



Employee Enhancement Newsletter

Helpful Resources from your Employee Assistance Program

March 2015

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Internet Safety and Children

With the Internet, everyone has invited the world into their homes: the good, the bad, and the ugly. In less than seconds people can be transported around the world to see and hear things otherwise unavailable. There are remarkable advantages. You can communicate with friends and loved ones easily. You have access to information and education. The downside is that with any wrong turn people can be exposed to dangerous information, ideas, images, behavior, and can even be lured to their death.

These warning signs could signal a problem for your child and the Internet:

- Spending increased time online to the exclusion of other friends and prior preferred activities
- Surfing the Internet with the door closed and when you approach, you hear a flurry of mouse clicks as your child quickly deletes information or changes Web pages
- An increase in sexualized behavior or talk of adult online friends, particularly if this leads to meeting unknown people

Think of the Internet as a big lake. There are shallow spots and deep spots. You would never throw your child into the lake without supervision, without learning to swim, or without learning of the dangerous areas. You would never let your children swim in the dark. Like learning to swim, these strategies may protect your child from harm on the Internet:

- Purchase and install blocking software. Such software prevents targeted Web sites from appearing on your computer. This tends to work better for younger children who are more apt to stumble on a pornographic Web site than search for them directly.
- Keep your computer in a public area in your house such as the kitchen, family room, or hallway. If the computer is to remain in your child's room, the door must be open when the Internet is in use.
- Check the Temporary Internet Files and History folder on the computer. The rule should be that there is no deleting these files. Parents are advised to view these files periodically. These files will show you exactly what has been viewed and which Web sites were accessed. They even will show the date and time. The rule should be that if there are no files, there is no computer time.

Remember, safety on the Internet is not a matter of trusting your child. It is a matter of understanding childhood curiosity and the trouble that it can cause. It is always up to the parents to protect children from harm and learn the strategies to do so. The mission is to grow them up safely. This includes implementing rules regarding use of the Internet.

Source: https://www.advantageengagement.com/p_content_detail.php?id_element=001&search_term=safety%20strategies&id_cr=39067

Online Seminar Reminder

Practical Strategies to Stay Safe

When:

March 17, 2015

Where:

www.deeroaks.com

Webinar Times (CST):

11:00 AM- 12:00 PM

AND

1:00 PM - 2:00 PM

Public Employee Benefits Alliance





Protect Yourself from Medical Identity Fraud



It's America's fastest growing identity crime. DHHS says healthcare data hacking has affected more than 34 million Americans. Stolen records provide info for tax and insurance fraud.

"When someone steals your medical identity, they corrupt your individual health record, so the next time you receive care your doctor can be working off a file riddled with bad information," say ID Experts, a medical software provider.

Use these wise fraud protection tips.

- Protect your health insurance card as carefully as you would your Social Security or credit cards. Theft of these cards allows someone to assume your identity to receive care. Treat their loss as seriously as a missing credit card; notify your insurance company and include it on any police report you file.
- Never share your insurance with a friend or family member. When someone pretends to be you to receive health care, your lifetime medical records become compromised. This can lead to a future misdiagnosis, a prescription mistake, or other inappropriate treatment.
- Use strong passwords on patient portals and change them often.
- Be observant in medical offices. Don't just fill out the HIPAA policy form and then assume your provider is being careful. Raise concerns, like medical records sitting open on desks or unattended and unlocked computer terminals.
- Do NOT provide your medical information to someone who calls or emails you about your "possible involvement in a recent breach."

Health-e headlines™

Protect Your Bones



Bones feel solid, but the inside of a bone is actually filled with holes like a honeycomb. Bone tissues are broken down and rebuilt all the time. While some cells build new bone tissue, others dissolve bone and release the minerals inside, according to experts at NIH in Health.

As we get older, we begin to lose more bone than we build. The tiny holes within bones get bigger, and the solid outer layer becomes thinner. In other words, our bones get less dense. Hard bones turn spongy, and spongy bones turn spongier. If this loss of bone density goes too far, it's called osteoporosis. Over 10 million people nationwide are estimated to have osteoporosis.

It's normal for bones to break in bad accidents. But if your bones are dense enough, they should be able to withstand most falls. Bones weakened by osteoporosis, though, are more likely to break.

You can lower your risk of osteoporosis. Getting plenty of calcium, vitamin D, and exercise is a good start.

- Calcium is a mineral that helps bones stay strong. It can come from the foods you eat—including milk and milk products, dark green leafy vegetables like kale and collard greens—or from dietary supplements.
- Vitamin D helps your body absorb calcium. As you grow older, your body needs more vitamin D, which is made by your skin when you're in the sun. You can also get vitamin D from dietary supplements and from certain foods, such as milk, eggs, fatty fish, and fortified cereals.
- Exercise, especially weight-bearing exercise, helps bones too. Weight-bearing exercises include jogging, walking, tennis, and dancing. The pull of muscles is a reminder to the cells in your bones that they need to keep the tissue dense.

Smoking, in contrast, weakens bones. Heavy drinking does too—and makes people more likely to fall. Certain drugs may also increase the risk of osteoporosis. Having family members with osteoporosis can raise your risk for the condition as well.

