

**Monroe
County**

Wellness News

**Third Quarter
2014**

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Special points of interest:

- Wellness Fair coming October 16, 2014!
- New Financial EAP benefit information located on the 2nd page! Log-in information provided!

September Is Childhood Obesity Awareness Month

Currently in the United States, almost one-third of children and adolescents are overweight or obese. Serving them healthier meals and exercising as a family can improve their short and long-term health.

Being overweight increases your child's risk for several serious childhood medical problems including diabetes, heart disease, sleep apnea, and psychological disorders. And, in addition to childhood health risks, studies have found that overweight kids are at greater risk of becoming obese adults, with all the health problems associated with obesity lasting throughout their lives.

Like adults, children should be physically active most, if not all, days of the week. Experts suggest at least 60 minutes of moderate physical activity daily for most children. Running, bicycling, jumping rope, dancing, and playing basketball or soccer are good ways for them to be active.



These strategies can help you motivate your kids to get a move on:

- Encourage activities that are fun and physical, such as running, skating, swimming, biking, hopscotch, or jumping rope.
- Find out what your children like to do and make this a focus of your family activities.
- Participate in community fitness events, such as charity walks or fun-runs.
- Use family walks or bike rides as a time to do more than just exercise together. Talk about school and family issues when you're taking a break.
- Plan outings that involve physical activity, such as going to a skating rink, the zoo, or a miniature golf course.
- Invite neighborhood kids to play games that require more participants, such as riding bikes or kickball.

But the best way for you to help your children get more exercise is to join in!

Lifestyles that are learned in childhood are more likely to stay with the child into adulthood. Some changes in lifestyle can be harder to make the older the person becomes. The best way to promote healthy lifestyles is for the whole family to become involved.



According to the American Heart Association, the following are key benefits of physical activity:

- Improves blood circulation
- Keeps weight under control
- Prevents and manages high blood pressure
- Releases tension
- Improves the ability to fall asleep quickly and sleep well
- Helps manage stress
- Improves self-image
- Increases enthusiasm and optimism

9 Tips To Achieving Financial Wellness

With clickable links to online resources!

1. Know Where Your Money Goes

Be aware of how you are spending your money. A \$4 cup of coffee five days a week costs you \$80/month. Review some of the items you spend your money on to find areas where cutting back can move your savings account forward.

2. Develop A Budget

Plan for your expenditures by developing a budget and live within your means based on your monthly income. Make adjustments to remain within your budget and don't use a credit card to cover a shortfall or unnecessary purchases.

3. Include Savings In Your Budget

Pay yourself first. Treat your savings account like any other monthly bill by making a monthly payment towards it.

4. Plan For Major Purchases

Adjust your budget accordingly to build savings for your next major purchase without using credit.

5. Save for Emergencies

A good rule of thumb is to have a minimum of six months of salary available in your savings account. While this goal will take time to achieve, it is important to strive for it so you're prepared for most unexpected emergencies.

6. Plan for Retirement

Take advantage of interest and market upturns by saving for retirement early. Often your employer will help you save for retirement with a 457(b) plan. You can also benefit from pre-tax contributions using this method of retirement savings.



7. Get Tax Advice

If you have circumstances that create tax dilemmas make sure to seek tax advice from a professional for the best outcome.

8. Protect Your Credit

You have the right to pull a free credit report from each reporting bureau once per year by going online to www.annualcreditreport.com. Keep in mind that late payments will adversely impact your credit, as will a failure to pay. You should immediately report any credit issues or discrepancies to the reporting bureau. Use your credit wisely and ensure your reports are accurate.

9. Keep Good Financial Records

Utilize online tools as well as paper copies of receipts to keep records of your pay stubs, banking information, taxes, insurance, and other documents important to your financial situation.

www.nelnet.com

What Is A Health Savings Account?

Health Savings Accounts (HSAs) provide you the opportunity to build equity that can help you pay for your health care now and in the future. Through responsible spending and saving you can build up a substantial amount of money!

Here are a few advantages to having a Health Equity HSA:

Tax Benefits

You can put post-tax money into your HSA and deduct the contributions from your income taxes. The money you take from your HSA to pay for qualified medical expenses and any investment gains on your account are tax-free.

Control

You own and control the money in your HSA account. You decide how to spend it without relying on a third party.

Flexibility

Pay for things that your medical plan

may not cover like eyeglasses and orthodontic services, in addition to the usual medical expenses.

Convenience

Use your Health Equity HSA debit card to pay for qualified medical expenses wherever you go.

Portability

Your HSA goes where you go. If you move to another state or get health care coverage through an employer or another insurer, your HSA moves with you.

Blue Cross Blue Shield provides even further opportunities to grow your account through free investment options. Investment options are available to anyone with more than \$2,000 in their account. There are no set-up and trading fees and no minimum investment. Investments are not FDIC insured. Investment options are available through your online portal.

Take advantage of interest and market upturns by saving for retirement early!

Did You Know?

You now have access to Legal, Financial and ID Recovery Services through our Employee Assistance Program through Harbor Symmetry Wellness?

Take advantage of no-cost legal, financial and credit consultations for many personal issues, plus online access to legal forms, self-help articles, checklists and many other resources!

To log on and find out more visit:

www.worklifeexpress.com

Username: MonroeCounty
Password: eaplegal

Don't Forget Our Lunch and Learn!

BUDGETING

Legacy Financial Wellness

WHEN

Tuesday, Sept. 9th, 2014

TIME

12:00 p.m. - 1:00 p.m.

