

Meeting the challenges of 'life stress'

Piles of work with short deadlines. Too many bills, not enough paycheck. Crashing noises from the kid's rooms. The neighbor's barking dog. Bad news from Aunt Minerva. Mortgage trouble. Interruptions... another fight... no sleep... Stress is everywhere, especially in these challenging times. Even if one could escape to that private and perfect Pacific island, let's face it: there are still hurricanes.



And it's not all in your head. Stress is a *physical* reaction; your body floods itself with surges of hormones meant to elicit a fight-or-flight response. The Mayo Clinic calls it "your body's alarm system, and with the stresses of modern life, that alarm rarely shuts off." Sustain it or leave it unmanaged, and that stress can contribute to a variety of problems -- from overeating and negativity, to more serious issues like anger, physical pain, and depression.

According to Mayo, stress is more of a problem when it accumulates. This accumulation "can lead to health problems... the effects may be longer lasting and more problematic." So, it's important to find ways to *manage* stress, and that involves *identifying* your own specific sources of stress, and finding *specific strategies* and *methods* to deal with those challenges.

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Wellness survey: How can we help?

According to the dictionary, "wellness" is defined as "the quality or state of being healthy in body and mind, especially as the result of deliberate effort." With the thought in mind that wellness requires effort, the JHMB wants to hear from you about programs that can help its plan participants achieve that state of wellness. We want to help, and **we need your input about ways we can best provide that help.**

With that in mind, we've enclosed a survey in this edition of HealthConnect. Through the survey, we want to hear your thoughts about a number of wellness-program ideas. We want to learn more about your specific interests and needs so we can develop effective programs that meet your lifestyle. We'll use the survey results to develop programs that can help our plan participants to achieve that state of wellness, and of course, all individual responses will be kept confidential.

Please take a few moments to complete the enclosed survey, and return it according to the instructions in the attached cover letter. Or, take the survey through our website at jhmbhealthconnect.com/2011wellnesssurvey. To be effective, we need to receive your survey by Friday, April 8, 2011.

From Page 1:

Stress Management 101

Where does one begin? By making a list.

"Take a moment to write down the top 10 issues you're facing right now," recommends Mayo. This will help you to develop ways of dealing with each of those stressors.

When listing those items, you may find that while some are *external* factors – things that **happen to you** – some are *internal*, generated by **how you react** to the world. And while neither external nor internal stressors have an "instant cure," there are distinct strategies for managing each.

Internal stressors

According to Mayo, *internal* stressors are "those feelings or thoughts that pop into your head and cause you unrest"; your fears, or how reality conflicts with your attitudes and expectations. Do you place unreasonable expectations upon yourself when planning a child's birthday party, or when trying to move up the career ladder?

"The bad news is that our fears, attitudes and expectations have been our companions for a long time, and it often takes some effort to change them," according to Mayo. But "the good news is we have the ability to control our thoughts."

As strategies for dealing with these internal stressors, the Mayo recommends challenging your own internal negative thoughts, trying new things, using relaxation techniques like controlled breathing or exercise, or even just talking with a trusted friend. The more one pursues these strategies, the less one will feel the effects of these internal stressors.

External stressors

Major life changes, unpredictable events, family and workplace can all be sources of *external* stress -- the visit from unexpected relatives, that seemingly impossible workload, the spat with your teenager, the pile of bills on your counter.

To manage external stressors, the Mayo Clinic recommends as a first step controlling your own "lifestyle factors"; eating right, getting enough sleep and being physically active. The more strong and physically healthy you are, the easier it will be for you to deal with external stressors.

But there are times when everyone could use a hand. And in times as challenging as ours, more people are seeking such help from wherever they can, including using resources like the EAP, available to all participants in the FUSD benefits plan.

A valuable resource

The Claremont Employee Assistance Program (EAP), which supplies participants in the Fresno Unified School District's benefits plan with a variety of life-management services, has reported a major increase in the volume of calls it receives. "For many of our groups, EAP usage is up more than 50 percent," said Laurie Slez, Claremont EAP Vice President. It really is a sign of the times, and makes EAP even more significant for a lot of people."



More information about the kinds of services available through the EAP is available through the HealthConnect website, jhmbhealthconnect.com/eap. And if you made that list of your own top 10 issues, there may be a few with which the EAP may be able to assist. The EAP can be reached at **800-834-3773**.

"These days, more people want to take charge of the issues challenging them," added Laurie. "We're here to help point them in the right direction."

Stress is a fact of life; it will never go away completely, but whether through better physical health, changing thought patterns or even through a helping hand, stress can be *managed*.

Looking to better manage your conditions? Just follow the MAP

One way plan participants can take better control of their health is to take prescribed medications exactly as their doctor instructs. Doing so can help you and your physician to achieve the best possible outcomes.

With this in mind, the JHMB and Envision RxOptions — our pharmacy benefit manager — will help plan participants track their adherence to their doctor's prescription instructions through something new: the Medication Adherence Program, or MAP.

