



THE EMPLOYEE ENHANCEMENT NEWSLETTER

Public Employee Benefits Alliance

HELPFUL RESOURCES FROM YOUR
EMPLOYEE ASSISTANCE PROGRAM

APR
19

April Online Seminar

Understanding Resilience

Delve into techniques for becoming more resilient, and understand that the first step is acknowledging one's own feelings.

Available on-demand
starting April 16th 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.

Work-life Services

Need to delegate items on your "to-do" list? Your EAP can help. Our work-life consultants are available day and night to assist you with locating nearly endless resources such as finding care for your pets, personal care, travel, home improvement contractors, education, and managing your day-to-day responsibilities at home, and work.

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

April 7-13 is National Volunteer Week. National Volunteer Week was established by Presidential Proclamation in 1974 to highlight the various opportunities available for those interested in volunteering. Below are tips on how to become a volunteer.

10 Tips on Becoming a Volunteer

- 1. Research the causes or issues that are important to you.** Look for a group that deals with issues about which you feel strongly.
- 2. Consider what you have to offer.** If you enjoy outdoor work or have a knack for teaching, you may want to look for a volunteer opportunity in which your special skills can be utilized. Similarly, you may want to think about your specific personality and how your organization skills or communication style might fit with different organizations or activities.
- 3. Think outside the box!** Many community groups that are looking for volunteers, like neighborhood watch programs, prisons, disaster relief organizations, youth organizations, inter-generational programs and park services, may not have occurred to you but just could be the perfect fit.
- 4. There's no need to wait to be asked.** There are many ways to find organizations that are looking for volunteers. Ask your friends or colleagues about their own volunteering activities. The Internet has great online volunteer referral services, including <https://www.volunteer.gov>. Or, try visiting your local volunteer center. These services can help you to find the right volunteer opportunity for you.
- 5. When you find an organization that is in line with your interests, request an interview and plan for it in much the same way that you would plan for a job interview.** Be ready to describe your interests, qualifications and background, and also be prepared to ask your interviewers about their organization and the benefits they offer to their volunteers. An interview will allow you and the organization to find the right match for your skills and interests.
- 6. Would you like to learn something new?** Consider whether the organization offers training or professional development opportunities for their volunteers. Volunteering can provide you with the chance to learn about something you're interested in and can help you develop skills in a new area.
- 7. Find the volunteer activity that fits your schedule.** Organizations need different levels of commitment for different types of volunteer activities. Serving as a mentor, for example, will require a regular, intensive commitment, while volunteering for a walkathon is a seasonal commitment.
- 8. Volunteer with friends or as a family.** Think about looking for a volunteer opportunity that would be suitable for parents and children to do together, or for a husband and wife or a group of friends to take on as a team. Volunteering with others can be a great way to get to know people better and can help keep you excited about volunteering.
- 9. Virtual Volunteering — yes, there is such a thing.** If you have computer access and the necessary skills, some organizations now offer the opportunity to do volunteer work over the computer. This can be a great way to get started in volunteering, and can also provide a way to volunteer at home on a flexible schedule.
- 10. Don't give up!** If you find that your volunteering experience is not all that you expected, talk to your volunteer supervisor or coordinator about it. Think of what could make it better, and check with them to see if your ideas are possibilities.

Source: U.S. Corporation for National and Community Service. (n.d.). Tips for volunteering: 10 tips on becoming a volunteer. Retrieved May 25, 2017, from <https://www.nationalservice.gov/>

Developing Your Career

Self-Assessment

The first step in developing a career goal is to assess your own personal characteristics—your skills and interests, your likes and dislikes, and your strengths and weaknesses. You may then match your “profile” to a specific job or career goal. You may also want to identify aspects of your present and past jobs that will help you determine your career goals, such as

- Traits or skills that are required
- Aspects of the previous jobs you liked and disliked
- Skills you have developed through education, jobs, hobbies, volunteer work, clubs, employee organizations, etc.
- Training you’ve had that can be applied to future jobs
- Specific areas of your performance appraisals that have been rated above or below satisfactory
- Your willingness to relocate or work other than a normal work shift
- Personal time and effort you are willing to commit to preparing for career advancement

Outside Resources

Most community colleges offer free counseling services. College career centers will work with you individually or in a group setting to aid in self-evaluation, career choice, job search, and interview techniques. An interest inventory is a typical tool used by career counselors to help you understand your work interests in general, and to show you various kinds of work in which you may be successful.

Career Exploration

Once you have determined your skills, strengths, and interests, you can use various tools to explore and identify the career areas that “fit” your profile. Tools like career ladders, classification specifications, and those already in the field can provide you with additional information not supplied in a career counseling session.

Career Ladders—Identify opportunities for possible career change or promotion from one job classification to another

Classification Specifications—Provide specific information on the scope of duties, typical tasks, and minimum qualifications for state civil service classifications

People in Fields That Interest You—An excellent way to research a career field is to talk with individuals who are working in that field. Most people are happy to talk about the kind of work they do, and people who are performing the job can often provide you with a more realistic description of what the job is really like. Explain that you are exploring your career options and are considering their field as a possible career. Ask them for an honest assessment of their job, such as the pros and cons of the work, the most rewarding features, and the most frustrating aspects.

Other Resources—The Bureau of Labor Statistics O*NET Online website at <http://www.onetonline.org/> is a database with information on the knowledge, abilities, work activities, and interests associated with more than 950 occupations. You can find which jobs fit with your skills and experience, and explore career profiles using the latest available labor market data.



