



THE EMPLOYEE ENHANCEMENT NEWSLETTER

Public Employee Benefits Alliance

HELPFUL RESOURCES FROM YOUR
EMPLOYEE ASSISTANCE PROGRAM

MAY
19

May Online Seminar

Healthy Mind Toolkit

Learn practices for restful sleep, balanced nutrition, healthy relationships, regular mindfulness practice, and more, as practical tools in your “healthy mind toolkit.”

Available on-demand
starting May 21st 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.

Tele-Health Services

Did you know that the EAP offers structured telephonic and video counseling in addition to traditional in-person counseling?

Call from the privacy of your home or office and one of our helpful counselors will help you address issues that are making it difficult to manage at work or at home.

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

May is Mental Health Month. Finding balance between work and play, the ups and downs of life, physical health and mental health, can help you achieve overall wellness. If you are struggling with a mental health issue or in balancing work and life, call your EAP for around-the-clock assistance.

Do You Focus on #4Mind4Body?

Mental health is essential to everyone's overall health and well-being, and mental illnesses are common and treatable. So much of what we do physically impacts us mentally – it's important to pay attention to both your physical health and your mental health, which can help you achieve overall wellness and set you on a path to recovery.

This May, we are expanding our focus from 2018 and raising awareness about the connection between physical health and mental health, through the theme #4Mind4Body. We are exploring the topics of animal companionship, spirituality and religion, humor, work-life balance, and recreation and social connections as ways to boost mental health and general wellness.

A healthy lifestyle can help to prevent the onset or worsening of mental health conditions, as well as chronic conditions like heart disease, diabetes, and obesity. It can also help people recover from these conditions. For those dealing with a chronic health condition and the people who care for them, it can be especially important to focus on mental health. When dealing with dueling diagnoses, focusing on both physical and mental health concerns can be daunting – but critically important in achieving overall wellness.

There are things you can do that may help. Finding a reason to laugh, going for a walk with a friend, meditating, playing with a pet, or working from home once a week can go a long way in making you both physically and mentally healthy. The company of animals – whether as pets or service animals— can have a profound impact on a person's quality of life and ability to recover from illnesses. A pet can be a source of comfort and can help us to live mentally healthier lives. And whether you go to church, meditate daily, or simply find time to enjoy that cup of tea each morning while checking in with yourself – it can be important to connect with your spiritual side in order to find that mind-body connection.

Deer Oaks wants everyone to know that mental illnesses are real, and recovery is always the goal. Living a healthy lifestyle may not be easy but can be achieved by gradually making small changes and building on those successes. Finding the balance between work and play, the ups and downs of life, physical health and mental health, can help you on the path towards focusing both #4Mind4Body.

If you find yourself unsure of how to handle daily stressors, depression, anxiety, work and life balance, and other issues, call Deer Oaks EAP for assistance. We are here to help!

For more information, visit www.mentalhealthamerica.net/may.

Frequently Asked Questions About Counseling

Q: What exactly is counseling?

A: Very simply put, counseling is talking with a trained mental health professional to collaboratively work through a problem. Counseling is commonly referred to as talk therapy, because it involves an open dialogue between you and the counselor.

Q: Why should I go see a counselor? I'm not mentally ill or crazy.

A: People choose to visit a counselor for many reasons. These include getting assistance with achieving work-life balance, stress management, feeling depressed, conflict at work, parenting support, relationship issues, and grief. Talking to friends and family about a problem can be helpful. However, a counselor is going to be neutral and provide a different perspective on the issue.

Q: I think I have depression and want medication. Can't the counselor write me a prescription?

A: This is a very common misconception! A counselor is a trained mental health professional who is qualified to provide counseling. Counselors cannot prescribe medication. However, the counselor might recommend that you be evaluated for medication by a psychiatrist. A psychiatrist is a medical doctor with specialized training in the medical treatment of people with mental health disorders. A psychiatrist can prescribe medication.

Q: What qualifications does a counselor have?

A: A counselor is a mental health professional who has, at a minimum, a master's degree in social work, psychology, counseling, or another related field. Additionally, the counselor has undergone a rigorous process to obtain licensure or registration in order to independently deliver counseling services. The counselor is also required to take a certain number of continuing education classes to remain updated on the most current counseling modalities and techniques.

Q: I can tell the counselor anything, and he or she cannot tell anyone else, right?

A: The short answer is yes. More specifically, everything you discuss with the counselor is confidential, unless you state that you're having suicidal or homicidal thoughts, or if you disclose that a child or adult is being abused.

Q: Is counseling covered by my insurance?

A: Health insurance benefits vary, so contact your health insurance company directly to discuss your mental health benefits. Your Employee Assistance Program (EAP) also offers free counseling and resources for you and your dependents/household members. Simply call for assistance.

Source: Perry, L. (Reviewed 2018). Frequently asked questions about counseling. Raleigh, NC: Workplace Options.



Sharing Family Caregiver Responsibilities With Other Family Members

When your elderly parent needs care at home, lessen the load by dividing responsibilities.

Providing ongoing care for your aging parents is incredibly rewarding. It is an opportunity to spend additional time with your loved ones and give back for all of the time, energy, and love that they gave you as you were growing up. Depending on the cognitive and physical challenges they have, and the amount of care they require, however, it can also be time consuming and difficult. Sharing these responsibilities with other family members is a great way to ensure they get all of the care that they need while taking some of the pressure off of you.

Whether you have been caring for your parents for years, are just getting started, or divide the care with a nonmedical in-home caregiver, if you feel that other family members should get involved in the care of your senior parents, it is important to be honest with everyone involved. Let your parents know how you are feeling, and plan a way to discuss your needs with your family so you all know what to expect.

