

With you every step of the way

Emotional Well-being Resources offer help when you need it



Change your mind. Change your life.™

Take a quick assessment to find the program that's right for you. To access our Emotional Well-being Resources:

Log in to [anthem.com/ca](https://www.anthem.com/ca), go to My Health Dashboard, choose Programs, and select Emotional Well-being Resources.

Effective: 1/1/22

Your emotional health is an important part of your overall health. With Emotional Well-being Resources, administered by Learn to Live, you can receive support to help you and your household live your happiest, healthiest lives.

Built on the proven principles of Cognitive Behavioral Therapy (CBT), our digital tools are available anywhere, anytime. They can help you identify thoughts and behavior patterns that affect your emotional well-being – and work through them. You'll learn effective ways to manage stress, depression, anxiety, substance use, and sleep issues.

A wealth of resources at your fingertips



Personalized, one-on-one coaching

Team up with an experienced coach who can provide support and encouragement by email, text, or phone.



Build a support team

Add friends or family members as "Teammates." They can help you stay motivated and accountable while you work through programs.



Practice mindfulness on the go

Receive weekly text messages filled with positivity, quick tips, and exercises to improve your mood.



Live and on-demand webinars

Learn how to improve mental well-being with useful tips and advice from experts.



Learn to Live, Inc. is an independent company offering online tools and programs for behavioral health support. Learn to Live is an education program and should not be considered medical treatment.

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Your EAP news

Call 1-800-999-7222
Go to anthemEAP.com and enter
your company name.

In this issue:

- The importance of financial well-being
- Creating a budget – and sticking with it
- Budgeting in uncertain times
- Saving for retirement



Working toward financial wellness

To work toward total health, it's important to pay attention to your financial wellness. Your Employee Assistance Program (EAP) is here to help, with advice on topics like setting financial goals, creating a budget, and investing for the future. Reach out if you would like financial wellness guidance, and read on to learn more.

The importance of financial well-being

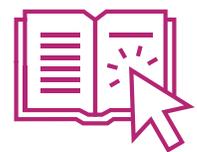
Financial health can be an important part of total health. In fact, improving your financial well-being can help you avoid sleep loss, anxiety, digestive problems, and other physical health issues that can happen when you are faced with stresses about money. Since mental and physical health can directly benefit from healthy finances, it's vital to take steps to help improve financial well-being.

You can achieve financial well-being when you:

- Have control over day-to-day and month-to-month finances.
- Have the money to absorb a financial shock.
- Are on track to meet your financial goals.
- Have the financial freedom to make choices that allow you to enjoy life.

How can you start on your journey to financial wellness? Try taking these three steps.

- Take a close look at your current situation; determine if there is a pattern to how much and when you spend.
- Create a realistic budget and stick to it. Use the article in this newsletter as a guide.
- Ask for help. Your Employee Assistance Program (EAP) can be a great resource for you, with guides to setting goals, creating budgets, and working toward all aspects of total health.

