



# THE EMPLOYEE ENHANCEMENT NEWSLETTER

Public Employee Benefits Alliance

HELPFUL RESOURCES FROM YOUR  
EMPLOYEE ASSISTANCE PROGRAM

Feb.  
2020

## February Online Seminar

### *Managing Workplace Stressors*

Get information and strategies to address and manage professional stressors effectively.

Available on-demand starting  
February 18th at  
[www.deeroakseap.com](http://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](http://www.deeroakseap.com)  
Email: [eap@deeroaks.com](mailto:eap@deeroaks.com)

# Face Stress: Get Mentally Fit!

Lots of people live in 24/7 time—where work and other responsibilities are never-ending. People try their best to keep up and not get swamped. They frequently use every possible trick to manage their time and stress, yet many still end up overwhelmed, behind, and feeling negative and distressed.

Often people see stress as their enemy, and if at all possible they avoid it. However, people may need to take another view—that of seeing stress paradoxically as the way to manage it! Just like athletes train and build their muscle strength by stressing those muscles, the same is true of stress muscles. They need to be used and built upon to grow and to improve their capacity to deal with, manage, and withstand stress.

The key is exposure to stress beyond your normal limits and threshold, followed by rest and adequate recovery. This allows for stress growth and mental strength to occur. This is the way that top professional athletes and business shakers and movers keep up their peak performances—through balancing stress and recovery. Everyone needs time to recover, rest, heal, grow, and renew. The goal is to build stress toughness and tolerance muscles so that you can perform well during the storm.

What is your plan to build your stress muscles and mental toughness? When will you begin facing your stress?

Here are some key points to keep in mind as you develop and build your stress strength and muscles:

- Change is often difficult, and people may resist and fight it.
- View change as a step-by-step and incremental process.
- Build in new routines so they become easy to do!
- Start slowly, and develop a realistic plan.
- Setbacks and failures often occur during change and are part of the steps toward success.
- People often quit before realizing the success and positive outcomes of their stress-toughening program.
- A little success breeds more success!

The objective is to promote mental strength, resilience, and endurance to handle stress—anytime and any place! Are you ready to begin?

*Source:* U.S. Navy and Marine Corps Public Health Center. (n.d.). Face stress – Get mentally fit! Retrieved October 23, 2018, from <https://www.med.navy.mil/>

# Flu Prevention at Work

Workplaces offer many opportunities for people to interact. More interaction between people in close contact increases the risk for respiratory illnesses like the flu to spread. Preventing illness among employees can also support healthy and steady workplace operations.

Getting a flu vaccine every year is the best way to avoid getting seasonal flu. Besides the flu vaccine, there are other important actions you and your community can take to protect yourself and others from getting and spreading the flu. These are called nonpharmaceutical interventions or NPIs. Examples of NPIs include staying home when you are sick and covering your coughs and sneezes. NPIs are especially important during pandemic flu outbreaks, when people have little or no immunity to a new flu virus and a vaccine is not yet available.

## What you can do personally (personal NPIs)

- Stay home when you are sick.
- Cover your coughs and sneezes.
- Wash your hands often.

## What communities can do (community NPIs)

- Implement social distancing interventions in schools, in workplaces and at events.

## What everyone can do to keep the environment germ-free (environmental NPIs)

- Clean frequently touched surfaces and objects like doorknobs.

The actions you take and the plans you make today make a difference. Here are some important steps for protecting yourself and your staff from getting and spreading the flu at work.

## Build flu prevention into the operations and planning of your workplace.

- Work with your local health department and other partners to review or develop a pandemic flu plan for your community.
- Develop an emergency communication plan for sharing information with managers, employees, clients and customers during a flu pandemic.
- Share the pandemic flu and emergency communication plans with managers and employees.
- Establish flexible attendance and sick leave policies for managers and employees.
- Develop a system to alert the local health department about large increases in absenteeism due to flu-like symptoms.
- Identify ways for employees to continue working if offices close (e.g., working from home).
- Designate a separate room and transportation for sick employees, if necessary.
- Be prepared and informed.