Sharing caregiving responsibilities with your siblings is a natural choice, and working together to provide this care is a wonderful way to maintain family connections and create lasting memories. When it is time to discuss the need to divide up the care needs, go into the conversation prepared to offer your recommendations and make agreements so everyone is on the same page.

If you do not think that it will be too stressful for your parents, involve them in the conversation so they can let you know how they feel about the different care tasks and who may be able to handle them best. If not, make the decisions privately, and then share them with your parents so they always feel that they are kept in the family loop.

When making decisions, keep these things in mind:

- Who determines which responsibilities should be left to the caregiver if there is one?
- What happens if one person has a conflict and cannot provide scheduled care?
- Do each of you have the right to bring in additional care or add an extra day to the referred caregiver's duties if needed, or do you all need to agree?
- What will you do if you notice that one person is not fulfilling his or her responsibilities properly?

When it comes to sharing family caregiving responsibilities with your siblings or other family members, communication and dependability are essential. Consider setting up monthly meetings with the others in your family caregiving team to discuss your parents, their care, and anything that needs to change so you all feel involved and can express your thoughts. This ensures you work together to give your elderly parents the highest quality of life while enjoying your time together as a family.

Source: Rabinovitz, J. Sharing family caregiver responsibilities with other family members. Newton, MA: Griswold Home Care. Retrieved from <http://www.griswoldhomecare.com/>

Best Mobile Payment Apps

Asking for money owed to you can be annoying and frustrating — not to mention downright awkward. Thanks to money apps, long gone are the days when you'd have to nudge a friend for that \$20 they owe you for dinner the other night, or hold your breath, waiting for the rent check from your roommate to drop into your bank account.

Apps and online money platforms make it easier than ever to transfer money to friends and family. All you need to do is link a bank account, credit card, or debit card to the app, and you can transfer money to instantly split that bar tab or Netflix bill.

Whether it's a more formal transaction, such as paying someone for goods or services or receiving payments for your own business, or reimbursing a friend back for a meal, what's the best money-transfer app for you? We'll go over some of the easiest and fastest, and low-cost ways to send and spend money:

PAYPAL

The godfather of money transfer apps, PayPal was founded in 1998 and offers a one-stop shop for all things personal and business. Through the online payment system you can pay for and request money for goods and services, create invoices, and transfer money from different accounts. PayPal's capabilities and features are more robust than many existing money transfer platforms.

Average Transaction Time: If you're transferring money to and from a bank or making a withdrawal, it typically takes anywhere from one to three days. If you opt for an instant transfer, it takes up to 30 minutes. Merchant transfers, and transfers to friends and family are instant.

Fees: PayPal's fees vary. Buying on the platform is always free. However, if you're a seller and making a transaction with another account in the U.S., expect to pay \$0.30 plus 2.9 percent of each sale. As for transferring money to and from different bank accounts, it's free unless you opt for an instant transfer. In that case, it's 1 percent of the amount transferred, with a max fee of \$10.

Sending money to friends and family? If you're transferring money from a linked bank account or from your PayPal balance, it's free. Otherwise, it's 2.9 percent of the amount, plus a fixed fee.

VENMO

One of the most popular money-transfer apps out there, Venmo not only makes paying back friends, family, co-workers, roomies, and what-have-you easy, but entertaining. You can transfer money with ease, and use emojis in your notes, which ups the fun factor.

There are an estimated 10 million active users on the app, which is owned by PayPal and has been around since 2009. Venmo has expanded its features to enable you to send money and make purchases through its roster of over 2 million approved merchants.

Average Transaction Time: User transactions are instant. Bank transfers typically take one day.

Fees: Free. Instant bank transfers are 1 percent of the transaction, and are a minimum of \$0.25 to \$10.00.

CASH APP

One of the newer mobile payment apps on the block, Cash lets you send and spend money. A nifty feature is that you can add what Cash calls a Cash Boost, in which you can receive instant discounts to one of your favorite retailers or restaurant chains. Cash Boost is also a rewards program where you receive cash back when you make a purchase from a list of participating merchants.

What's sets Cash apart from other payment apps is that it enables you to buy Bitcoin. Plus, you can also obtain a debit card, and pay for purchases with your card and take money out of ATMs.

Average Transaction Time: Sending and spending money are Instant. If you're cashing out and depositing money to a bank account, it usually takes anywhere from one to three days. There is an option for instant transfers, but these come with a cost.

Fees: Free. There's a 1.5 percent fee for instant deposits.

FACEBOOK PAY

If you want to pay a friend or family member, you can do so through Facebook Pay. You just need to connect a debit card (it has to be a Visa or Mastercard), and send money. Launched in 2015, Facebook Pay allows you to send money on iOS, Android, or through your desktop. Besides sending and receiving money from your Facebook friends, you can send money for transactions on the Facebook Marketplace.

Average Transaction Time: The majority of payments will be processed immediately. Any pending payments will most likely be reviewed within 24 hours. It generally takes up to five days for the money to be transferred into your bank account.

Fees: There's a 3 percent fee on credit card transactions.

A NOTE ABOUT SAFETY

While these online payment platforms and apps have built-in security measures and encryption to protect your data and personal information, you need to do your part, too. Make sure you know and trust those you send money to. And make sure your phone or computer is protected when it's not in use.

If you'd like some advice on how to boost your financial wellness, reach out to Money Management International (MMI). Our counselors can help you sort through your personal financial challenges, set meaningful goals, and craft a plan to reach those goals.

Author: Jackie Lam is an L.A.-based personal finance writer who is passionate about helping creatives with their finances. Her work has appeared in Forbes, Mental Floss, Business Insider, and GOOD. She blogs at heyfreelancer.com.

Source: Retrieved from <https://www.moneymanagement.org/blog/2019/04/best-mobile-payment-apps>