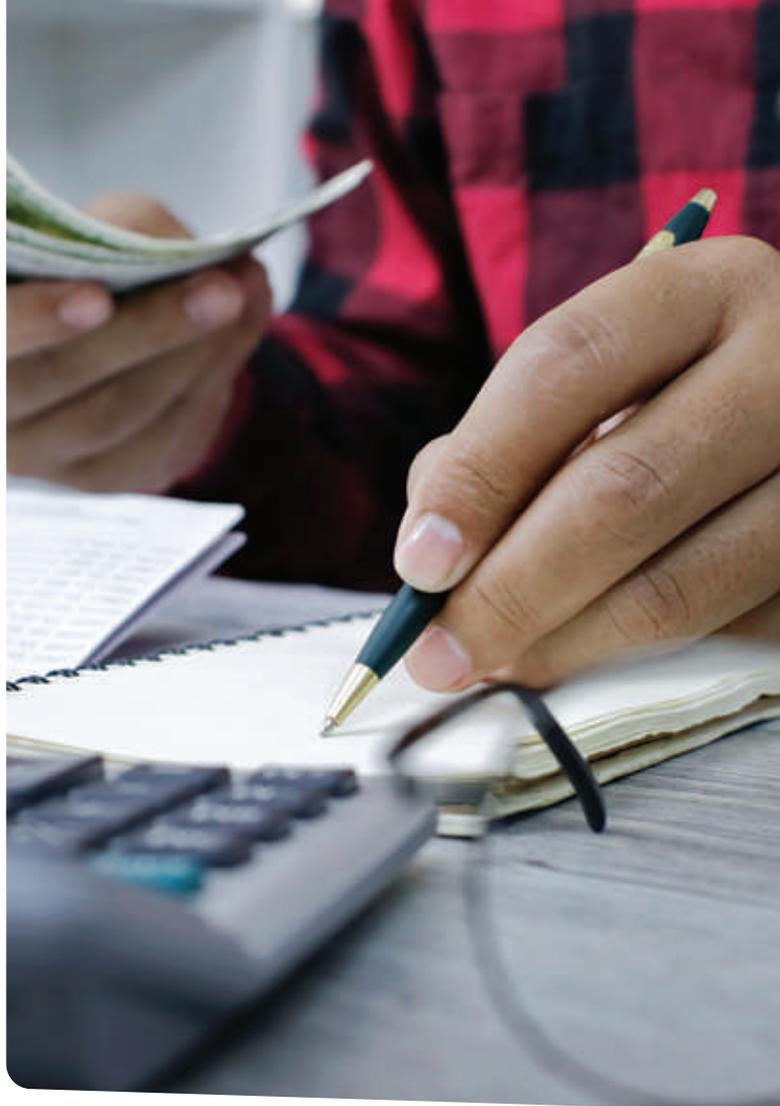


Tu programa Employee Assistance Program (EAP) también ofrece información útil en español. Simplemente visita anthemEAP.com y selecciona español.

Creating a budget — and sticking with it

Making and sticking to a budget are key steps toward financial wellness. Getting started can be the hardest part, especially if your finances feel out of control. These easy-to-follow steps can help you create a budget that works well for you.

- **Step 1: Record all of your sources of income.** You may be self-employed, have multiple jobs, or receive child support or government benefits. All of these sources should factor into what you have available to make ends meet.
- **Step 2: Log all of your spending.** If this feels overwhelming, start small and look at your expenses one week at a time by either reviewing your receipts or your checking account. You could also start a daily log of your expenses so you're making sure to capture those small expenses — like buying breakfast or lunch instead of bringing it with you — that add up over time.
- **Step 3: Write down what bills you are expecting and when they are due.** Mortgage or rent, utilities, car payments, payments on debts, and parking fees all add up in your budget.
- **Step 4: Create your working budget.** Once you've identified all your income sources and started tracking your spending and when your bills are due, [use this budget worksheet](#) from the Consumer Financial Protection Bureau to create a working and realistic budget.



After you've created your budget, remember — you have to stick to it. Following a budget takes effort, but here are a few important tips for being successful:

- **Create a budget tracking method that works for you,** whether it's a daily journal or putting receipts in a folder that you review at the end of each week.
- **Look at your spending habits and adjust accordingly.** If you know you're prone to impulse spending, create a plan that is doable to help you limit that spending. Or, if you know you spend a lot in the summer on weekend getaways, plan for those expenses year-round.
- **Set a goal.** Whether it's small or large, it's helpful to have an end goal and something you're working toward. Also, rewarding yourself, even in small ways, can help you keep up with any progress you have made.
- **Develop a support system.** Similar to sticking to an exercise routine, it's easier when you're surrounded by family and friends you can trust to offer you support, either by doing a budget with you or helping you find answers to questions.

If you could use more advice on budgeting, please reach out to your Employee Assistance Program (EAP) for guidance. We are here to help you with every aspect of total health.

Budgeting in uncertain times

The pandemic has had a major impact on people's lives, and for many, that includes finances. Taking a close look at your personal finances and making a financial plan can help alleviate any stress you might have experienced from the impact of COVID-19.

Budgeting during the current pandemic has many of the same basic steps you would take if you were creating a budget at any other time. If you don't have a budget, use the article in this newsletter as a guide to creating one. Then, once you have defined your budget, take steps to:

- 1. Prioritize.** Looking at the list of expenses that you just created, determine what are the most important items. Basic needs, like food and housing, are at the top of the priority list. The greatest cuts to your budget will be to areas that are wants and not needs.
- 2. Locate assistance resources if you need them.** Communities are working together to provide food assistance for those in need. Keep in mind that financial assistance is always a limited resource. A good starting place when trying to locate financial assistance programs is by calling 211 or going online at unitedway.org/our-impact/featured-programs/2-1-1.
- 3. If your job is insecure, start a job search.** Many businesses are searching for workers. Consider moving into a job where your skills are considered more essential.
- 4. Save where you can.** Even if your income isn't being impacted by the pandemic, it's a good idea to create a savings plan. That way you'll be prepared for other possible disruptions in the future.

