

# Employee Enhancement Newsletter

Helpful Resources from your Employee Assistance Program

September 2014

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Public Employee Benefits Alliance

## Caregiving and the Workplace



The term “caregivers” has been used to represent those individuals who care for young children. Times have changed. Today, the term has evolved into a much broader definition and includes men and women taking care of an aging relative. Many of these men and women are providing some level of assistance for an aging relative while simultaneously caring for their young children. These caregivers are sandwiched between two generations within their families who require their time, energy, and finances.

Employee caregivers balance the time, financial, and emotional demands of caring for their children and relatives. These responsibilities can lead to stress, burnout, and other health issues. Employees who provide elder care are more likely to report poor or fair health, depression, and the presence of chronic conditions such as diabetes and hypertension. In fact, there is an 8% differential in increased health care costs between caregiving and non-caregiving employees, which is costing U.S. employers an extra estimated \$13.4 billion per year.

Caregiving responsibilities also lead to increased absenteeism and presenteeism among working caregivers resulting from employees having to miss work to care for a relative or time lost at work making phone calls, talking to health care professionals, and dealing with other caregiving responsibilities.

### Tips for Employers

**Communicate.** Poll your employees to find out more about their needs. The combination of elder care benefits and wellness programs can provide support to working caregivers, as well as reduce employee health care costs which brings the employer bottom-line advantages.

**Educate managers and employees.** Offer “lunch and learns” or online Webinars as a preventative intervention to provide education and recommendations regarding the steps needed to avoid crises in the future. Train your managers on techniques to identify employee caregivers and how to provide appropriate support services.

**Provide care manager services.** Offer geriatric care manager services (by phone and in person) through your EAP to individually assist employees.

### References

Met Life Mature Market Institute. (2010, February). *The Met Life study of working caregivers and employer health care costs: New insights and innovations for reducing health care costs for employers.* New York, NY: Author.

Partnership for Workplace Mental Health. (n.d.). *Caregiving.* Retrieved November 18, 2013, from <http://www.workplacementalhealth.org/>

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## Chat Reminder

### *The Sandwich Generation*

Connect with Deer Oaks and a counselor for a live confidential chat.

#### When:

September 17, 2014

#### Where:

[www.deeroaks.com](http://www.deeroaks.com)

#### Session Time (CST):

12:15 PM to 12:45 PM



DEER OAKS EAP SERVICES



## Exercise Addiction: Are You at Risk?



We are surrounded by “perfection.” Many women and men think that with achieving a fabulous figure comes happiness, wealth, and the ideal mate. They will often exercise to a dangerous point in pursuit of “their dream body,” say Dr. Julia Samton, a neuropsychiatrist, and Certified Personal Trainer Franci Cohen who speak out about the dangers of pushing yourself past your limit.

“It’s unfortunate that society and the media place so much attention on physical appearance. It adds so much pressure on young, impressionable men and women, who become convinced that they will have the perfect life if they look a certain way. Inevitably, for certain types of young adults, this desire for that picture-perfect life can lead to exercise addiction—the beginning of this quest for perfection,” says Dr. Samton.

Exercise addiction can be characterized by the following: “A need to increase exercise to feel a desired effect such as a ‘buzz’ in order to feel accomplished, a feeling of withdrawal if one is unable to exercise and unsuccessful attempts at reducing exercise. However, the biggest red flag according to Dr. Samton, “would be when exercise starts to interfere with one’s occupational, social, and overall functioning. It’s at this point that treatment is recommended.”

Certain personality types are more prone to succumb to this addiction. Perfectionists are more likely to be focused on meeting an unrealistic body ideal. Those with anxiety disorders are also more vulnerable to obsessions and compulsive behaviors. And individuals who do not have healthy ways of handling their negative emotions may turn to addictive behaviors as an outlet to relieve mental pain, according to Dr. Samton.

“Cognitive behavioral therapy can be helpful, but seeking a therapist with experience in exercise addiction is crucial. For extreme cases, there are inpatient treatment facilities,” she says.

