

Managing Stress in Stressful Times

The stress brought on by COVID-19 probably feels unlike anything you've previously experienced in your day-to-day life. Consequently, many of us are experiencing various challenges, including a lack of social support and connection, schedule disruptions, new responsibilities, health concerns and financial uncertainty.

However, long-term stress can lead to serious health complications, including high blood pressure, weight gain, headaches, chest pain, anxiety, sleep issues and mood swings.

Fortunately, there are ways to cope as the world adjusts to a "new normal." Here are a few tips:

The Power of Positive Thinking

Even if everything around you is chaotic, keeping a positive attitude will help you respond to challenges in an appropriate, healthy way.

Do Something You Love

With our regular routines out the window, it's important to make time to do things you enjoy. Go for a run, build that bookcase, read a book, watch a movie – do whatever makes you feel more at ease.

Stay Connected

Make time to connect regularly with family, friends and co-workers, whether it's a phone call, video chat or a social distancing visit. It's important to be open and talk about your fears and concerns with the people you trust.

Relax, Relate, Release

Try relaxation techniques like meditation, yoga or tai-chi to help you reduce stress, relax your muscles, and clear your mind.

Write It Down

Sometimes writing down the things causing your stress can help you visualize the problem and overcome it.

Go to Bed

Getting enough sleep is important for many reasons, including stress. Any amount of sleep deprivation increases your stress level. Aim for seven to nine hours per night.

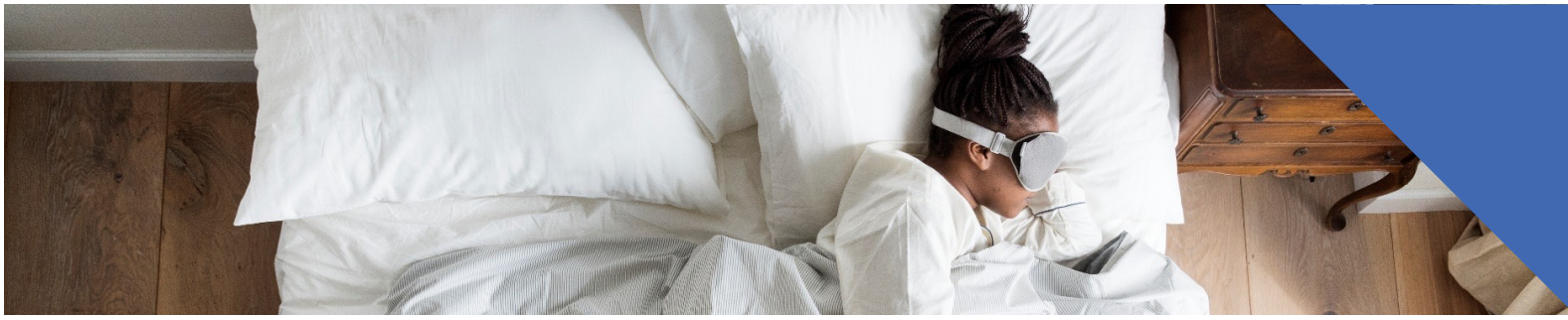
Ask for Help

When experiencing new uncertainties and added stress, it's important to pay attention to your emotions and acknowledge when you may need help. If you need additional support, contact a mental health professional.

Exercise

Physical activity is great for relieving stress. Regular physical activity helps improve your mental health, quality of life and well-being. Get moving for 60 minutes most days of the week.

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Tips for Sleepless Nights

If you're like most people, the COVID-19 quarantine orders did more than just limit your normal activities. Between unexpectedly working from home, homeschooling children, ordering takeout and just plain boredom, your sleep routine is probably a mess. And that's completely understandable.

It's time to get your sleep routine back on track. Lack of sleep affects your immune system, growth and stress hormones, appetite, memory, breathing, and increases your risk for obesity, heart disease and infections.

If you have difficulty sleeping or want to improve your sleep, try following these healthy sleep habits. Talk to your doctor if your sleep problem persists.