Also, to help ensure your financial health through the pandemic, it's important to preserve or improve your physical and mental health. Continue to exercise, eat nutritious foods, manage your mental health, and take all the steps you can to protect yourself against COVID-19.

Sources:

The Motley Fool website, *How to build a budget during COVID-19* (accessed November 2021): [fool.com](https://www.fool.com)
MoneyFit blog, *The coronavirus COVID-19 and your finances* (accessed November 2021): moneyfit.org

The National Foundation for Credit Counseling website, *5 steps to prepare yourself financially for the uncertainty of coronavirus* (accessed November 2021): nfcc.org
Gaddis, A. (2020, March 26). *Budgeting during uncertain times* (C. Gregg-Meeker, Ed.). Raleigh, NC: Workplace Options.





Saving for retirement

No matter what your age, it's never too early (or too late) to start planning for retirement. Saving enough to retire requires years of planning and effort, since according to experts, you may need as much as 80% of your preretirement income to continue living as you do now. The exact amount will depend on your individual needs.

As you plan, ask yourself these important questions:

- At what age do you plan to retire? Even a few extra years of working can mean more income for you in the future.
- Can you participate in an employer's retirement savings plan? This includes 401(k) plans and traditional pension plans. In some cases, employers will match your contributions as a benefit.
- If you have a spouse or partner, will they retire when you do? Consider both of your situations together.
- Where do you plan to live when you retire? Will you downsize, rent, or own your home? If you have a mortgage, will it be paid off by then?
- Do you expect to work part-time? What do you see yourself doing?
- Will you have the same medical insurance you had while working? Will your insurance coverage change? Don't assume Medicare will be your only coverage when you retire.
- Do you want to travel or pursue new hobbies? If so, you may want to build additional long-term savings into your plan.

Here are some tips for starting to plan for your retirement:

- Get insight for building your retirement savings by reading articles from reputable sources. Contacting your Employee Assistance Program (EAP) is a great place to start.
- See how the age you retire affects how much you'll receive from Social Security. This calculator can help: consumerfinance.gov/consumer-tools/retirement/before-you-claim.
- Social Security pays benefits that are generally equal to about 40% of your preretirement earnings. The Social Security Administration (SSA) has online tools to help you estimate your benefits: ssa.gov/benefits/retirement.
- Learn from Investor.gov how you can boost your retirement savings: investor.gov/additional-resources/retirement-toolkit/first-job.
- If you have a financial advisor, talk to them about your plans.

If you'd like guidance with planning for your retirement, your Employee Assistance Program (EAP) is here to point you in the right direction. Reach out if you need us — because your financial future starts today.

Source: USA.gov, *Saving for retirement* (accessed November 2021): usa.gov.



Important: This document is intended for general information only. It does not provide the reader with specific direction, advice, or recommendations. You may wish to contact an appropriate professional for questions concerning your particular situation.

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Recovering from domestic violence



If you have suffered physical, sexual, or psychological abuse from a spouse or intimate partner, know that you are not alone. Recovery takes time, but it is possible to heal, physically and mentally.

Your Employee Assistance Program (EAP) offers a wide range of support and resources, available at no extra cost, to help you:

- Find resources and assistance
- Cope with the aftermath of trauma
- Address stress and anxiety

If you are in immediate danger or have just experienced sexual violence, find a safe place and call 911.

These resources can help you understand the trauma caused by domestic violence and find the support you need for recovery.

Professional counseling

Connect with a licensed professional counselor for confidential online or in-person sessions.

Educational podcasts

Learn more by listening to brief, educational podcasts from our licensed professional counselors.

Online support

Search for “domestic violence” on the website to read articles that can help you and your loved ones.



Your EAP is here to help, 24/7

There are multiple ways to find support:

- Call **1-800-999-7222**.
- Go to **anthemEAP.com** and enter your company name.



Caring for yourself as you care for others

Visit [anthemEAP.com](https://www.anthemEAP.com) or call
1-800-999-7222 for confidential help at no
extra cost.*

*¡Lee los artículos en español! Simplemente
visita [anthemEAP.com](https://www.anthemEAP.com), ingresa EAP Log in y
selecciona español.*

Learn how to find support with help from your Employee Assistance Program (EAP)

When we take care of a loved one and focus on their needs, we often don't remember to give our own well-being enough attention. Your Employee Assistance Program (EAP) can help you manage your situation and connect you to resources for support services like counseling, childcare, and senior housing. Reach out for help — because caregivers need a helping hand, too.

Log on to our website this month for helpful information on caregiving.