Are you at risk? Or know someone who is?

Typical symptoms of someone who is letting exercise take over her (or his) life are these:

- *Intention effects.* The amount of exercise or length of exercise sessions is longer than originally intended.
- *Time.* Large amounts of time are spent exercising and conflict with other areas of life.
- *Continuance.* Person will continue to exercise even with persistent physical or psychological issues that are made worse from exercising, such as a recurring injury.

According to personal trainer Cohen, the most effective way to deter a client from over exercising is to explain the science behind how the body works. “The whole reason we work out is to increase muscle strength and mass, which in turn leaves us with a higher metabolic rate,” she says. “Over exercising, sometimes known as exercise bulimia, can cause muscles to be catabolic, or break down, as opposed to anabolic, or build up.”

Over-exercising will actually give you the exact opposite results of what you’re striving for. If you start to feel the need to complete an insane 3- or 4-hour routine, try to cut it down to just one hour of high intensity exercise in order to feel the satisfied exhaustion you long for.

Health-e headlines™

# Mind Over Matter



The average person has over 40,000 thoughts roaming through his or her mind on any given day, perhaps even more. As impressive as that might sound, there's a catch.

About 80% of these thoughts are repeats from the previous day, week, month or even year. Here is another catch. Most of these repeated thoughts are perceptions, attitudes, beliefs and opinions about our personal day-to-day situations or interactions with other people, and the majority of these thoughts are stress-related—unresolved issues of either anger or fear.

Scientists who study human thinking processes—particularly, intentions such as prayer and various forms of healing—say that our thoughts and feelings are actually a form of vibrant energy. In other words, the mind is a limitless bank of conscious energy, which uses the brain as its primary organ of choice, says Brian Luke Seaward, PhD, author of *Quiet Mind, Fearless Heart*.

With most thoughts being repeats from a previous page in the book of our lives, it appears that, for the most part, the average person's energy is poorly spent on taking one step forward and two steps back.

Given the possibility that our thoughts and feelings are indeed a form of energy, the question begs to be asked, "How and where do you choose to spend your energy?"

**Health-e headlines™**

## *Limit Screen Time*

The American Academy of Pediatrics suggests parents limit screen time for children. The guidelines discourage any screen time for children less than 2 years of age. For older children, the AAP recommends no more than 2 hours daily. Keep media devices out of children's bedrooms, keep family routines such as mealtime screen-free, and set TV-free days for the whole family.

**Health-e headlines™**

## *Sidelines*

No matter what the coaches and parents yelling from the sidelines say, for kids, playing sports is not about winning; it's about having fun. A study at George Washington University found that fun factors included being a good sport, trying hard, and positive coaching. The results are in the *Journal of Physical Activity & Health*.

**Health-e headlines™**

## *An EAP Reminder*

*Life Can Be Hectic. The EAP Can Help You Find Your Balance.*

Deer Oaks, your EAP, is always available to you and your household members.

If you are struggling with children, finances, or just want some practical advice on health or the mind-body connection, contact Deer Oaks by calling the Helpline.

Counselors are available 24/7 to provide you with immediate care.





## Clinician's Corner..

*Monthly Advice from the Deer Oaks Clinical Team*

### The Sandwich Generation



The Sandwich Generation was a term coined in 2006 by Carol Abaya and refers to people who are caring for their own children as well as their parents. According to the US Census Bureau's 2014 report, there are 76.4 million Baby Boomers (persons aged 50 – 68 years old) meaning that in the next 10 to 15 years, many more of us will find ourselves in the position of providing support for multiple generations. This type of caregiving offers very unique emotional, practical, and financial stressors. Currently, just about half (47% or 66 million) of Americans are caring for both a parent age 65 or older and are either raising a child or supporting a grown child (Pew Social Trends; [www.pewsocialtrends.org](http://www.pewsocialtrends.org)).