- Keep a consistent sleep schedule. Get up at the same time every day, even on weekends.
- Set a bedtime that is early enough for you to get at least 7 hours of sleep.
- Don't go to bed unless you are sleepy.
- If you don't fall asleep after 20 minutes, get out of bed.
- Establish a relaxing bedtime routine.
- Make your bedroom quiet and relaxing. Keep the room at a comfortable, cool temperature.
- Limit exposure to bright light in the evenings.
- Turn off electronic devices at least 30 minutes before bedtime.
- Don't eat a large meal before bedtime. If you are hungry at night, eat a light, healthy snack.
- Exercise regularly and maintain a healthy diet.
- Avoid consuming caffeine in the late afternoon or evening.
- Avoid consuming alcohol before bedtime.
- Reduce your fluid intake before bedtime.

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Interested in apps that can help you fall asleep, stay asleep, and monitor your sleep patterns? Visit the American Sleep Association for app recommendations.

For more information on Healthy Sleep, visit the American Academy of Sleep Medicine.

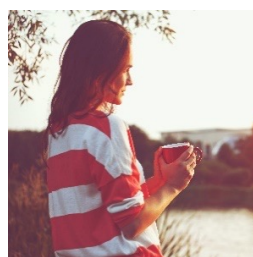
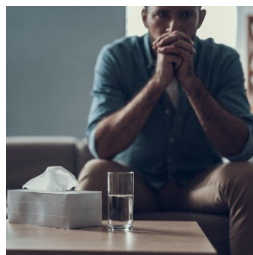
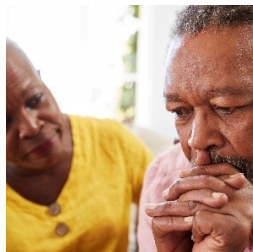


How Are You Feeling?

The coronavirus pandemic has upended life in sudden and dramatic ways.

Disrupted daily routines, prolonged social isolation and financial stress are just a few factors that can challenge your mental health by negatively impacting your mood, thoughts, and behavior. Left unchecked, these issues can be physically debilitating and even life-threatening.

During these extraordinary times, monitoring your mental health is more important than ever. Reach out to your primary care physician or a mental health professional if you experience:



- Feeling excessively sad or down
- Confused thinking or reduced ability to concentrate
- Excessive fears or worries
- Extreme mood changes, including uncontrollable “highs” or feelings of euphoria
- Abuse of substances like alcohol or drugs
- Withdrawal from friends and activities
- Significant tiredness, low energy or problems sleeping
- Detachment from reality (delusions), paranoia or hallucinations
- Inability to cope with daily problems or stress
- Trouble understanding and relating to situations and to people
- Major changes in eating habits
- Sex drive changes
- Excessive anger, hostility or violence
- Multiple physical ailments without obvious causes (such as headaches, stomach aches, vague and ongoing “aches and pains”)
- Suicidal thinking

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Suicide Prevention

A suicide attempt is a cry for help that should never be taken lightly.

People who attempt suicide are usually struggling with mental health issues, with major depression or bipolar disorder being the most common.

How do you know if someone is contemplating suicide? Here’s what to look for if you think your loved one is at risk.

- Making verbal suicide threats like, “You’d be better off without me.” or “Maybe I won’t be around.”
- Expressing of hopelessness and helplessness
- Previous suicide attempts
- Major depression
- Giving away prized possessions
- Lack of interest in future plans
- Increasing use of alcohol or drugs
- Acting anxious or agitated; behaving recklessly
- Sleeping too little or too much
- Withdrawing or isolating themselves
- Extreme mood swings

If you or someone you know is in crisis, please call 911, go to the nearest emergency room, call (800) 273-TALK (8255) to reach a 24-hour crisis center, or text MHA to 741741 to reach the Crisis Text Line.

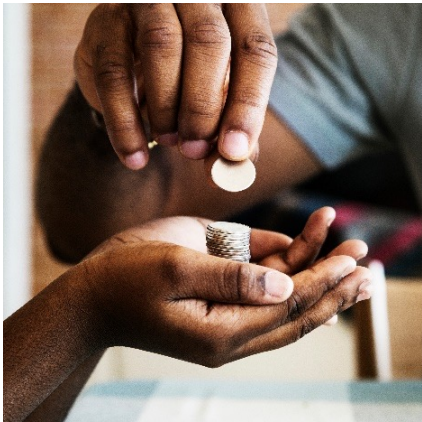
ADDITIONAL RESOURCES	
Warmline For those who aren't in crisis, but still want to talk to someone	www.warmline.org
The TrevorLifeline for LGBTQIA+ Youth	(866) 488-7386
Disaster Distress Helpline	(800) 985-5990 or text TalkWithUs to 66746 to connect with a trained crisis counselor
Veterans Crisis Line	(800) 273-8255 and Press 1 to talk to someone or send a text message to 838255 to connect with a VA responder
Dial 211	211 provides callers with information about and referrals to social services for every day needs and in times of crisis. Learn more: www.helplinecenter.org/2-1-1-community-resources/what-is-211/



Facing Financial Uncertainty

Like many people, you're probably worried about the long-term impact the coronavirus pandemic will have on your personal finances. With an economy in recession for the foreseeable future, it's understandable if financial uncertainty has you on edge.