How does it work? Each quarter, plan participants will receive from Envision a personalized report showing their level of adherence to their physician's instructions, as measured by something called the Medication Possession Ratio, or MPR. The goal is better management of any chronic conditions by achieving an MPR of 80 percent or greater.

Watch your mail in the coming weeks for an introduction to the MAP from Envision, which will include your first personalized report. Bring that report with you to your doctor's appointments, and you'll be following the MAP to better condition management.

Healthcare Reform:

Special enrollment for dependents 18-25 scheduled May 1-31

Just a reminder: Recent changes to health-care law allow "adult children" 18-25 to become eligible for medical coverage under their parents' plan beginning July 1, 2011.

Because of this, the **FUSD will conduct a special "Dependent Open Enrollment" May 1-31, 2011**, allowing those who become eligible for medical coverage under this provision of the PPACA to be enrolled in the FUSD plan then.

This special Dependent Open Enrollment applies to two groups:

- Those dependent children ages 18-25 *who are not currently covered* under the FUSD's benefits plan; and
- Dependent children *who will turn 19 before July 1, 2011*. Technically, these dependents lose coverage if they reach the FUSD plan's limiting age before July 1; however, they can be re-enrolled in the FUSD plan during the May's special "Dependent Open Enrollment," and they will carry the same coverage that their parent(s) have.

Because enrolling an adult child for coverage may have tax implications for you, it is recommended that FUSD plan participants consider consulting a tax professional for more information about any such implications. **Coverage for those to be enrolled in May's special enrollment will take effect July 1, 2011.**

Healthcare reform is a complicated topic, and the FUSD is working hard to ensure its plan participants stay informed about how PPACA-related changes may affect your medical plan. Stay tuned to HealthConnect for more information, and if you have questions, feel free to send them to HealthConnect via e-mail at jhmbhealthconnect@yahoo.com.

National Nutrition Month: Making small changes toward healthier eating

Want to move toward a healthier lifestyle? The best time to begin is right now. Here are some small changes that can make a big difference:

- Eat meat that's been baked or broiled, and cook it without the skin. Avoid frying. Or, in lieu of meat, consider the benefits of lower-fat fish.
- When using dairy products like milk, sour cream, cottage cheese, and yogurt, use the low-fat version.
- Get your fruits and vegetables, both with meals and as snacks.

- Drink no- or low-calorie beverages, such as water or unsweetened tea.
- When eating away from home, watch out for larger portions and "hidden" fats, such as those in butter, margarine, sour cream, and salad dressings. Or instead of salad dressing, for a tasty treat on your salad, try salsa!
- Before buying, read the nutrition labels on foods.

Finally, when moving to that healthier lifestyle, set goals that you have a good chance of reaching, such as making one of the small changes listed above or walking more. Remember: balanced nutrition and regular exercise are good for your health, even if your weight never changes

March is *National Nutrition Month*, a nutrition education and information campaign sponsored annually by the American Dietetic Association. For more information on eating healthy visit www.eatright.org.

Health Tip of the Month:

Ways to get a better night's sleep

Sleep is very important to your health. Lack of sleep can affect your concentration, and your mood. It can make a person more likely to get into an accident. People do not perform their daily tasks as well when they are sleepy.

Adults need seven or eight hours of sleep every night; children and teens may need nine hours or more. Try some of these tips to help you get a good night's sleep:

- Go to sleep at the same time every night, and get up at the same time every morning, (even on weekends). Creating a regular sleep cycle will help you fall asleep.
- Avoid caffeine, alcohol, and nicotine late in the evening. Caffeine and nicotine are stimulants that will cause you to stay awake. Alcohol might make you sleepy, but it will not allow you to get the kind of sleep you need.
- Make sure you get enough exercise. Doing regular physical activity during the day can make it easier for you to fall asleep at night. It can also make your sleep more restful.
- Resist the urge to take a long nap. Limit naps to 30 minutes. The middle of the afternoon is a great time for a quick nap. Longer naps, or naps taken in the evening, can disrupt your sleep cycle.
- Create a relaxing bedtime routine. Take a warm bath or shower. Read a book. Dim the lights, and listen to calming music as you lie in bed. This can make it easier for you to transition between being wide awake to being sound asleep.

FUSD and the JHMB provide the Employee Assistance Program through Claremont EAP to all benefit-eligible employees and family members. Claremont will support you quickly and confidentially in dealing with the stresses and challenges of everyday life.

Claremont EAP offers the following services:

5 Free Counseling Visits per Incident
Legal Consultations
Financial Services
Child/Elder Care Referrals
School/College Assistance

Adoption Assistance
Pet Care Referrals
Daily Living/Convenience Referrals
Wellness Referrals
Assurance of Confidentiality

Claremont EAP | 800-834-3773 | www.claremonteap.com

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