LUNCH
PROVIDED

REDUCING DEBT

ESTATE
PLANNINGFINANCIAL
PLANNING

DOOR PRIZES!

SIGN UP

<http://www.signupgenius.com/go/10c0a4aaaac2ba5f85-legacy>



Mental Health Break

Want to take a break that leaves you feeling refreshed and less stressed? Take a ten-minute walk! Walking increases levels of serotonin and dopamine in the brain, which are key mood regulating chemicals. If you can, go outside and get some fresh air. Removing yourself from a stressful environment can help you feel better. When you catch yourself thinking about your job, school, relationships, or obligations, simply let the thought escape, and bring your mind back to the repetition of walking. Just five to ten minutes a day can help your stress levels drop.

How Do You React To Stress?

Do you tend to become angry, agitated, or keyed up?

- You may respond best to relaxation techniques that quiet you down, such as meditation, deep breathing, or guided imagery.

Do you tend to become depressed, withdrawn, or spaced out?

- You may respond best to relaxation techniques that are stimulating and that energize your nervous system, such as rhythmic exercise.

Do you tend to freeze-speeding up internally, while slowing down externally?

- Your challenge is to identify techniques that provide safety and stimulation to help you "reboot" your system. Techniques such as mindfulness walking or power yoga might work well for you.

Managing Stress

Stress is a part of life, but the healthier you are, the better able you are to manage stress when it happens. Chronic stress can impact your immune system, which lowers your resistance to getting sick. Approaching stress management from a wellness lifestyle approach can give you "money in the bank" when it comes to preventing stress, and can give you the energy you need to handle stress when it happens. The following components are part of a wellness lifestyle approach:

- Attitude** - The way you think about things can make all the difference in how you react to events.
- Healthy Eating** - Good nutrition and healthy eating habits can help you through your stressful times now, not just prevent a heart attack 30 years down the road.

- Physical Activity** - Provides immediate stress relief as well as long-term stress management.
- Sleep** - Consistent sleep is critical for a healthy life. Everything from our immune system to our ability to learn and remember information will be negatively affected without the proper amount of sleep.
- Healthy Relationships** - Talking with a supportive friend or family member can make all the difference in stressful situations.
- Time Management** - Learning how to be a good time manager is a skill you can use throughout your life, particularly when it comes to stress.
- Money Management** - One of the biggest contributors to stress. Managing your budget can reduce stress in other aspects of your life.

Human Resources Contact Information

Aundrea Armstrong

Human Resources Director

Phone: (734) 240-7298

aundrea_armstrong@monroemi.org

Julie Hegyi

Human Resources Coordinator

Phone: (734) 240-7253

julie_hegyi@monroemi.org

Jason Schreiber

Human Resources Assistant

Phone: (734) 240-7296

jason_schreiber@monroemi.org

Send us your
Suggestions

Understanding Food Labels

Reading from a food label is easy when you know what to look for. Food labels have three sections:

1. Serving Size

The nutrient amounts on the label are listed per serving size. By paying attention to serving size, you'll eat fewer calories and less fat.

2. Percent Daily Values

This section lists the percent of fat, cholesterol, sodium, total carbs, and protein for each serving size.

- Look for foods with less than five percent fat grams
 - Look for low sodium foods which contain less than 149 milligrams of sodium per serving
 - Foods with fiber help you feel full.
- Look for foods that contain at least 2.5 grams per serving

3. Vitamins and Minerals

Look for foods with vitamins and minerals, such as Vitamin A and C, Iron, and Calcium.

Monroe County Alert Notification System (MCANS)

The Monroe County Alert Notification System allows you to sign up to get emergency and community alerts on your cell phone, work phone, text message, e-mail, home phone, and more. You can also choose locations you want to be contacted about. You can receive notifications about emergencies that may affect your home, your parents' home, your workplace, and your child's school, as long as those locations are within the boundaries of the city or county.

This service allows you to sign up to get notifications from within several different categories. These categories will provide information on local and county road closures, need-to-know health updates, and important information in the event of snow related problems. The categories to choose from are:

- Local Snow Emergency
- Public Health Information
- School Emergency Notifications
- Local Road Closures
- County Road Closures
- Drinking Water Alerts
- Community Notifications

When will it be used?

The system will be used to notify residents about imminent threats to health, safety or for important community alerts. Public safety officials will send alerts about emergencies such as severe weather, floods, gas leaks, or critical police activity.

How do I sign up?

To start receiving alerts, [click here](#) and choose your preferences.



MCANS

Upcoming Lunch and Learns & Meetings

Harbor Symmetry Wellness - Sept. 9, 2014 - 12:00 p.m. - 1:00 p.m. Legacy Planning

AFLAC - September 25, 2014 - 2:00 p.m. - 3:00 p.m. - Overview

AFLAC - October 2, 2014 - 12:00 p.m. - 1:00 p.m. - Enrollment/Overview

AFLAC - October 30, 2014 - 10:00 a.m. - 11:00 a.m. - Enrollment/Overview



When To Go Where?

Primary Care Physician

This is the best place when illness or injury strike:

- Minor Sore Throat
- Earache
- Sprains and Strains
- Fever Under 103 Degrees
- Colds and Flu
- Skin Rash

Urgent Care Center

Non-life threatening illnesses or medical issues that can grow worse if you

leave them untreated, and your primary care physician is unavailable.

-Same illnesses and conditions you would see your PCS for.

Hospital Emergency Room

Reserve for serious, potentially life-threatening medical emergencies only.

- Severe Injuries - Broken bones, severe sprains, deep cuts or uncontrollable bleeding
- Medical Emergencies - chest pains, fevers over 103 degrees,