

Employee Assistance Program (EAP)

800-865-1044
anthemEAP.com

Winter 2013

Your EAP news

Tips for a healthier you during the holidays

Give the gift of health and safety to yourself and others by following these tips:

1. Wash your hands often with soap and clean running water. This keeps you from spreading germs and getting sick.
2. Get your exams and screenings. Ask your doctor what exams you need and when to get them. This is a good time to make sure your personal and family medical history is up-to-date.
3. Get your vaccinations. They help prevent illnesses.
4. Wash surfaces and hands often while cooking. Cook foods to proper temperatures and chill them at once.
5. Wear the proper outdoor clothing to stay warm and dry: layers of light, warm clothing; mittens; hats; scarves; and waterproof boots.
6. Eat healthily, and get moving. Eat plenty of fruits and vegetables. Limit your portion sizes and foods high in fat, salt, and sugar. Be active for at least 2½ hours a week, and help kids and teens be active for at least one hour a day.
7. Prevent holiday stress by not overcommitting yourself and getting plenty of sleep.
8. Watch your children. Keep unsafe toys, household items, food, drinks, and other objects out of their reach. Make and support rules about okay and safe ways to act, especially while using electronic media.
9. Don't drink and drive or let others drink and drive.
10. Avoid smoking and secondhand smoke. There is NO safe amount of tobacco or secondhand smoke.
11. Fasten your and your child's seat belt while driving or riding in a motor vehicle. Always buckle your child in the car using a child safety seat, booster seat, or seat belt appropriate for his or her height, weight, and age. Use a seat belt on every trip, no matter how short the trip.
12. Have an emergency plan in place and go over it often. Most residential fires happen during the winter months, so pay close attention to fireplaces, space heaters, stoves, and candles.

U.S. Centers for Disease Control and Prevention website: Twelve health and safety tips for the holidays (accessed August 2013): cdc.gov.



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Improving your memory

The basic way memory is used

So many things to forget! You forget names and faces; dates and anniversaries; where you left the car keys; what you read; what you said. Plus, all the numbers you have to learn these days: phone numbers, PINs, passwords and user IDs, not to mention the five (of 500) cable channels you really use.

How does your memory handle it all? And how can you get it to be more reliable?

Your memory's like a computer. Material has to be entered, saved, and retrieved efficiently. How skillfully your brain does each of these steps depends on three things:

- How recent the remembered event took place?
- How strong, great or clear an impact it made?
- How often the event recurs?

Also, attention, concentration, imagery, organization and mood all play key roles in what could be called the chain of memory:

- Need or interest motivates the brain to remember.
- Motive sets off attention.
- Attention causes concentration.
- Concentration brings about organization.
- Organization lets the processing of information happen.

There are ways you can make this process better. One is *rote memorization*. This is going over a list of items over and over again until you can remember it all.

Another way is to use mnemonic devices. These techniques build the ties between many pieces of information by using your imagination. Using a mnemonic device means exaggerating the features of what you want to remember until it's as silly as a cartoon. The silly picture you make and your role in its creation make mnemonics surprisingly helpful.

Key tips for better memory

1. Mnemonic devices are methods that use images and associations to help your memory. Your mind holds the new image and association easily, and then remembers the information that it represents. You may have learned some mnemonic devices in grade school—the rhyme of I before E except after C.
2. The key to each mnemonic method is association. You make a picture that ties you to the information you want to remember. The more vivid, highly crafted and crazy the picture, the better.
3. The first step in improving your memory is figuring out how you learn. There are three types of learners:
 - **Auditory learners** are more at ease hearing information.
 - **Kinesthetic learners** remember by doing.
 - **Visual learners** do best by picturing in their mind what they want to remember.
4. It's often not your brain's fault when you forget. It's more likely due to outside factors that stop you from remembering the information as fast or with as much detail as you'd like. These distractions usually come from three sources:
 - Your body (feeling tired or anxious).
 - Your environment (distractions or being rushed).
 - Medications or other health issues that affect your normal functions.

Everyday memory boosters

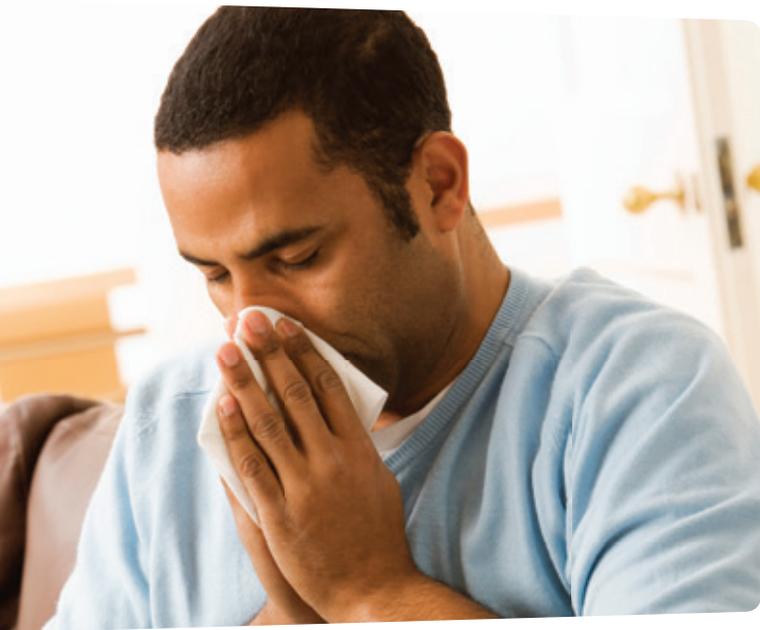
Sometimes you can help your memory just by truly focusing on what you're doing.

