY WOULD ASK

Contact Your Living Resources Program
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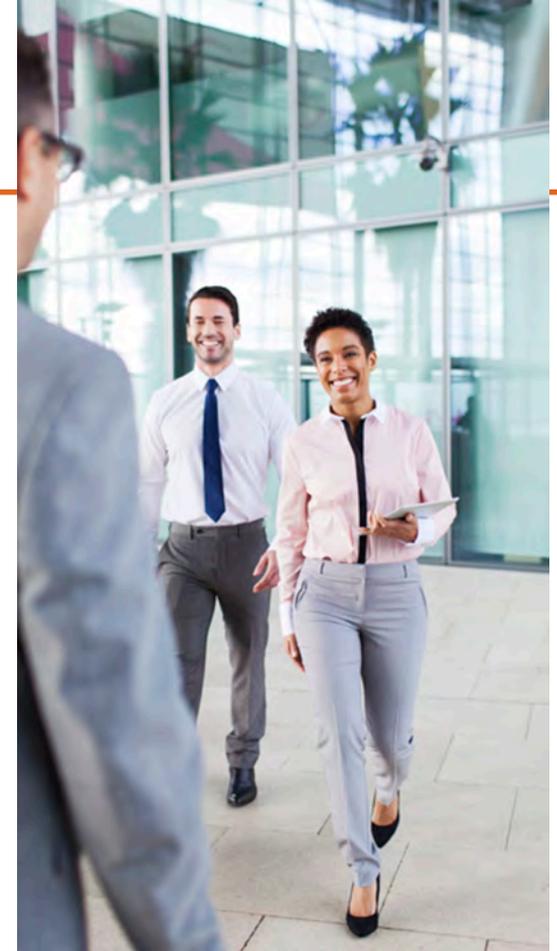
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Confidentiality

The program is strictly confidential

Records are maintained by ComPsych

General employer reporting: Summary of number of requests for assistance



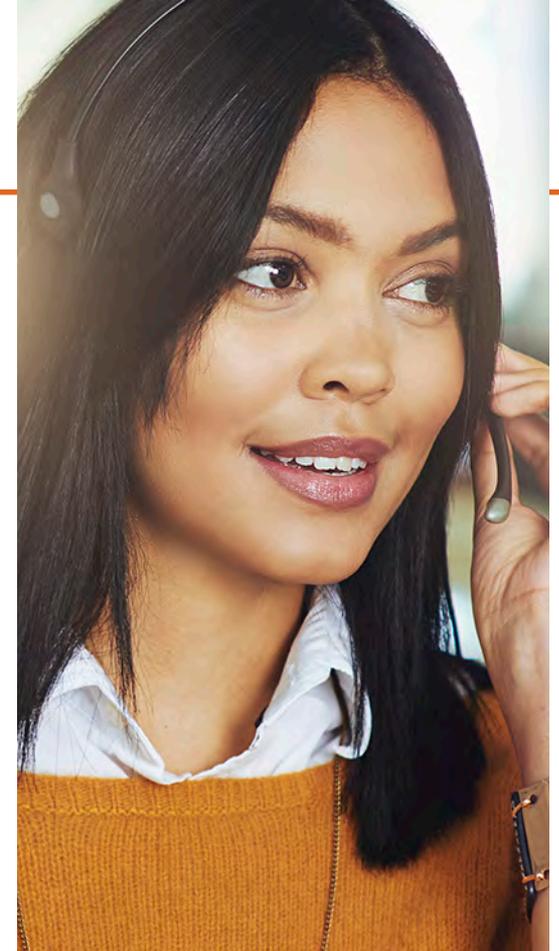
Confidential Counseling

Short-Term Counseling (EAP)

- 5 face-to-face counseling sessions per individual, per issue, per year
- Address issues early
- No cost to the individual
- Confidential
- Voluntary

Long-term counseling

- Continuing treatment for long-standing issues
- Refer to medical plan



Financial Information and Consultation

FinancialConnect®

Financial information from ComPsych staff financial experts

- Unlimited telephonic access for:
 - Budgeting
 - Income tax
 - Credit
 - Real estate
 - Debt
 - Retirement planning
- Confidential and objective



GuidanceResources®

Financial Benefits

Our on-staff financial experts can help you with:

- Managing personal financial challenges
- Credit cards and debt management
- Budgeting
- Tax questions
- Financing college
- Retirement planning
- Estate planning
- Real estate questions
- Investment options
- Mortgages, loans and refinancing

Get the help you need.

Just call your GuidanceResources toll-free number. You'll be connected to a GuidanceConsultantSM who will talk with you about your specific situation and schedule a phone appointment for you with one of our financial experts. Our in-house staff includes Certified Public Accountants (CPAs), Certified Financial Planners (CFPs) and other professionals who are exclusively dedicated to providing financial information by phone. And because our experts are not associated with any financial institution, you are assured that they will provide impartial and objective information on your money topics.

Your GuidanceResources® Program

Call: [REDACTED]
TDD: 800.697.0353
Go online: guidanceresources.com
Your company Web ID: [REDACTED]

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Topics updated Quarterly

Legal Information and Consultation

LegalConnect®

Expert legal information from licensed ComPsych staff attorneys

- Unlimited telephonic access for:
 - Family law
 - Wills
 - Bankruptcy
 - Estate planning
 - ID theft
- Local, quality referrals
 - 30-minute in-person consultation
 - Discounted legal fees



GuidanceResources*

Legal Benefits

Our on-staff attorneys can help you with:

- Family law matters, including divorce, custody, child support and adoption
- Bankruptcy and credit issues
- Landlord/tenant issues, including eviction and lease questions
- Real estate and foreclosure
- Civil actions and small claims court
- Immigration concerns
- DUI/DWI
- Wills and living wills
- Trusts
- Name changes
- Contracts
- Probate matters

Get the help you need.