Your Career Growth Plan

It is important that you construct your own career growth plan, since only you can decide what career or job environment interests you. Although developing this plan is your responsibility, enlist the guidance and assistance of other resource people.

Setting Your Career Goal

Your goal should represent what you ultimately hope to accomplish. This goal may be to obtain a specific position or to work in a specific career field. When you set your career goal, set a reasonable time frame indicating when you would like to reach your career goal. Your career goal may include a job that you're now qualified for, as well as a job you want to qualify for in the future. However, keep in mind that your career goal should be realistic and attainable—one that is reachable through your ongoing developmental efforts.

Developing a Plan of Action

Develop a plan of activities to reach your goal. Think of this plan as a step-by-step statement of the specific activities needed to reach your goal—in the order in which they should be completed. These activities or objectives should focus on enhancing your education, skills, knowledge, or experience, and should be measurable and tailored to achieve your specific career goal. You must be able to recognize when you are working toward your goal and when your goal has been accomplished. Be specific and set dates. You may also consider scheduling a meeting with someone who you believe can provide you constructive feedback on your plan.

Pursuing Your Plan

The personal development aspects of a career development plan can be successful only if you are committed to the plan. You should be prepared to commit a portion of your own time and effort to accomplish this plan. Completing your planned work experience and training activities is your responsibility. You'll need to seek help when necessary, be flexible, and periodically reassess your career development plan.

5 Ways to Feel Fuller, Longer

Want to feel full without overeating? Certain nutrients and foods may help curb your appetite and make you feel fuller longer, according to the Institute of Food Technologists.

Protein: Add protein (such as bacon) to breakfast. And a high-protein afternoon snack containing soy can lead to appetite control and less evening snacking.

Whole grains and fiber: Oats increased appetite-control hormones up to 4 hours after a meal, but rice-based foods did not.

Eggs: Eggs are one of the densest proteins in the non-meat category. Eating one egg with breakfast will help to reduce hunger between meal times.

Almonds: The healthy fats in almonds decrease hunger and improve dietary vitamin E intake. People who ate 1.5 oz. of dry-roasted, lightly salted almonds every day helped curb their hunger without increasing body weight.

Pulses: Part of the legume family, pulses include dried peas, edible beans, lentils, and chickpeas. They are very high in protein and low in fat, and are proven to contribute to a feeling of fullness.

Health-e headlines™

Saving for Retirement Just Got a Little Easier

The new retirement contribution limits have been released for 2019 by the IRS and the news is good. These are cost-of-living adjustments that affect workplace retirement plans and allow you to save more.

KEY RETIREMENT CONTRIBUTION CHANGES

If you contribute to a retirement plan like a 401(k) or IRA here's what you need to know:

- For workers who contribute to an employer sponsored 401(k), 403 (b), most 457 plans, and the government's Thrift Savings Plan, your savings limits increase from \$18,500 to \$19,000 per year. This means you can save up to \$1,583 per month with these plans.
- For those employees over the age of 50 who contribute to any of the above plans, your catch-up contribution limit stays the same, \$6,000 per year or \$500 per month. However, that's in addition to the above limits, not instead of.
- The annual IRA contribution increases for both Traditional IRAs and Roth IRAs from \$5,500 to \$6,000 and the catch-up contribution for those over the age of 50 remains at \$1,000. So that's \$500 a month if you're under 50 and \$583 if you're over 50.

That means if you're over 50 and have a 401(k) in addition to an IRA or a Roth IRA, you are allowed to save up to \$32,000 per year.

DEDUCTION CHANGES

The income limits to be able to deduct contributions has also changed:

- If you're single and have a workplace retirement plan, your income limits are raised from \$63,000-\$73,000 to \$64,000-\$74,000.
- Married couples filing jointly with a spouse making an IRA contribution covered by their workplace retirement plan, the income limits are raised from \$101,000-\$121,000 to \$103,000-\$123,000.

CHANGES FOR SELF-EMPLOYED TAXPAYERS

There are also changes that will help the self-employed. If you are a small business owner or a self-employed taxpayer, the amount you can save in a Solo 401(k) or SEP IRA has increased. It's gone up from \$55,000 to \$56,000, or up to \$4,666 per month. Actual allowable contributions will be based on the amount you can contribute as an employee or employer with an income limit of \$280,000.

If you are a business owner over the age of 50, you are also allowed catch-up contributions to a Solo 401(k). Unfortunately, there are no catch-up contributions allowed on a SEP IRA.

CHANGES TO HEALTHCARE SAVINGS ACCOUNTS

Healthcare savings account limits for retirement are also up. These accounts allow for both tax-deductible and tax-free withdrawals when used to pay qualified medical expenses. For singles, the limit is now \$3,500, up \$50 from 2018. And for families, the limit is \$7,000, up \$100 from 2018. For those 55 and older, you can set aside an additional \$1,000 per year.

All in all, these increases can give your retirement savings a significant boost. Combined, these limits can allow you to save anywhere from \$65,000 to \$76,000 per year depending on your age, your income, and your retirement plans. That means you are allowed to save between \$5,416 and \$6,333 per month.

If you're in a financial position to be able to contribute the maximum allowances to your retirement plans, this can make a huge difference to your long-term financial security. Even if you aren't able to contribute the maximum, these new limits allow you the freedom to contribute what you can to build your financial security.

Source: Article written by Emilie Burke. Emilie writes about overcoming debt, while balancing trying to eat healthy, stay fit, and have a little fun along the way. You can find more of her work at BurkeDoes.com.

