



THE EMPLOYEE ENHANCEMENT NEWSLETTER

Public Employee Benefits Alliance

HELPFUL RESOURCES FROM YOUR
EMPLOYEE ASSISTANCE PROGRAM

FEB.
18

February Online Seminar

Self-Care: Remaining Resilient

Learn to identify ongoing symptoms of stress and how to find a healthy approach to the demands of work and home.

Available on-demand starting February 20th at www.deeroakseap.com

About Your EAP

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.

Financial Assist

If you have questions about a financial issue, speaking with a financial expert can help. Your EAP provides you with free consultations with financial experts on everything from credit and debt, to purchasing a home, or saving for retirement. We also offer a full selection of financial articles, tip sheets, financial calculators, and other online tools to help you get the answers you need.

Helpline: 866-327-2400
Web: www.deeroakseap.com
Email: eap@deeroaks.com

Car and Emergency Checklist

Are you ready for winter driving? Keep these items in an emergency kit in your vehicle:

- Cell phone, portable charger, and extra batteries
- Shovel
- Windshield scraper
- Battery-powered radio with extra batteries
- Flashlight with extra batteries
- Water
- Snack food
- Extra hats, coats, and mittens
- Blankets
- Compass
- Canned compressed air with sealant for emergency tire repair
- Chains or rope
- Tire chains
- Road salt and sand
- Booster cables
- Emergency flares
- Bright colored flag or help signs
- First aid kit
- Tool kit
- Road maps
- Paper towels
- Waterproof matches and a can to melt snow for water

Source: Winter weather checklists. <http://emergency.cdc.gov/disasters/winter/beforestorm/supplylists.asp>. Retrieved November 2015.

Snow Day?

Although having a “snow day” can be a welcomed break from everyday routines, it can also be a challenge for parents not ready for the unexpected day off.

Officials at StudyDog, an online reading program geared toward elementary kids, recommends productive activities for parents looking for things to do when winter weather keeps children at home.

- **Play games.** Break out popular board games like Candyland, Life, and Twister or get creative and make your own. There are also lots of entertaining and educational games children can play online to sharpen basic reading skills too.
- **Reading time.** Make reading time fun by building a fort with pillows and blankets and reading books together inside it with a flashlight.
- **Have fun in the kitchen.** Make a special treat or meal. Let the kids help with the planning and preparation of the food. Children can learn how to follow recipe directions, improve reading and comprehension skills, and learn basic math and science concepts while having fun.
- **Get crafty.** Get out the art supplies and let children get creative making art projects. Check Pinterest for ideas you can enjoy doing together.
- **Play outside.** Time spent outside can be a great energy release for children. They can spend some time building snowmen, sledding, having a snowball-throwing contest or building a snow fort.

Health-e headlines™

Tips for Saving Energy During the Winter

In the winter, when many people turn on their heaters and put up holiday lights, gas and electric bills can be much higher than usual. According to the Department of Energy (DOE), a family spends more than \$1,900 a year on electricity bills and other utilities. A big part of those costs comes from wasted energy during those cold months. However, you can save on winter energy costs if you make some changes in certain areas of your home.

Lighting

Improve the lighting in your home and save energy.

- Replace traditional light bulbs with compact fluorescent light bulbs, which last between 6 and 12 times longer. Remember to turn off any lights that aren't in use.
- Consider using LED lights for holiday decorations. These use 90% less energy than standard lights.

Thermostats and Heating

Keep your home warm and comfortable.

- Install a programmable thermostat for your home's heating system.
- Keep the doors and windows closed while the heat is on.
- Frequently change the filters in your furnace.
- Set the thermostat on your water heater to 120° Fahrenheit.

General Tips

Be energy efficient throughout your home.

- Use the exhaust fan in the kitchen and bathrooms only when necessary.
- Repair any water leaks in the bathrooms, kitchen, laundry room, and so on.
- Use power strips to plug in portable heaters, televisions, and cell phone chargers. That way, you can turn off the power switch when the devices are not in use.
- If you're thinking of replacing your appliances, make sure they have an Energy Star logo. Energy Star products are more energy efficient.

Programs for Low-Income Families

During the winter, the government helps low-income families with their energy bills. The Low Income Home Energy Assistance Program, also known as LIHEAP, helps families pay some of their heating costs. To see if you qualify for these benefits, contact your local LIHEAP office (<http://www.acf.hhs.gov/programs/ocs/liheap-state-and-territory-contact-listing>) for more information.