Just call your GuidanceResources toll-free number. You'll be connected to a GuidanceConsultant™ who will talk with you about your specific situation and schedule a phone appointment for you with one of our staff attorneys. If you need more immediate help, you can be put in a queue to talk to an attorney as soon as one becomes available.

If you require representation...

If, following your phone consultation, your legal matter requires in-person representation, you can receive a referral to a qualified attorney in the GuidanceResources network. Your GuidanceResources benefit includes a free, 30-minute consultation with a local network attorney, plus a 25 percent reduction in the attorney's customary legal fees thereafter.

Note: Employment-related issues are excluded.

Your GuidanceResources* Program

Call: [REDACTED]
TDD: 800.697.0353
Go online: guidanceresources.com
Your company Web ID: [REDACTED]

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Topics updated Quarterly

Work-Life Balance

FamilySource®

Information, referrals and resources for work-life needs

Addressing work-life balance issues by providing practical information and referrals

- Child and elder care
- Educational options
- Community information
- Event planning
- Home improvement
- Buying/selling a home, relocation
- Assistance with shopping and locating items

GuidanceResources®



Work-Life Benefits

Are you:

- A parent looking for answers to parenting questions? **Get help with:**
 - Child care
 - Nanny services
 - Before- and after-school care
 - Camps
 - Financial assistance
 - Adoption information
- A family member of an elder? **Learn about:**
 - Home health care
 - Respite care
 - Community services
 - Help determining the right level of care
 - Screened referrals for assisted living and nursing homes
 - Hospice information
- Looking for a place to live? **Get help with:**
 - Finding an apartment
 - Finding movers
- Relocating to another city
- Choosing a neighbor
- School and neighborhood information
- Housing and utility assistance

A pet owner? Get information on:

- Dog walkers
- Kennels and pet care
- Veterinarians
- Obedience classes
- Pet insurance

Sending a child off to school? Learn about:

- Choosing schools, from preschool through college and beyond
- Financial aid
- Scholarships
- Tutors
- Special needs

Planning a major project? Find resources and qualified experts for:

- Weddings and other events
- Home improvement projects
- Vacation planning
- Making a big purchase, such as a home or car

Get the Help You Need.
Just call your GuidanceResources toll-free number. You'll be connected to a GuidanceConsultant™ who will talk with you about your specific needs. Our work-life specialists will research your question and, in just a few business days, send you a complete packet of practical information, including prescreened referrals (as appropriate), HelpSheets™ on your subject and much more. The materials can be delivered to you via email, fax or second-day air.

Your GuidanceResources® Program

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Your company Web ID: [Redacted]

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Topics updated quarterly

GuidanceResources® Online® (GRO)



GuidanceResources®

Online Support

What you want. When you want it.

Access your GuidanceResources services anytime, anywhere from your computer, tablet or smartphone. Our award-winning portal, GuidanceResources® Online, is your go-to site for expert information and tools on the issues that matter most to you: relationships, work, school, parenting, wellness, legal, financial, free time and much more. With 24/7 access, you can get the info you need when and where you need it.

Go online for:

- Articles, podcasts, videos, slideshows
- On-demand trainings, online communities and chat
- "Ask a GuidanceConsultant™" personal responses to your questions

Check it out!

Go to guidanceresources.com

- Click Register
- Enter Web ID:
- Create a username and password

Download the app

- Search GuidanceResources (one word)
- Install GuidanceResources® Now
- Tap Member Resources and enter your user name and password

Here when you need us.

Call:

TDD: 800.697.0353

Online: guidanceresources.com

App: GuidanceResources® Now

Web ID:

Contact us anytime for confidential assistance.

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On-Demand Training

You're busy juggling work, family and other responsibilities, so it's understandable if you can't spare 60 minutes for a training session, no matter how informative or engaging it is. The On-Demand training sessions from your GuidanceResources program below provide a solution for those feeling a time crunch.

- Balancing Work & Life
- Communicating Without Conflict With Your Significant Other
- Connecting Mind and Body for Healthy Living
- Coping With a Crisis or Traumatic Event
- Eating Healthy on a Budget
- Emotional Eating: The Connection Between Mood and Food
- Exercise at Your Desk
- From Smoker to Smoker Free
- Helping A Loved One Through Difficult Times
- Keeping Your Senior Loved One Independent and Safe
- Laughter, Humor & Play to Reduce Stress & Solve Problems
- Learning to Relax
- Living With Change
- Managing Emotions in the Workplace
- Managing Holiday Stress
- Managing Personal Finances
- Managing Staff Through Change & Stress
- Natural Consequences, Discipline That Works
- No Such Thing as a Perfect Parent
- Parenting a Child with Special Needs
- Sailing On: A Guide for Transitioning Into Retirement
- Stress - A Way of Life or Fact of Life?
- Talking About Tough Subjects With Elderly Parents
- The Confident You
- The Impact of Attitude on Work and Life
- The Impact of Shift Work on Mind and Body
- The Psychology Behind Saving Money & Other Good Financial Habits
- The Sandwich Generation - Balancing Your Personal Life With the Needs of Your Elderly Parents
- Time Management Tools & Principles
- Using Kindness to Achieve Personal Success & Happiness
- Using Reason to Resolve Conflict

Here when you need us.