- If you have something to do, do it now. If you can't do it right away, leave notes for yourself in places where you know you'll see them.
- Solve one problem at a time. Multitasking is distracting, which makes it easier to forget things.
- Keep all your important papers, lists and calendars in one main place, like a desk drawer.

Chambers and Insurance Benefits website: Improving your memory: An overview (accessed August 2013): chamberib.com/news/improving-your-memory-overview.

Fight the flu!

You know the symptoms – a runny nose, a scratchy throat, a fever, aches and chills. Getting the flu is never fun. Wouldn't it be better if you could avoid the flu in the first place? Getting vaccinated is the best way to prevent the flu. But there are actions you can take every day to prevent spreading germs. These few simple actions can go a long way towards keeping the flu out of your and your child's life.



1. Cover your mouth and nose with a tissue when you cough or sneeze. Throw the tissue in the trash after you use it.
2. Wash your hands often. This will help protect you from germs. If soap and water are not available, use an alcohol-based hand rub.
3. Avoid touching your eyes, nose and mouth. Germs spread this way.
4. Stay home when you are sick. You will help prevent others from catching your illness.
5. Practice other good health habits. Clean and disinfect frequently touched surfaces at home, work or school, especially when someone is ill. Get plenty of sleep, be physically active, manage your stress, drink plenty of fluids, and eat nutritious food.

Centers for Disease Control and Prevention website: Everyday preventive actions that can help fight germs, like flu (accessed August 2013): cdc.gov/flu/pdf/freeresources/updated/everyday_preventive.pdf.

To rent or to buy? That is the question.

In today's real estate market, it's a toss-up whether it's better to buy or to rent. While many places across the U.S. have affordable homes for sale, property values in other areas have gone through the roof, making buying out of the question. Renting an apartment, house or condo can be a wise choice for many people.

Things to think about when choosing to rent

You don't have a lot of up-front cash. Clearly, renting doesn't call for a large down payment, so there is less of an initial investment. Most apartments call for a deposit—usually one or two months' rent and a security deposit—before you move in. That amount is often much less than a down payment on a house.

You're looking for simple choices to change living arrangements. Renting an apartment, home, or condo lets you move when you need to. While many rental properties have long-term leases, being a renter means you don't have to wait until your house sells to move. If you have fulfilled the terms of your agreement, you can simply pack up and go.

You're not a handy person. Often, there is far less work keeping up an apartment than your own home. The rental company or owner will take care of most of the indoor and outdoor work such as landscaping, removing snow, asphalt repaving, rewiring, and plumbing. Homeowners have to pay for, and often do, their own indoor and outdoor repairs and upgrades.

You want financial freedom. The ongoing financial responsibility for a rental property is often less than owning a home. If not in terms of monthly rent vs. mortgage, you'll pay less because homeowners are in charge of property taxes and costs of upkeep. Condos often have association fees. If you choose not to put major amounts of money into your home, you can make other investments, or perhaps use the money to pay off large loans (such as college or car loans).

You'd like some time to get money matters settled. The smart time to buy a house is when your credit is in good shape and you have a steady income. If you've accumulated a lot of credit card debt, or have missed payments on loans (which negatively affects your credit rating), give yourself some time to clean up your record. If you're starting a new job, wait until you feel secure about your position and know how much money is coming in each month.



Things to think about when choosing to buy

You're not afraid of a solid, long-term investment. When you buy a home or condo, the value of your property should go up over time. Sometimes homeowners will have to wait quite a while for this to happen, because the rise in value depends on a number of factors. But, all money invested into the principal of your mortgage raises your equity. Hanging onto your home is like having a "forced savings plan."

You have many pets, or unusual pets. As a homeowner, you can make your own rules about the pets you want to have.

You're an expert decorator or "do-it-yourselfer." With a home that you own, you will have endless freedom when it comes to remodeling and redecorating. As long your budget and skills can handle it, you can redo until your heart is content.

You can use tax advantages. Owning a home or condo will pretty much make your itemized deductions more than the standard deduction. This can be a major plus at tax time. As a homeowner, among your normal deductions will be the yearly mortgage interest on your home as well as the yearly property tax. After buying your home—or if you choose to refinance to combine your debts—many loan costs, as well as the continued interest on a home equity loan, can be deducted as well. Tax laws differ from state to state, so talk with a legal tax accountant for information specific to your situation.

You want consistent payments. Unless you refinance your mortgage, with a fixed-rate loan you are assured of the same payment every month as long as you own your home. This will ensure your basic monthly housing costs will stay exactly the same, which acts as protection against inflation. Renters will inevitably see their monthly rates increase over time.

Workplace Options website: Should I rent or buy a home? (accessed August 2013): workplaceoptions.com.