However, while concern and worry is understandable, take a breath before you make any rash financial decisions. For example:



Leave your 401(k) alone	Your 401(k) or a 403(b) is probably not nearly as robust as it used to be before the pandemic. However, just like the economy, your retirement savings account will eventually recover. Reduce your spending, and leave your money untouched for as long as you can.
Stop obsessing over your portfolio	If you look at your portfolio every day and worry about the balances going up and down, you are more apt to make an emotional decision with a bad outcome. Look at it once a month or just quarterly. Your sanity will thank you.
CARES Act	If you're experiencing extreme financial hardship due to COVID-19, the CARES Act is making it easier to make withdrawals from retirement accounts by eliminating certain penalties, at least temporarily. However, if you're able, let your retirement account continue to grow so it can meet your future needs.
Find more ways to save	You can boost your retirement savings by enrolling in [Company's] health savings account (HSA). With an HSA, you contribute tax-free, just like a 401(k). If you still have money in your HSA at retirement, you get to keep the funds and use them at your discretion, whether you use the money to pay for healthcare expenses (tax-free) or for living expenses (taxable, but no penalties).



Take Your Time Off

Given the stress and anxiety that comes with navigating life during a pandemic, it's no wonder many of us could use time off to reset and recharge. However, if you're hesitant about using your PTO, don't be.

Taking time off to manage stress and tend to your overall mental well-being is more important than ever during these extraordinary times.

You earned your PTO. Here are some tips for making the most of it, even during a pandemic.

Plan It

Taking a day off can be rejuvenating, but it can also be boring if you don't have some sort of plan. Whether it's an active day of redecorating or a relaxed day of catching up on your favorite shows or movies, write it down and spend your time off the way you want while leaving boredom at bay.

Staycation

If traveling for vacation is out of the question right now, take time off anyway, even if that means a "staycation" at home. Here are a few ideas:

- Pamper yourself with an at-home spa day
- Camp in your backyard
- Give a room in your home a makeover
- Build a vegetable garden
- Pick a theme and settle in for a movie marathon

Hit the Road

If you're up for traveling, stay close to your home base and take a drive to reacquaint yourself with the hidden gems in your area that you may have previously taken for granted.

Stay Away from Work

This sounds obvious, but it's often easier said than done. Working from home can make it hard to separate your work life from your home life. During your time off, unplug from work. The emails and voicemails will be there when vacation is over. Enjoy your time without work distractions.



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Overcoming Isolation and Loneliness

Not being able to connect with loved ones in the ways we are used to is probably one of the most frustrating things about living through a pandemic and navigating a “new normal.” Stay-at-home orders and social distancing rules have limited physical interactions. Consequently, you may be dealing with loneliness and isolation in unprecedented ways.

However, if left unchecked, loneliness and isolation can negatively impact your physical and emotional health. Even when you can’t connect with your loved ones face to face, it’s important to take care of yourself and keep the lines of communication open so you stay mentally healthy. Here are a few suggestions.

Plan it out

Develop a plan to safely stay in regular touch with people you love and trust, whether it’s regularly scheduled phone calls, video conferences, texting, emails or a combination of methods.

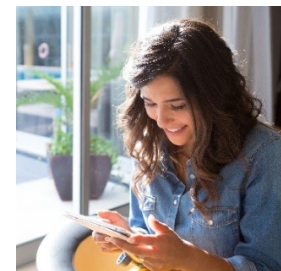


Keep to a schedule

Many of us are counting the days until we can go “back to normal.” Making your days feel as “normal” as possible by keeping a schedule and checking off a things-to-do list can help you focus on situations other than loneliness.

Stay active

You know that exercise can improve your health and boost your mood. This is especially important if your mood is being affected by ongoing isolation. If pandemic stay-at-home orders have disrupted your exercise routine, get back on track by taking walks around your neighborhood or by doing low impact workouts online or via a fitness app.