The good news is, even if you already have osteoporosis, it's not too late to start taking care of your bones. Since your bones are rebuilding themselves all the time, you can help push the balance toward more bone growth by giving them exercise, calcium, and vitamin D.

Health-e headlines™

Nutty

Americans eat an average of more than 6 pounds of shelled peanuts a year—about half in the form of peanut butter. Even the shells are useful. They can be found in such products as kitty litter, wallboard, and artificial logs for fireplaces. Growing peanuts to satisfy our hunger is a \$763 million a year business, according to the US Census Bureau.

Health-e headlines™

Tea to Me

It takes 3 to 5 years after being planted for a tea plant to reach maturity, when the bud and two top youngest leaves are picked and transported for processing. Black tea is the most commonly consumed tea around the world, and 85% of tea consumed in the U.S. is black tea, according to Food Technology magazine.

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 National Sleep Foundation hosts its annual Sleep Awareness Week from March 2 – 8 in attempts to increase awareness of the importance of healthy sleep habits (especially since we will lose an hour of sleep for Daylight Savings Time). The National Sleep Foundation recommends that adults ages 26 – 64 sleep seven to nine hours per night (<http://sleepfoundation.org/how-sleep-works/how-much-sleep-do-we-really-need>). Unfortunately, the Center for Disease Control has found that approximately one in three adults sleep less than seven hours per night (<http://www.cdc.gov/features/dssleep/>). Getting a good night's sleep not only helps prevent dangerous accidents and errors, but can also help overall health.

To help improve your sleep hygiene, consider the following small changes:

1. Set a sleep schedule: As nice as it is to sleep in or stay up late on weekends, changing your sleep schedule is confusing to your body. Try to set a time to go to bed and a time to wake up and stick to it (within an hour), even on the weekends.
2. Avoid other activities in bed: If you start to watch TV, read, or check social media while in bed, your body and mind will no longer associate your bed as a place to rest. Limit all other activities to other areas of your house so that your mind will detect that it is time to start winding down when you do get into bed
3. Keep a sleep journal. Worrying about poor sleep can of course then decrease the amount of time that you actually do sleep. Keep a sleep journal noting times of being awake, asleep, and activities that you were doing right before trying to fall asleep. You may be surprised to find behaviors that may be maintaining poor sleep.
4. Turn your clock around: Waking up and watching the clock is one of the worst habits that maintain poor sleep. Set your alarm, and turn your clock around. Your brain won't know what time it is when you wake up in the middle of the night and will be less likely to try to encourage you to stay awake.
5. Talk to a professional: Poor sleep can be an indicator of other physical and mental health issues that may need professional attention. If you have been frustrated with your sleeping patterns for sometime, or if it is increasingly limiting your ability to function on a daily basis, consider talking to your doctor.

Looking for more information on good sleep practices? Check us out at www.deeroaks.com.

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How To: Credit Reporting Errors

The three credit reporting bureaus deal with a substantial amount of information daily. As a result, mistakes can occur on your credit report. By requesting and reviewing the free annual credit reports from each of the credit reporting bureaus, you can be on the lookout for errors that may exist on your report.

Watch out for the following types of errors on your credit report:

- Information that does not belong to you. This type of error is not only a concern for identity theft victims, but for everyone. Those with common names, and those with a junior or senior suffix attached to their name, may also find information that does not belong to them. Regardless of the nature of the information (positive or negative), you should work to correct it.
- Inaccurate dates. Making sure dates are accurate is particularly important for credit accounts with derogatory information, because the date of the event is the basis for when the negative information will be removed from your account.
- Old information. Don't assume that old information has been removed from your report; see for yourself that the matter is taken care of.
- Other incorrect information. Account balances, payment dates, and credit limits (especially if you've consolidated accounts) should be checked for accuracy.

What to do if you find an error on your credit report:

The Fair Credit Reporting Act (FCRA) protects consumers' rights by requiring credit bureaus to furnish correct and complete information to companies requesting credit histories for evaluation. If you find an error on your credit report, there are some steps you can take:

- Write to the credit-reporting bureau disputing the item and include any supporting documents. Send copies of the documents, rather than originals, and keep the originals for your records. You can also visit the credit bureaus' Web sites and fill out their online forms. Equifax, Experian, TransUnion
- When the credit reporting agency receives your letter disputing the item, they are required to investigate the item in dispute (typically within 30 days) by presenting the information you submit to the creditor. By law, the creditor must review your evidence and report its findings to the credit bureau. The credit bureau must then give you a written report of its investigation and a copy of your report if the report results in a change.
- If an item on your report is found to be an error and is corrected, you can request that the credit bureau send corrected copies of your report to any creditor who received your report in the previous six months or any employer who received your report in the previous two years.
- If you are not satisfied with the results of a formal dispute, you can also write to the creditor disputing the incorrect entry. After receiving your letter, the creditor may not report the information without including a notice of your dispute. In addition, once you have notified the source of the error in writing, it may not continue to report the information if it is an error.

If your request to remove an erroneous item on your credit report is denied after going through the dispute process, you may add a statement (100 words or less) to your file giving your version of the dispute. The credit bureau must normally include a summary of your statement in future reports.

Before you try disputing all of the negative information on your report, you should know that this works only for errors. In fact, credit-reporting agencies often flag suspicious disputes. The only way to remove accurate but negative information is to wait.

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.