Source: USA.gov Blog. (2013, November 15). Tips for saving energy during the winter. Retrieved August 19, 2014, from <http://blog.usa.gov>



Hit the Ground Running Safely

If you're ready to train for a charity 5K or more serious road running, follow this advice from Saint Louis University physical therapy professor Chris Sebelski. You'll hit the ground running and have realistic expectations about the work ahead.

- Before you begin, visit your doctor for a complete overall body check-up and talk about your exercise plans.
- It's easy to go overboard during the enthusiasm of planning, but be sure you accurately acknowledge your current level of fitness. If you haven't been exercising at all, you'll want to start with a walking/jogging mix.
- Consider journaling to keep track of your progress and how you feel.
- Make small steps and celebrate little victories.
- Anticipate setbacks and obstacles (a cold, an injury, caregiving) and adjust your workout.
- Always do something. A few minutes doing squats is better than nothing.
- Consume calories smartly (lean proteins, whole grains). Drink water.
- Cross train with yoga for stretching or Pilates to build core strength.
- Join friends to train. Follow each other on Facebook. Blog about your experience. Let others cheer you on.

Health-e headlines™

Help for the Indoor Sneezing Season

Sometimes indoor winter air brings a whole new set of allergy and asthma triggers including dust, pet dander, and mold.

Doctors from the American College of Allergy, Asthma and Immunology offer advice on how to stay sneeze- and snuffle-free indoors this winter.

- Reduce moisture in your home to keep dust mites in check. Maintain humidity below 55%, and don't use a humidifier or a vaporizer.
- Filter out dust and other allergens by installing a high efficiency furnace filter with a MERV rating of 11 or 12, and be sure to change it every 3 months.
- Banish allergens from the bedroom (where you spend a third of your life). Keep pets and their dander out, and encase mattresses and pillows with dust-mite-proof covers. Use blinds instead of curtains.
- Allergy sufferers should wear a NIOSH-rated N95 mask while dusting—a chore that should be done regularly. Wash bedding and stuffed animals in hot water every 14 days and use a vacuum with a HEPA filter.
- Turn on the fan or open the window to reduce mold growth in bathrooms (while bathing) and kitchens (while cooking). Wear latex-free gloves and clean visible mold with a 5% bleach solution and detergent.
- Box up books and knick-knacks and limit the number of indoor plants. When you are buying new furniture, like chairs or sofas, opt for leather or other nonporous surfaces to make cleaning easier.

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Establish Personal Financial Priorities

When you are recovering from a personal setback, you'll likely find yourself having to establish financial priorities so that you'll know where to focus your effort and resources. Not all of your household debts will equally impact your family. Your first payment priorities should be all bills associated with your essential needs, including utilities, food, mortgage or rent, and insurance. While you can most likely find ways to save on all of these bills, by cutting back and negotiating lower rates, paying them is extremely important.

If you become unemployed, you may have the right to extend your medical coverage through the Consolidated Omnibus Budget Reconciliation Act (COBRA). Under COBRA, your insurance payments will likely be significantly higher than they were when you were employed, but they will be lower than similar coverage obtained on your own. Having appropriate health insurance coverage is essential because a medical emergency could devastate your finances.

The government also offers programs, such as Medicaid, for people with low incomes. Also, check with your local state government about health insurance programs.

The following is an example of how you might prioritize your financial obligations:

- First priority debts likely include your rent or mortgage, tax liabilities, insurance premiums, auto loans, and utilities.
- Second priority debts may include other secured loans through financial institutions, such as a car loan.
- Third priority lenders may include retailers, hospitals, doctors, credit card issuers and other unsecured creditors.

Remember, each person will have his or her own unique list of priorities. Realize that just because a category of debt is listed as a third priority, does not mean it isn't important. It simply means you need to contact and make payments to the higher priority creditors first. For help determining your financial priorities, you can use a simple Financial Priorities Worksheet.

After you decide what your priorities are, review your budget and determine which bills you are unable to fully pay. Then, contact your creditors to discuss your situation. Explain that you want to pay your bills but due to your setback, are unable to. In some situations, you may be able to get a new payment plan.

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.