Some of the common emotional costs include feeling alone, especially if siblings are not geographically near or are less willing to help out with parental caretaking; feeling guilty for taking any time for one's self instead of caring for children or parents; feeling overwhelmed with being required to engage in estate planning, organizing doctor's visits, and bearing the burden of deciding whether or not to have your loved ones cared for at home or in a professional facility. Add these very strong emotional experiences to an already busy life, and caregivers run the risk of emotional burn out.

Professionals often agree that the most important thing that can be done for an elderly family member is to ensure care for the caregiver. There's a reason that flight attendants instruct us to put on our oxygen masks before helping others; we simply cannot help and caregive effectively if we ourselves are running on empty. Taking a few moments on your own each day, either deep breathing, meditating, or engaging in a task that you find relaxing and rewarding can make a huge difference in your perceived stress levels. Also, as the sandwich generation group grows, so do support groups both online and in-person. Sometimes, being in the company of those who are going through the same experiences that you are can be incredibly cathartic and helpful.

To help tackle practical tasks, abide by the rule of "it's never too early to start." If your family members are still capable, engage them in frequent planning discussions. Be involved in doctor's appointments and set affairs in order as early as you possibly can. At Deer Oaks, we have skill builders, articles, resources, and referral services to help you navigate through the waters of parenting your children, and your parents. We also have confidential and free legal and financial consultations available to help you conquer the many tasks on your sandwich-caregiving list. Asking for help, either personally or professionally, is a very smart caregiving decision.

The balancing act of providing care for your spouse, children, parents, and yourself will inevitably be an up-and-down road with stressful days and new challenges to endure. It does not mean that your own life has to stop or feel as if it has been put on hold. By starting your planning early, communicating clearly with your family, and seeking professional help, the caregiving process can bring rewards and new perspectives to enhance your life and relationships. For more information, visit us at [www.deeroaks.com](http://www.deeroaks.com).

By:  
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# What's Included in Your Consumer Credit Report?



Credit reporting has become big news lately, and chances are, you are wondering where you stand with your credit history. Under the Fair and Accurate Credit Transactions Act (FACT Act), every American consumer has the right to a free annual credit report from each of the three major credit-reporting agencies (Equifax, TransUnion, and Experian). To order your report, you can utilize the special website that has been set up (AnnualCreditReport.com) or call 877.322.8228. You can order all three credit reports at one time, or stagger your requests.

When you receive your credit reports, you'll notice several different sections. First, you'll find personal information, including your name, last known address, Social Security number, employment history, and birthday.

This information is used for informational purposes and is not used in the calculation of your credit score.

Next, you'll find information regarding any loans and credit cards that are in your name, including accounts that have been paid off. This section includes the type of account, loan term, current or recent balance, the date the account was opened, and payment history including any delinquencies. If you've had any bankruptcies or bank foreclosures, those will also be listed.

Inquiries made into your credit history are also included. If you have too many inquiries related specifically to opening new lines of credit, your history may be viewed negatively, because it will appear as if you are currently looking to acquire more debt. However, other inquiries, such as those for promotional mailings, by you, or from current creditors, do not hurt your credit.

Your credit score may also be included, but is generally not provided free of charge. You can, however, request it, for a fee, when you order your free credit reports. Your credit score is a way for creditors to compare your credit history with others. For example, your FICO Score will range from 300 to 850—the higher, the better. By looking at your credit score, creditors can quickly decide your creditworthiness and risk. Although credit scores change periodically, it's appropriate to request and pay to receive your score once per year or before a major purchase.

When you review your credit report and score, make sure that all of the information included is recent and accurate. The credit agencies do deal with enormous amounts of data, and it's possible that some information could be incorrect. Thankfully, it is possible to have inaccurate information removed from your reports.

## About Money Management International

*Money Management International (MMI) is a nonprofit, full-service credit-counseling agency, providing confidential financial guidance, financial education, counseling and debt management assistance to consumers since 1958. MMI helps consumers trim their expenses, develop a spending plan and repay debts. Counseling is available by appointment in branch offices and 24/7 by telephone and Internet. Services are available in English or Spanish. To learn more, call 800.432.7310 or visit [www.MoneyManagement.org](http://www.MoneyManagement.org).*