* In accordance with federal and state law, and professional ethical standards, all information you provide is confidential.

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Visit [anthemEAP.com](https://www.anthemEAP.com) or call 1-800-999-7222 for confidential help from a team of EAP experts at no extra cost.*

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Using tools and strategies to cope

Your Employee Assistance Program (EAP) can help you focus on your well-being

If you have anxiety in your daily life, positive thoughts may help you manage it. This is called reframing, and it involves taking negative thoughts and replacing them with more hopeful and upbeat ideas. You may also want to talk to someone if you need help turning negative thoughts into positive ones. Your EAP experts are here to guide you toward making a positive change.

Log on to [anthemEAP.com](https://www.anthemEAP.com) this month to read our feature articles.



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Organizing for greater success

Your Employee Assistance Program (EAP) can show you how to create a plan and work toward following it

Knowing how to best manage time and tasks can help lower stress you may have in your life.¹ Your Employee Assistance Program (EAP) can help by teaching you tips to become more organized at work and in life.

Log on to our website to check out this month's features:

- Planning in times of uncertainty
- Organizing skills
- How to be more organized
- Fear of success
- Podcast: Check, challenge, and change your thoughts



Visit [anthemEAP.com](https://www.anthemEAP.com) or call 1-800-999-7222 for confidential help from a team of EAP experts at no extra cost.²

¡Lee los artículos en español! Simplemente visita [anthemEAP.com](https://www.anthemEAP.com) y selecciona español.

¹ Mayo Clinic, *Stress management overview* (Accessed December 2020); [mayoclinic.org](https://www.mayoclinic.org).
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Working toward happiness

Take on 2021 with your Employee Assistance Program (EAP)

Each day, your choices, thoughts, and actions can influence your overall mood.¹ Your Employee Assistance Program (EAP) can help keep everything in perspective by showing you how to be present in the moment and create a more positive outlook.

One way your Employee Assistance Program (EAP) does this is by bringing you helpful news and articles. Log on to the website this month to check out these features on making positive changes.

- Positive reframing
- 8 steps to finding happiness
- Changing negative thoughts about yourself to positive ones
- Podcast: Creating a happiness hygiene routine



Visit anthemEAP.com or call 1-800-999-7222 for confidential help from a team of EAP experts at no extra cost.²

¡Lee los artículos en español! Simplemente visita anthemEAP.com y selecciona español.

¹ Mayo Clinic, *How to be happy: Tips for cultivating contentment* (Accessed December 2020): mayoclinic.org.
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Guidance for a fresh start

Your Employee Assistance Program (EAP) can help you set goals for the new year

2020 has been a challenging year. If you are looking forward to a fresh start in the new year, your Employee Assistance Program (EAP) is here to help you set goals and work toward achieving them.

One way your EAP does this is by bringing you helpful news and articles. Log on to the EAP website this month for guidance for starting the new year, with features including:

- New Year's resolutions for mental health
- How to set meaningful goals
- Achieve your goals by changing habits
- The science of goal setting
- Podcast: Are you ready for change?



Visit [anthemEAP.com](https://www.anthemEAP.com) or call 1-800-999-7222 for confidential help from a team of EAP experts at no extra cost.*

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Creating stronger relationships

Your Employee Assistance Program (EAP) can show you how

Whether it's your family, your coworkers or your significant other, maintaining good relationships takes some work! Your Employee Assistance Program (EAP) can help by showing you how to positively communicate and address conflicts. For example, if money is stressing your relationship, you may want to get help from a financial guide. Or if your relationship is suffering because you don't have enough time in your life, you can tap into referrals for everything from housekeepers to dog walkers. Ask your EAP team of experts for help and learn how to keep healthy relationships.

Log on to our website this month to read these feature articles:

- Building social bonds
- Caring and making connections
- Do social ties affect your health?
- Building a strong relationship: finding time



Visit anthemEAP.com or call 1-800-999-7222 for confidential help – at no extra cost.*

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Taking care of others – and yourself

Learn about caregiver support from your Employee Assistance Program (EAP)

If you're caring for a loved one, it's important to take care of yourself too. Your Employee Assistance Program (EAP) can help. We have specialists who can help you manage your situation and find resources. You can get support for going back to work after taking leave. You can also get connected with services like counseling, child care and senior housing. Ask your EAP team for help – because caregivers need care, too.

Log on to our website this month to read these feature articles:

- Take care of yourself while caring for others
- What is self-care?
- Helping older adults
- The sandwich generation: caregivers in the middle



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