

FINANCIAL SERVICES

LifeCare® Can Help You Reduce Your Expenses!

Trying to manage your daily responsibilities without dipping further into your savings can be difficult at times. Having children, caring for aging loved ones, and even enjoying your own personal life, can be very expensive. LifeCare, a benefit offered through your EAP, provides:

- Budgeting tools and interactive calculators
- Referrals to affordable, conveniently located adult and child care providers
- Pre-negotiated discounts and special offers for fitness programs (when available)
- Helpful information on reducing child care costs
- Information on Medicare, Medicaid, Medi-Gap, Social Security, long-term care insurance—and referrals to providers that accept these programs
- Financial aid options for education expenses
- Information on planning for retirement
- Referrals to credit and debt resources in your area

Simply log on to LifeCare's web site at www.lifecare.com (new users enter company code) to help make life a little easier. If you prefer to speak with a highly trained LifeCare specialist about your specific needs, simply call your EAP at **800-448-4434** (or **800-627-6684** if you are hearing-impaired).

MANAGING YOUR FINANCES

Did You Know That LifeCare®, A Benefit Offered Through Your EAP, Can Help You Manage Your Finances?

Whether you are purchasing a new home, planning for retirement, saving for college, or trying to manage debt, LifeCare can provide information and referrals to help. For instance, log on to www.lifecare.com (**new users enter company code**) and:

- Read top articles on personal finance selected by our specialists
- Access interactive calculators on investing, budgeting, college financial planning and more
- Search for financial professionals and resources in your area—and nationwide

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BEFORE- AND AFTER-SCHOOL CARE

Need Before- and After-School Care This Fall?

With summer care arrangements coming to an end and kids heading back to school, now is the time to finalize before- and after-school care arrangements for your children. To save yourself time and energy, this year, let LifeCare®, a benefit offered through your EAP, provide personalized referrals to all types of before- and after-school programs including:

- School programs
- Religious groups or community centers
- Traditional child care providers
- Extracurricular and enrichment programs

Plus, LifeCare offers educational materials that can help you assess your needs, evaluate before- and after-school care programs, and determine whether your child is ready to stay home alone.

Call your EAP at **800-448-4434** (or **800-627-6684** if you are hearing-impaired) or log on to www.lifecare.com (new users enter company code) to be connected to a highly trained specialist who can provide you with counseling, education and referrals to prescreened providers that most closely match your specific needs in terms of budget, location and services provided.

ACADEMIC SERVICES

Make Sure Your Child Gets to School Safely!

With a new school year just around the corner, now is the time to ensure that your child gets to and from school safely. Consider these tips from LifeCare®:

- ◆ If your child takes the school bus or uses public transportation, make sure you both know the designated pick-up and drop-off locations—and the exact schedules. An adult should always supervise young children when waiting for transportation; older children may benefit from the “buddy system.”
- ◆ Children who bike to school should always wear a helmet and make sure their bikes are securely locked during school hours.
- ◆ Inform the school of your child’s transportation plans, and if he or she does not arrive at school by a designated time each day, have them call you.
- ◆ Establish a backup plan in case transportation plans are disrupted.
- ◆ Alert the school if regular transportation plans are disrupted or changed (i.e., your child is going to be absent or late; he or she is being picked up by another caregiver, etc.). Some schools may require a written note from you and photo identification if another person picks up your child.
- ◆ Make alternate arrangements for transportation home on days when your child stays after school for extracurricular activities.

In addition, LifeCare®, a benefit offered through your EAP, can provide you with information on a variety of school-related topics, such as helping your child adjust to a new school, parent-teacher communication, keeping your child safe, monitoring Internet and television use, and much more. LifeCare is accessible 24 hours a day, seven days a week online at www.lifecare.com (new users enter company code) or via telephone by calling your EAP at **800-448-4434 (or 800-627-6684** if you are hearing-impaired).

ADULT CARE

Worried About An Older Loved One? Let LifeCare® Help.

Speaking to aging loved ones about care needs can be awkward and difficult, but it is important to remain as open and honest as possible. In addition to communicating your own concerns, encourage your aging loved ones to tell you about their needs. Ask specific questions about your loved one’s physical, emotional and social needs; talk about care options together; and involve them, whenever possible, in any decisions that involve their welfare. When initiating caregiving discussions, consider these tips from LifeCare, a benefit offered through your EAP designed to help you manage life events—including the care of older loved ones.

- Respect your loved ones. You are not parenting them; rather, you are working with them to devise a caregiving plan that benefits both of you.
- Ask pointed questions that require specific answers.
- Listen carefully and repeat back what you’ve heard. Do not jump to conclusions and don’t make assumptions.
- Be patient. Allow time for your loved ones to formulate their thoughts and put those thoughts into words.
- Allow for negativity. Remember that your loved ones are facing life changes that may be difficult.
- Talk about your own feelings and be personal. Statements such as “I wish,” “I’m worried or concerned,” and “I feel” can ease tension and let your loved ones know that you’re concerned about their well-being.
- Let your loved ones know that they are not alone and that you are there for support.
- Take a step back. If you find yourself arguing with your loved ones, take a break and come back to the discussion later.

For additional information on caregiving issues, or for personalized referrals to resources in your area, contact a specialist by calling your EAP at **800-448-4434 (or 800-627-6684** if you are hearing-impaired). Additionally, visit the LifeCare web site at www.lifecare.com (new users enter company code) to access an extensive library of information (including evaluation checklists, information on day care and long-term programs, caregiving tips and more) and to search for adult care providers and resources nationwide.

PARENTING

Need Help Finding Time to Connect With Your Kids?

With so many responsibilities and time pressures facing families today, opportunities for family communication are often few and far between, especially when school is in full swing. Consider these tips from LifeCare® on how to maximize family time:

- **Build structure.** Consider making Sunday dinner a must for all family members, allowing no telephone interruptions or visits from friends. You might have a family night each week—a chance for family members to talk about what's going on and to air any grievances.
- **Seize the moment.** Catch up with your child whenever you have an opportunity, though this may require some spontaneity. Being in a car together is almost always a good chance to talk; ordering a pizza to share when you have a quiet night at home is another way to catch up.
- **Eliminate distractions.** Cutting down on household distractions, such as the radio and television, sets the stage for conversation. Try not to bury yourself in the paper or a book when it's possible to have real communication.

Don't forget to take advantage of LifeCare's services, a valuable benefit offered through your EAP that provides tips, information and referrals for parents of toddlers through teens (as well as other services for individuals and families). Call your EAP at **800-448-4434** (or **800-627-6684** if you are hearing-impaired) or log on to the web site at www.lifecare.com (new users enter company code).