Online: guidanceresources.com

App: GuidanceResources® Now

Web ID:

Topics updated Quarterly

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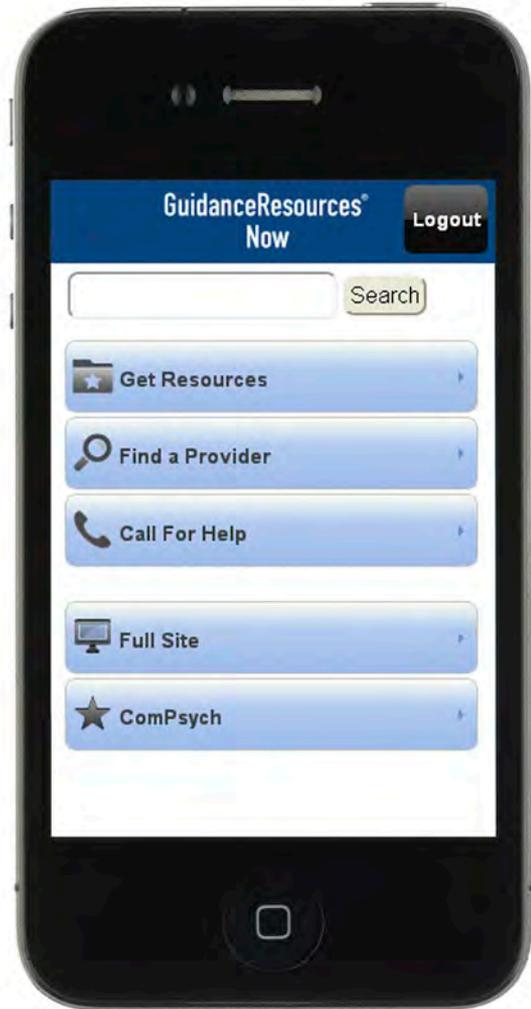
GuidanceResources® Now

Mobile access to expert info on thousands of topics including wellness, relationships, work, education, legal, financial, lifestyle and more

Browse HelpSheetsSM, assessments, Q&As, videos and podcasts

Find the nearest legal, child care and elder care providers

Ask or call a GuidanceConsultantSM for confidential help



Additional Services

Supervisory consultations

- Unlimited consultations for HR/managers/supervisors

Training opportunities

- Unlimited number of hours per year
- Personal development workshops

Critical Incident Stress Management (CISM)

- On-site debriefings for employees affected by a traumatic event
- Purpose is to reduce the probability of long-term emotional or psychological consequences
- Individual or group sessions
- To access services, call your toll-free number 24 hours a day, 7 days a week to be connected with a ComPsych CISM coordinator



The GuidanceResources Process



EAP Communications

GuidanceResources®



What is the Employee Assistance Program?

The Employee Assistance Program is provided by ComPsych® GuidanceResources and offers counseling, legal and financial consultation, work-life assistance and crisis intervention services to all our employees and their household family members.

Why provide an EAP?

Because we care about our employees and their dependents. The EAP can be used free of charge as needed when you or your dependents are facing emotional, financial, legal or other concerns.

Are the services confidential?

Yes, the EAP is strictly confidential. No information about your participation in the program is provided to your employer.

Why might my family or I use the services?

There are many reasons to use these services. You may wish to contact the EAP if you:

- Are feeling overwhelmed by the demands of balancing work and family
- Are experiencing stress, anxiety or depression
- Are dealing with grief and loss
- Need assistance with child or elder care concerns
- Have legal or financial questions
- Have concerns about substance abuse for yourself or a dependent.

Here when you need us.

Call: [800.697.0353](tel:8006970353)
 TDD: 800.697.0353
 Online: guidanceresources.com
 App: GuidanceResources® Now
 Web ID:

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GuidanceResources®



A Growing Family

Having a newborn is an exciting time for parents. It's also challenging time, especially when it comes to returning to work. Our GuidanceResources® Employee Assistance Program can help with these transitions.

Our experienced counselors, financial experts and a team of other professionals can help you with these transitions. We'll address any issues you may have. These services are provided at no cost to you and your household members and are available 24 hours a day, seven days a week, online or by calling a live care nurse.

Here when you need us.

Call: [800.697.0353](tel:8006970353)
 Online: guidanceresources.com
 App: GuidanceResources® Now
 Web ID:

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GuidanceResources®



The Loss of a Loved One

Just as you will feel grief if a friend or family member passes away, so will you if a loved one passes away. There are resources available to help you during this difficult time.

Our GuidanceResources® Employee Assistance Program offers experienced counselors, financial experts and other professionals to address any issues you may have. These services are provided at no cost to you and your household members and are available 24 hours a day, seven days a week, online or by calling a live care nurse.

Here when you need us.

Call: [800.697.0353](tel:8006970353)
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 Web ID:

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GuidanceResources®



Caring for an Elder

Caring for another person (even just a few hours a week) can be a challenge. From completing paperwork to scheduling care, there are many tasks involved. If you're feeling overwhelmed or stressed, contact your GuidanceResources® Employee Assistance Program for help.

Our experienced counselors, financial experts and a team of other professionals can help you with these transitions. We'll address any issues you may have. These services are provided at no cost to you and your household members and are available 24 hours a day, seven days a week, online or by calling a live care nurse.

Here when you need us.

Call: [800.697.0353](tel:8006970353)
 Online: guidanceresources.com
 App: GuidanceResources® Now
 Web ID:

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- Call anytime for concerns such as:**
- Coping with stress
 - Finding a caregiver, in-home care and other care options
 - Paying for elder care
 - Learning about Medicare and Medicaid
 - Estate planning

Living Resources

Your single source for confidential support, expert information and valuable resources, when you need it the most.

Available 24 hours a day, 7 days a week

Call: **844-207-5465 (844-207-LINK)**

TDD: 800.697.0353

Online: **guidanceresources.com**

Your company web ID: **LivingME**





Highlights of MaineSaves

MaineSaves, the State of Maine’s voluntary retirement savings plan, provides a convenient way for you to save and invest for retirement on a regular basis. With MaineSaves, you set aside money for retirement and you don’t pay taxes on that money, or on any earnings from your investments, until you take a distribution from the plan.