## What to Do

- Stay informed about your local flu situation through communication with your local health department.
- Get a seasonal flu vaccination as soon as it is available in your area. For administrators, consider providing the seasonal flu vaccine at work.
- Know your workplace sick leave policies.

## \*During a Flu Pandemic\*

- Get a pandemic flu vaccination as soon as it is available in your area. For administrators, consider providing the pandemic flu vaccine at work.
- Make plans for what to do in the event that your local public health department recommends closing schools or canceling events.

## Why is this important?

Knowing what precautions to take and where to go to get credible information is essential. It will help you make plans for protecting yourself, your employees and others.

## Communicate with employees about flu prevention

Use staff training, routine workplace communications and email announcements to encourage healthy workplace policies and behaviors. Encourage employees to do the following:

- Take everyday preventive actions, such as staying home when sick, staying home if exposed to someone else who is sick, covering coughs and sneezes with a tissue, and washing their hands or using hand sanitizer.
- For managers, promote sick leave policies that encourage sick employees to stay home.

# A Simple Guide to Digging Out of Holiday Debt

The colored lights come down. The tinsel and ornaments and army of inflatable penguins go back into storage. The holidays are over. Now it's time to survey the damage. If you went a little overboard this past holiday season and outpaced your budget (and then some), don't panic. First of all, you're far from alone. According to a recent survey from MagnifyMoney, nearly half (44%) of all consumers added debt during this past holiday, and most (57%) really didn't mean to.

Secondly, panic and regret won't do much beyond making you feel bad. The money's been spent, after all. Instead, now's the time to focus on the small, easily achievable things you can do to manage that debt and bring your finances back into shape. Here are some of our favorite tips for whittling down that holiday debt.

## TAKE STOCK

The idea of debt can feel a little overwhelming at times, sometimes to the point where we'd really rather not even open up those creditor statements, thank you very much. But debt is always just a number, and even if it's a big number, once you see where you stand you'll have a much easier time formulating a realistic plan. So start by cracking open those statements and taking stock. It can help to consolidate all that information into a spreadsheet or through a money management app. The important point is simply getting the full picture. Some things to pay attention to:

- Total debt
- Interest rates
- Due dates
- Are any accounts past due?
- Are there any promotional rates or benefits to keep in mind (0% APRs that may be expiring soon, etc.)?
- Are all these figures accurate? (Errors do happen, after all.)

## FIND YOUR WIGGLE ROOM

Ideally, this is the point where you create a new, impressively detailed budget that spells out the fate of every nickel that passes through your bank account and pinpoints the exact moment you're rid of these new debts forever. That's not exactly how most people actually handle their money, though. A more realistic way to look at things is to search for some much needed budgetary wiggle room.

Because you know full well that simply paying the minimum on these new debts isn't going to get the job done, you need to pay a little extra cash each month to really make some progress. This means cutting back or cutting off regular expenses temporarily until you've paid back your holiday overspending. The word "temporarily" is key here. The idea of permanently ending your weekly "Steak and Imax" night may be too upsetting to consider, but what if it only takes six weeks of "Boxed Mac 'n' Cheese and Blu-rays We Already Own" nights to set things right? A few big cutbacks (or a series of smaller ones) can give you the boost needed to make short work of that new debt.

## GET HELP IF YOU NEED IT

Most importantly of all, don't be too hard on yourself. If you're having a hard time making progress, try something new. There are a ton of great apps and services out there designed to help you get your money under control. Debt and budget counseling is free from many nonprofit credit counseling agencies, such as MMI, and can help you get the perspective and tools you need to truly succeed.

Everyone is different and no one path works for every consumer dealing with debt. Just find the tools and solutions that work best for you and get going. Because seriously, you're going to be inflating those penguins again before you know it. Good luck!

*Source: Campbell, J. (2020, January 8). A Simple Guide to Digging Out of Holiday Debt. Retrieved January 21, 2020, from the Money Management International (MMI) website blog: <https://www.moneymanagement.org/blog/2020/01/a-simple-guide-to-digging-out-of-holiday-debt>*