Make a list of organizations that can help

Create a list of community and faith-based organizations that you can contact in the event you need information, health care resources, mental health or counseling services, or just additional forms of social support.

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Don't Forget About Preventive Care

If getting an annual preventive checkup has taken a back seat to other priorities during the coronavirus pandemic, now's the time to make some changes. Being proactive about your health and getting annual physicals and recommended screenings can potentially prevent the development of serious diseases, including those that can put you at higher risk for contracting COVID-19.

What is Preventive Care?

The Affordable Care Act (ACA) requires health insurers to cover a set of preventive services at no cost to you, even if you haven't met your yearly deductible. The preventive care services you'll need to stay healthy vary by age, gender and medical history, but generally include screenings for:

- Blood pressure
- Cholesterol levels
- Sexually transmitted infections
- Diabetes
- Colorectal cancer
- Depression

Preventive care for women should include breast and gynecological exams. For men, preventive care should include prostate cancer screening and a testicular exam. Your plan may also cover preventive generic prescription drugs at 100 percent, with no deductible.

Take Control of Your Health

To get the most out of your next preventive checkup:

- When making your appointment, by phone or online, mention that you are scheduling a preventive exam. Whether it's an annual physical, well-woman care or vaccinations, remember that preventive care may require multiple visits with your doctor.
- Ask questions about your test results and what they say about your overall health. Be sure to follow through on any recommendations from your doctor.



Did you know? Exams performed by specialists are not generally considered preventive and may not be covered at 100 percent. Additionally, certain screenings may be considered diagnostic, not preventive, based on your current medical condition. Consequently, you may be responsible for paying all or a share of the cost for those services. Call your insurance carrier to clarify before making your preventive care appointments.

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Use Your EAP



You may be dealing with a lot right now, whether it's isolation, financial uncertainty or even grief due to the loss of a loved one. Given the challenges brought on by the coronavirus pandemic, it's understandable if you're having trouble managing the ups and downs of your day-to-day life.

Don't forget that [COMPANY] offers an Employee Assistance Program (EAP) at no cost to you. [EAP NAME] provides resources and services to help you cope during these difficult times in the areas where you need it the most.

EAP WEBSITE

EAP PHONE

Struggling With Depression, Anxiety?

If you need to talk to a therapist, EAP benefits include XXX free in-person counseling sessions. Counselors can help you with emotional concerns and pandemic-related issues including stress, depression, anxiety, grief, loneliness and anger management.

Need Help With Your Kids?

Receive assistance with all areas of parenting including educational and developmental resources as well as guidance to help children understand current events and adjust to the "new normal."

Need Financial Or Legal Assistance?

Resources and support for tax preparation, budgeting, identity theft, retirement planning, wills and family law, and more.

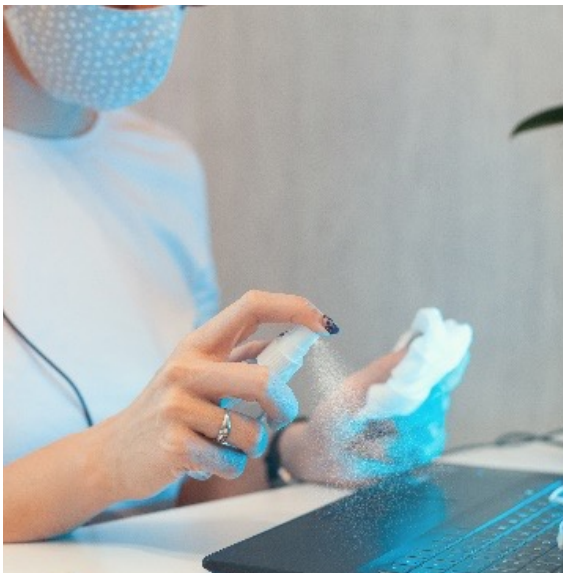


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Office Expectations

When you go back to your office, don't expect it to look the way it did pre-coronavirus. Instead, be prepared to adjust to configurations and requirements that prioritize employee health and safety.



When you go back to the office, you can also expect to receive a Return to Work guide or other materials that outline all the precautions being taken to ensure safety as well as employee expectations and requirements.

Adjusting to your “new” workplace may be a little awkward at first, but working differently right now is what's needed to keep everyone safe.