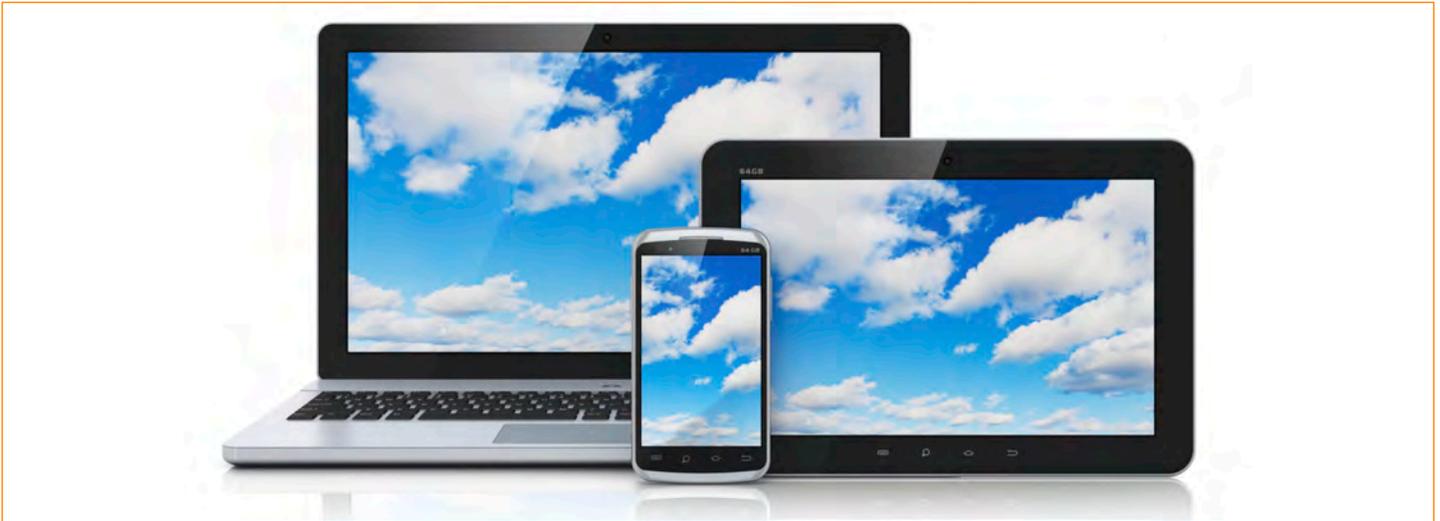
PLAN FEATURE	DETAILS
Plan Website	<ul style="list-style-type: none"> • Visit www.MaineSaves457.com to enroll in and learn everything you need to know about the MaineSaves plan, all in one place. You can connect to providers, see your investment options, check on fund performance, access helpful tools, links and articles to help you plan for retirement and find a local representative who can answer your questions about the plan.
Your Contributions	<ul style="list-style-type: none"> • Your contributions are deducted before you pay current income taxes, so you save on taxes now while building savings for your future. • You don’t have to remember to save—once you enroll, your contributions will be withheld directly from each paycheck by automatic payroll deduction. • You can change your contribution amount—or stop contributing—at any time. When you make a change, it will be processed as soon as administratively possible. • Your annual contributions to this plan, when combined with contributions to any other 457(b) plan, cannot go above the Internal Revenue Service (IRS) limit, which is \$19,000 for 2019. This limit may be adjusted from time to time as the cost of living changes. • Participants 50 years old and older can make a special “catch-up” contribution every year—over and above the regular contribution limit. The dollar limit for this catch-up contribution is \$6,000 for 2019 and may be adjusted from time to time as the cost of living changes. • If you’re approaching retirement, you may be able to take advantage of the three-year pre-retirement catch-up contributions, available to employees within three years of their normal retirement date. Contact your local representative from one of the providers for more information.
Investment Options	<ul style="list-style-type: none"> • The plan features three providers—MassMutual, VALIC and Voya. Each one offers a variety of options in which you can invest your savings. You must choose one provider with which you will invest. • Once you enroll, your contributions are sent directly to the provider you selected. You direct how your dollars are invested and any gains or losses on your investments are applied to your account. • You may choose only one provider at a time.
Rollovers Into Your MaineSaves Account	<ul style="list-style-type: none"> • You can roll over taxable distributions from other eligible retirement plans – such as 403(b) plans, 401(k) plans, and other governmental 457(b) plans – into your MaineSaves Account. You can also roll over money from a conduit individual retirement account (IRA) if the balance originated in an eligible retirement plan. <p>Note: The plan does not accept rollovers of after-tax contributions or Roth 401(k) balances.</p>

PLAN FEATURE	DETAILS
Withdrawals	<ul style="list-style-type: none"> MaineSaves is designed primarily to enable you to save for retirement. However, if you have an unforeseeable emergency and you meet certain very specific criteria established by the IRS, you may take a withdrawal while you are still working.
Receiving a Distribution	<ul style="list-style-type: none"> You may request a distribution when you retire, stop working for the State of Maine or become disabled. Or you can choose to defer payment until the April 1 following the later of the year in which you turn age 70½ or terminate employment with the State. You have a number of payment options, including installments, annuities (lifetime payments) a lump sum (all of your money at once), a partial lump sum, or a rollover to another financial institution or retirement plan. You can avoid current income taxes by electing to rollover your distribution to another employer's plan (for example, a 401(k), 403(b) or other governmental plan) or an IRA. Contact your local representative or visit your provider's website to initiate a distribution.
How to Enroll	<ul style="list-style-type: none"> You can enroll at any time, but you must choose one of the three providers before you can enroll. To learn more about the providers and the various investment options available to you, visit <i>My Investment Options</i> on www.MaineSaves457.com. You may also wish to speak with local representatives to learn more about the services offered by the providers. Phone numbers for the representatives are shown on the <i>Home Page</i> of www.MaineSaves457.com under Providers. Once you've chosen a provider, visit <i>Enroll Now</i> on www.MaineSaves457.com, where you can enroll online in a few easy steps. If you have questions about the enrollment process, please call your local representative.
Account Services	<ul style="list-style-type: none"> State of Maine Office of Employee Health & Benefits Phone: (207) 624-7380 or 1-800-422-4503 Online: www.maine.gov/bhr/oeh MassMutual Phone: 1-800-528-9009 Online: http://retirement.massmutual.com/rsgovnp VALIC Phone: 1-800-448-2542 Online: http://www.valic.com Voya Phone: 1-800-584-6001 Online: https://www.voyaretirementplans.com

For More Information

For complete information on each of the provider's products and services, please contact the providers directly. Contact information for local representatives is available online at www.MaineSaves457.com, on the home page, under Providers.

If you have any questions about MaineSaves after reading these highlights, please call (207) 624-7380 or 1-800-422-4503. Or, you may send an email to benefits.info@maine.gov.



Telehealth: Flexible Solutions for a Healthier Life

Which of us wouldn't be healthier if we just had more time? With flexible telehealth solutions from your GuidanceResources Employee Assistance Program, that's no longer a problem. Your EAP, gives you options for how, when and where you access our services. Whether you have scheduling problems, an illness or injury that limits mobility, or just prefer the flexibility and accessibility of phone, video and other online tools, your EAP has you covered.

Online Tools and Counseling Options

As an alternative to traditional face-to-face counseling, you can take advantage of:

Video Counseling: Scheduled as easily as face-to-face sessions, video counseling appeals to those who desire an alternative to in-person counseling. All that's required is a webcam and software, which can be downloaded for free, to use this option.

Telephone Counseling: If in-person counseling is not possible or not appealing to you, counseling services can be provided over the phone. Get all the benefits of speaking with a highly qualified clinician without the hassle of an office appointment.

Online Chat: Accessible through GuidanceResources® Online, Chat is staffed by master's-level intake clinicians. The service provides a discreet alternative for seeking a referral, scheduling an appointment with a clinician, asking questions or inquiring about other EAP services. Chat is conducted in real-time, giving you immediate help.

GuidanceResources Online Tools: Our award-winning website, GuidanceResources Online, offers users a customized online experience designed to engage you through a variety of cutting-edge, interactive tools and other resources.

Here when you need us.

Call: 844.207.5465 (844.207.LINK)

TTY: 800.697.0353

Online: guidanceresources.com

App: GuidanceNowSM

Web ID: LivingME



HEALTH & PREVENTION





Getting Your Flu Vaccine



A quick guide on where you can receive a flu vaccine this flu season.

Option 1:

On-Site Flu Clinic



The State of Maine is working with Osco (Shaw's) Pharmacy to host on-site flu clinics and in-store clinics.

To view the schedule, visit:

[Office of Employee Health and Wellness](#)

OR

Contact WellStarME at 207-620-9202.

Option 2:

Visit a Pharmacy Near You



Many major pharmacies offer flu vaccines.

Pharmacies to consider include:
Shaw's
Hannaford
Walgreens
Walmart
CVS

Contact your local pharmacy to learn more about their opportunities to receive a flu shot.

Option 3:

Visit Your Health Care Provider



Flu vaccines can be administered at your primary care provider's office.

If you already have an appointment scheduled, you can ask for a flu shot while there.

OR

Call your provider and schedule a time to receive your flu vaccine.

Option 4:

Visit ConvenientMD



Hours: 8am to 8pm
7 days a week

Locations in:

Bangor
Brunswick
Portland
Saco
Westbrook

No appointment required.

For more information, visit the [ConvenientMD website](#).

For questions, please contact:

Libby Arbour

Health & Wellness Navigator

wellnessnavigator@mcdph.org

(207) 620-9209

An evidence-based resource to help you make an informed decision regarding flu vaccinations.



- Influenza (flu) is the most burdensome infectious disease in the United States.
- The flu has the potential to cause very serious disease. Every year, millions of individuals become sick with the flu, leading to hundreds of thousands of people being hospitalized, and many thousand deaths.
- Every flu season is different, that's why it is recommended to receive a flu vaccine every year.

Recommendation:

The Centers for Disease Control and Prevention recommend that all individuals over 6 months of age receive a flu vaccine annually.

Below is information on common myths and misconceptions regarding the flu vaccine.

MYTH: The flu vaccine can give you the flu.

THE TRUTH: Flu vaccines cannot cause flu illness. Flu shots are made with either:

- Flu viruses that are inactivated (killed) and therefore are not infectious
- Attenuated (weakened) flu viruses that will not cause illness
- A single gene from a flu virus which does not cause infection

MYTH: I don't need a flu vaccine every year.

THE TRUTH: The Centers for Disease Control and Prevention recommend a yearly flu vaccine for everyone over 6 months of age. A person's immunity from vaccination declines over time, therefore, receiving a vaccine annually is needed to provide optimal protection against flu viruses. Flu viruses are also constantly changing, so the flu vaccine is annually reviewed and updated as needed based on which flu viruses are causing illness.

MYTH: It's better to get sick with the flu than to get a flu vaccine.

THE TRUTH: It is not better to get the flu. The flu can be a very serious disease, especially for young children, older adults, and individuals with chronic health conditions. Flu infections carry a risk of serious complications, hospitalizations, and even death. Receiving a flu vaccine is a safer choice than risking illness.

Flu Insight: Why do some people not feel well after getting a flu vaccine?



As with any vaccination, some people report having mild side effects after a flu vaccine. The most common side effects are redness, soreness, and, tenderness or swelling where the shot was given. Headaches, muscle aches, or low-grade fever may also occur. If people experience these side effects, they often begin shortly after receiving the vaccine and last 1-2 days. Serious allergic reactions to the flu vaccine are very rare and if they do occur, it is usually within a few minutes or hours after receiving the vaccine.