To prevent the spread of COVID-19 in the workplace, you'll probably notice various changes, including:

Office Space

- Daily and weekly cleaning and disinfection of all work stations and accessible offices
- Hand sanitizer stations in high traffic areas
- Additional requirements for cleaning personal office equipment, including laptops and cell phones

Personal Protection

- Employer-provided face masks along with cleaners and disinfectant

Social Distancing

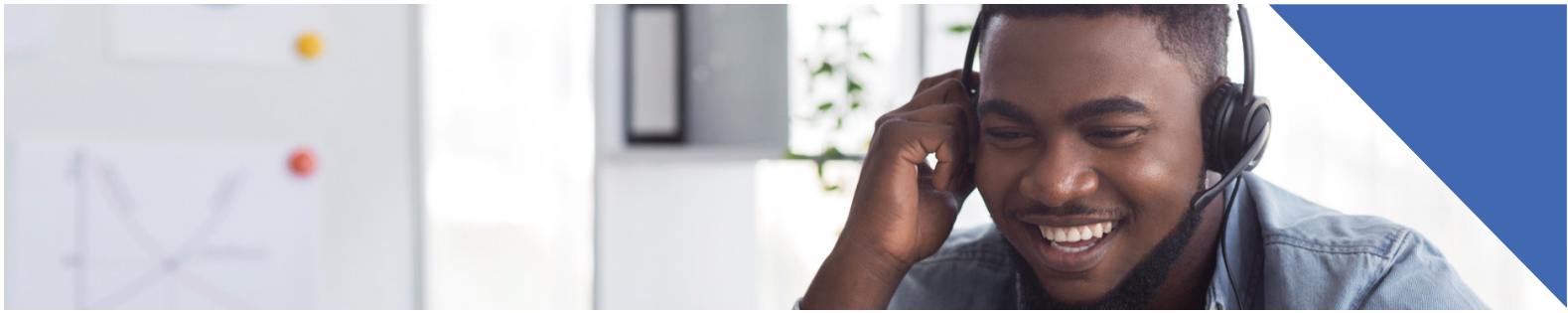
- Reconfigured office spaces and work stations that ensure six feet of social distance
- Limited or no use of conference rooms and meeting areas

Screenings

- New requirements for non-contact temperature scans before employees can enter the workplace
- Additional scans and daily symptom screenings

Common Areas & Cafeterias

- The closure of common areas, meeting rooms, gyms and other areas until further notice
- Limited or no use of coffee machines, water stations and kitchen and common area appliances like microwaves and toaster ovens



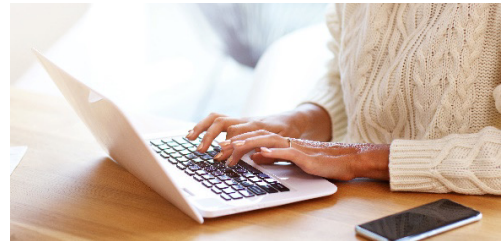
Tired of Video Conference Calls?

Here's How to Cope

During the coronavirus pandemic, your video conferencing use has probably skyrocketed. Thanks to services like Zoom, many of us are doing everything online, from attending or conducting work meetings, to hosting virtual happy hours and opening presents during virtual birthday parties.

Tips To Combat Video Conference Call Fatigue

- **Avoid multitasking.** Doing so will help you pay attention and retain more information. Close any tabs or programs that might distract you, put your phone away, and stay present.
- **Build in breaks between calls.** Take a break between calls to get up, move around and rest your eyes. Breaks also give you time to recover and recharge. During longer meetings, do the same, just turn off the camera and turn on "mute."
- **Eliminate distractions.** Hide yourself from view so that you can focus on what people are saying. If you're hosting the meeting, encourage people to use plain backgrounds, or agree as a group that your video can stay off if you're not speaking.
- **No video.** You probably don't need to Zoom for every meeting. Ask if you can talk on the phone, text, or email. Your co-worker will probably thank you.



Why Are Video Conference Calls So Draining?

As the pandemic drags on, doing everything virtually is probably taking its toll. Why? When you're on a video call, you're forced to focus more to absorb the information. On the flip side, many of us lose focus because we start to multitask (i.e., send an email, text a friend) or we get distracted by loved ones and other activities in our homes.

Additionally, staring at a screen for long periods of time can be uncomfortable and tiring. If you have multiple meetings or events, you probably feel exhausted by the end of the day.

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