Sources:

<https://www.cdc.gov/flu/prevent/misconceptions.htm>
<https://www.cdc.gov/flu/about/viruses/index.htm>
<https://www.cdc.gov/flu/index.htm>
<https://www.cdc.gov/flu/season/index.html>

For questions, please contact:

Libby Arbour
Health & Wellness Navigator
wellnessnavigator@mcdph.org

(207) 620-9209



Find a COVID-19 testing site quickly and easily



During this time of uncertainty, you may be unsure of how and where to be tested for COVID-19. We can help.

Your Anthem Blue Cross Blue Shield plan covers COVID-19 testing

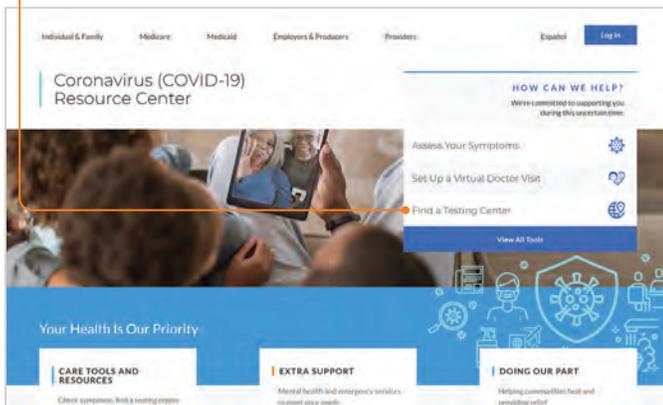
COVID-19 testing and the associated visit to the testing site are covered, and you will have no out-of-pocket costs to worry about. It's important that you talk to your doctor before going to a testing site. Your doctor must order a COVID-19 test for you, to be sure the test is necessary for diagnosis and treatment.

Find a testing site on anthem.com or the Sydney Health mobile app.

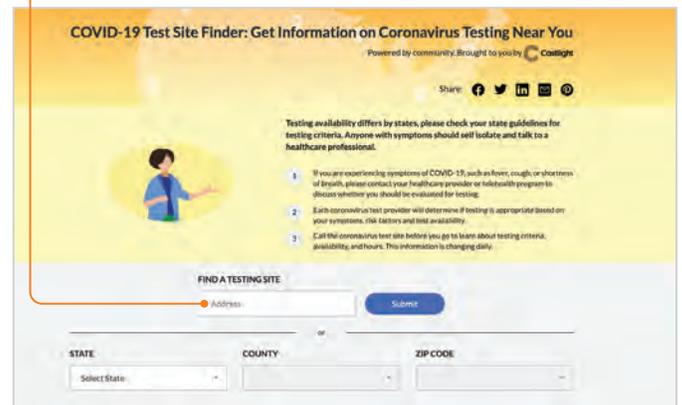
Both of these options have a list of nearby testing sites with addresses, phone numbers and map links.

To find a testing site using anthem.com:

- 1 Go to [anthem.com/coronavirus](https://www.anthem.com/coronavirus) and select Find a Testing Center.



- 2 Enter your address or state, county and ZIP code.



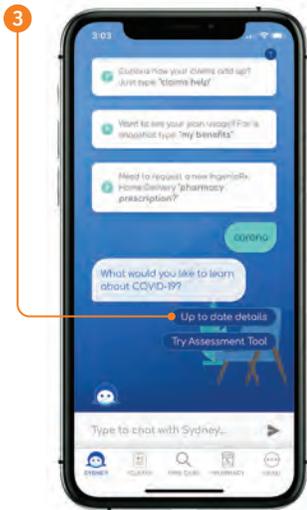
To find a testing site using the Sydney Health app:



Download the Sydney Health app from the App StoreSM or Google PlayTM. Select **Register** and follow the prompts to complete your registration.



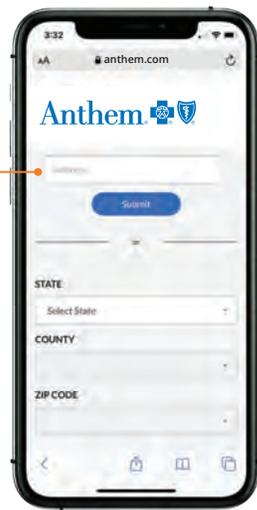
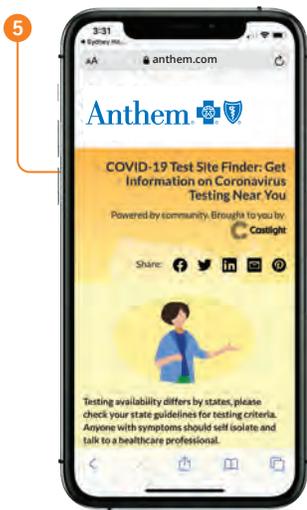
Log in to the Sydney Health app, select the purple **Coronavirus (COVID-19) Information and Assessment** button.



Scroll down and select **Up to date details**



Scroll down and select **Find a COVID-19 Test Facility**



Scroll down to **FIND A TESTING SITE** and enter your address or state, county and ZIP code.

In these challenging times, it is important that you have the support you need for your overall health and well-being. For additional resources, visit [anthem.com/coronavirus](https://www.anthem.com/coronavirus).

How to Protect Yourself and Others

Accessible version: <https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/prevention.html>

Know how it spreads



- There is currently no vaccine to prevent coronavirus disease 2019 (COVID-19).
- **The best way to prevent illness is to avoid being exposed to this virus.**
- The virus is thought to spread mainly from person-to-person.
 - » Between people who are in close contact with one another (within about 6 feet).
 - » Through respiratory droplets produced when an infected person coughs, sneezes or talks.
 - » These droplets can land in the mouths or noses of people who are nearby or possibly be inhaled into the lungs.
 - » COVID-19 may be spread by people who are not showing symptoms.

Everyone should

Clean your hands often



- **Wash your hands** often with soap and water for at least 20 seconds especially after you have been in a public place, or after blowing your nose, coughing, or sneezing.
- If soap and water are not readily available, **use a hand sanitizer that contains at least 60% alcohol.** Cover all surfaces of your hands and rub them together until they feel dry.
- **Avoid touching your eyes, nose, and mouth** with unwashed hands.

Avoid close contact



- **Limit contact with others as much as possible.**
- **Avoid close contact** with people who are sick.
- **Put distance between yourself and other people.**
 - » Remember that some people without symptoms may be able to spread virus.
 - » This is especially important for **people who are at higher risk of getting very sick.** www.cdc.gov/coronavirus/2019-ncov/need-extra-precautions/people-at-higher-risk.html



Cover your mouth and nose with a mask when around others



- **You could spread COVID-19 to others** even if you do not feel sick.
- **Everyone should wear a mask in public settings** and when around people not living in their household, especially when social distancing is difficult to maintain.
 - » Masks should not be placed on young children under age 2, anyone who has trouble breathing, or is unconscious, incapacitated or otherwise unable to remove the mask without assistance.
- **The mask is meant to protect other people** in case you are infected.
- Do **NOT** use a facemask meant for a healthcare worker.
- Continue to **keep about 6 feet between yourself and others**. The mask is not a substitute for social distancing.

Cover coughs and sneezes



- **Always cover your mouth and nose** with a tissue when you cough or sneeze or use the inside of your elbow.
- **Throw used tissues** in the trash.
- Immediately **wash your hands** with soap and water for at least 20 seconds. If soap and water are not readily available, clean your hands with a hand sanitizer that contains at least 60% alcohol.

Clean and disinfect



- **Clean AND disinfect frequently touched surfaces** daily. This includes tables, doorknobs, light switches, countertops, handles, desks, phones, keyboards, toilets, faucets, and sinks. www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/disinfecting-your-home.html
- **If surfaces are dirty, clean them:** Use detergent or soap and water prior to disinfection.
- **Then, use a household disinfectant.** You can see a list of [EPA-registered household disinfectants here](#).

ADDITIONAL RESOURCES



Dealing with Stress in a Relationship



Couples often go through periods of change, everyday hassles and emotional issues that cause stress in their relationships. We all have stress in our lives, whether it is job-related, financial, marital or parental. It can cause uncomfortable mental and physical reactions to life's events. This can challenge your relationship. Since you cannot avoid stress, you have to be able to recognize and manage it. Finding a way to have a conversation about what is causing you stress, during which you both finish the talk feeling relieved and satisfied, can strengthen your relationship.

Here are some tips on how to handle stress in your relationships:



Figure Out What is Bothering You

- Stress is tricky. We often say "I am so stressed out," but we may have trouble figuring out the trigger. Take the time to find out what the problem is, and then share it with your partner. Your partner may be able to help you deal with this stress. With increased awareness of what you are worried about, he or she can think of ways to reduce your stress.
- Bear in mind that your partner may not think you have any reason to be stressed. Help him or her understand why you are anyway. Respect each other's values, and find ways to work together on the challenges. Your partner can give you a different point of view, and together, you can brainstorm ways to solve the issue that is causing your stress.
- Recognize that not every problem (or stressor) has a solution, but openly discussing it and sharing your feelings can help you manage it.

Find Balance

- Research has shown that work-related stress is linked to unhappiness in relationships. Avoid being a "workaholic" by choosing to stay connected to work via cell phones, emails and other technology, unless required by your job. This can cause your partner to feel lonely and may hurt your relationship.
- Choose to lessen the effects of stress by communicating with each other. Honest and frequent communication also keeps one partner from feeling lonely, builds trust, shows commitment and can release the heavy burdens you may be experiencing. Be kind, caring and show affection often. Be aware of life's stressors, and avoid letting them drive you and your partner apart.

As a reminder, if you would like more information, or to speak with a mental health professional, please reach out to your Living Resources Program:



1-844-207-LINK (5465)

GuidanceResources.com (Web ID: LivingME)

Personal Growth: Tips for more positive thinking.

Changing the way you think can help you put a more positive spin on what happens in your life. This makes you more productive overall.

Positive Thinking Tips

- **Be aware of negative self-talk and replace negative thoughts with positive ones.** For instance, the phrase “There is no way it will work,” is negative. Try replacing it with a more positive statement, such as, “I can try to make it work.”
- **Make lists of positive aspects of yourself to help make you feel more confident about yourself and the life you lead.** Try writing down five of your strengths or things you admire about yourself. Refer to the list often.
- **Do something that makes you happy.** It may be difficult to cut out time for yourself, especially if you are very busy. Make a list of small things you can do each day that will make you happy, such as treating yourself to a great cup of coffee or tackling a crossword puzzle during your lunch break. Commit to doing one of these things each day.
- **Practice affirmations before, during or after a particular problem surfaces.** Affirmations are positive statements that you make about yourself. They describe how you would like to feel about yourself all the time, but not necessarily how you feel in the moment. Make a list of yours and keep it handy. Read the affirmations aloud and write them down from time to time. For instance, your affirmations may include “I feel good about myself” and “I spend time with people who care about me and make me feel good about myself.”
- **Practice makes perfect.** Though it is nearly impossible for a pessimist to become an optimist overnight, practicing positive thinking daily can help you become less critical and gain self-acceptance.



As a reminder, if you would like more information, please reach out to your Living Resources Program:



1-844-207-LINK (5465)
[GuidanceResources.com](https://www.guidanceresources.com) (Web ID: LivingME)

Try these low or no cost mindfulness apps to reduce stress, sleep better and relax more.

No Cost Resources:

Insight Timer - A smartphone app and online community for meditation. The app features guided meditations, music and talks posted by contributing experts.

Where to Download: Apple Store and Google Play.

Relax Now - A great app to help unwind and de-stress.

Where to Download: Apple Store.

The Mindfulness App - One of the most accessible apps, offering a decent catalog of meditation tracks with and without narrators. These tracks range from 3 to 30 minutes and can be personalized to your individual needs.

Where to Download: Apple Store and Google Play.



Low Cost Resources:

Unplug - Guided meditation videos to feel happy, calm, and sleep better. 10-minute transformations daily.

Where to Download: Apple Store and Google Play.

Headspace - The Headspace app teaches you how to meditate and live mindfully, with guided sessions on stress management, happiness, resilience, physical health, and more.

Where to Download: Apple Store and Google Play.

Pzizz - This app utilizes effective psychoacoustic principles to create beautiful dreamscapes that will make you fall asleep faster and wake up feeling refreshed.

Where to Download: Apple Store and Google Play.

Aura - A personalized wellness app that provides you with thousands of wellness tracks for any needs and learns what works for you.

Where to Download: Apple Store and Google Play.

Ten Percent Happier - In-depth courses on establishing healthy habits, stressing better, improving relationships, and more.

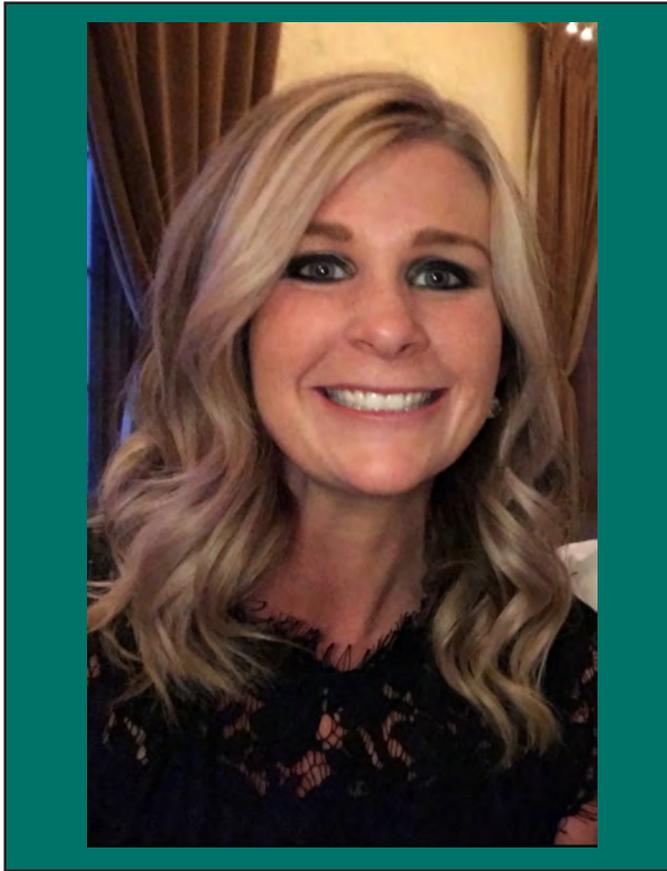
Where to Download: Apple Store and Google Play.

Calm - The perfect mindfulness app for beginners, but also includes hundreds of programs for intermediate and advanced users.

Where to Download: Apple Store.

Simple Habit - A 5-minute meditation app designed to help busy people stress less, achieve more, and live better.

Where to Download: Apple Store and Google Play.



Hello!

My name is Libby Arbour, your Health and Wellness Navigator!

Did you know that as part of your benefits, you can reach out to me at any time regarding any health and wellness topics? I have an abundance of evidence-based resources to share with you, and if I don't have what you're looking for, I'll be sure to find or create it for you.

I look forward to connecting with you and supporting you on your wellness journey!

Best in Health,
Libby

How I Can Help:

Individualized Services

- One-on-one meetings
- Connection to employee benefits
- Connections to resources in the employee's community
- Evidence-based research on topics of interest

Department-Level Initiatives

- Wellness calendars with bi-monthly wellness topics
- Lunch and learns on health and wellness topics of interest
- Development of customized health and wellness resources
- Assistance with health and wellness interest surveys

Connect with me!

Contact Information:

Libby Arbour
207-620-9209
wellnessnavigator@mcdph.org

Office Hours:

Monday - Friday
8:00am to 4:30pm



wellstar@mcdph.org
(207) 620-9202

- **Having trouble logging in?**
- **Can't remember your login or the email address you used?**
- **Need help updating your password?** Contact WellStarME at 207-620-9202.

WellStarME staff **cannot** provide spouse or domestic partners passwords.
The registered owner of the WellStarME account **must** contact WellStarME personally.

- **Don't have an email to register in WellStarME?**

You can use GMAIL. Go to www.gmail.com or you can contact WellStarME at 207-620-9202

- **If WellStarME will not load on your computer, try using Google Chrome or Firefox.**
- **Completed your Wellness Questionnaire but your scorecard states it is not complete?**
 - Are you sure you were in your own **personal** WellStarME account?
 - Did you complete the Wellness Questionnaire by clicking on the "submit your answers" button at the end?
- **Does my spouse or domestic partner have to do everything as well for me to qualify for the credit?** If they are on your health plan, the answer is **YES!!**
- **Both employee and spouse/domestic partner must watch the video and answer the quiz questions following the video.** Each of you must be logged iyour own personal WellStarME account.
- **Can employee and spouse/domestic partner use the same email address? NO!!!!** Need help getting a separate email to use? Contact WellStarME at 207-620-9202.