Helpful Resources from Your Employee Assistance Program

October Online Seminar

A Personal Guide to Building Resiliency and Coping with Change

It’s not what happens to us but how we respond to what is happening to us. This seminar will empower you to become more resilient.

Available on-demand starting October 16th at www.deeroakseap.com

About Your EAP


Deer Oaks, your EAP, is always available to you and your household members. If you are struggling with children, finances, or just want some practical advice on health or the mind-body connection, contact Deer Oaks by calling the Helpline. Counselors are available 24/7 to provide you with immediate care.

Financial Assist

If you have questions about a financial issue, speaking with a financial expert can help. Your EAP provides you with free consultations with financial experts on everything from credit and debt, to purchasing a home, or saving for retirement. We also offer a full selection of financial articles, tip sheets, financial calculators, and other online tools to help you get the answers you need.

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October 11th is National Depression Screening Day, an annual event that takes place during Mental Illness Awareness Week. Take an anonymous screening at http://helpyourselfhelpothers.org/.

Depression Basics

Do you feel sad, empty, and hopeless most of the day, nearly every day? Have you lost interest or pleasure in your hobbies or being with friends and family? Are you having trouble sleeping, eating, and functioning? If you have felt this way for at least 2 weeks, you may have depression, a serious but treatable mood disorder.

What is depression?
Everyone feels sad or low sometimes, but these feelings usually pass with a little time. Depression—also called clinical depression or a depressive disorder—is a mood disorder that causes distressing symptoms that affect how you feel, think, and handle daily activities, such as sleeping, eating, or working. To be diagnosed with depression, symptoms must be present most of the day, nearly every day for at least 2 weeks.

What are the different types of depression?
Two of the most common forms of depression are

- Major depression—having symptoms of depression most of the day, nearly every day for at least 2 weeks that interfere with your ability to work, sleep, study, eat, and enjoy life. An episode can occur only once in a person’s lifetime, but more often, a person has several episodes.

- Persistent depressive disorder (dysthymia)—having symptoms of depression that last for at least 2 years. A person diagnosed with this form of depression may have episodes of major depression along with periods of less severe symptoms.

Some forms of depression are slightly different, or they may develop under unique circumstances, such as

- Perinatal Depression: Women with perinatal depression experience full-blown major depression during pregnancy or after delivery (postpartum depression).

- Seasonal Affective Disorder (SAD): SAD is a type of depression that comes and goes with the seasons, typically starting in the late fall and early winter and going away during the spring and summer.

- Psychotic Depression: This type of depression occurs when a person has severe depression plus some form of psychosis, such as having disturbing false fixed beliefs (delusions) or hearing or seeing upsetting things that others cannot hear or see (hallucinations).

Other examples of depressive disorders include disruptive mood dysregulation disorder (diagnosed in children and adolescents) and premenstrual dysphoric disorder. Depression can also be one phase of bipolar disorder (formerly called manic-depression). But a person with bipolar disorder also experiences extreme high—euphoric or irritable—moods called mania or a less severe form called hypomania.
What causes depression?
Scientists at NIMH and across the country are studying the causes of depression. Research suggests that a combination of genetic, biological, environmental, and psychological factors play a role in depression.

Depression can occur along with other serious illnesses, such as diabetes, cancer, heart disease, and Parkinson’s disease. Depression can make these conditions worse and vice versa. Sometimes medications taken for these illnesses may cause side effects that contribute to depression symptoms.

What are the signs and symptoms of depression?
Sadness is only one small part of depression and some people with depression may not feel sadness at all. Different people have different symptoms. Some symptoms of depression include:

- Persistent sad, anxious, or “empty” mood
- Feelings of hopelessness or pessimism
- Feelings of guilt, worthlessness, or helplessness
- Loss of interest or pleasure in hobbies or activities
- Decreased energy, fatigue, or being “slowed down”
- Difficulty concentrating, remembering, or making decisions
- Difficulty sleeping, early-morning awakening, or oversleeping
- Appetite and/or weight changes
- Thoughts of death or suicide or suicide attempts
- Restlessness or irritability
- Aches or pains, headaches, cramps, or digestive problems without a clear physical cause and/or that do not ease even with treatment

Does depression look the same in everyone?
No. Depression affects different people in different ways. For example:

- Women have depression more often than men. Biological, life cycle, and hormonal factors that are unique to women may be linked to their higher depression rate. Women with depression typically have symptoms of sadness, worthlessness, and guilt.

- Men with depression are more likely to be very tired, irritable, and sometimes angry. They may lose interest in work or activities they once enjoyed, have sleep problems, and behave recklessly, including the misuse of drugs or alcohol. Many men do not recognize their depression and fail to seek help.

- Older adults with depression may have less obvious symptoms, or they may be less likely to admit to feelings of sadness or grief. They are also more likely to have medical conditions, such as heart disease, which may cause or contribute to depression.

- Younger children with depression may pretend to be sick, refuse to go to school, cling to a parent, or worry that a parent may die.

- Older children and teens with depression may get into trouble at school, sulk, and be irritable. Teens with depression may have symptoms of other disorders, such as anxiety, eating disorders, or substance abuse.
How is depression treated?
The first step in getting the right treatment is to visit a health care provider or mental health professional, such as a psychiatrist or psychologist. Your health care provider can do an exam, interview, and lab tests to rule out other health conditions that may have the same symptoms as depression. Once diagnosed, depression can be treated with medications, psychotherapy, or a combination of the two. If these treatments do not reduce symptoms, brain stimulation therapy may be another treatment option to explore.

Medications
Medications called antidepressants can work well to treat depression. They can take 2 to 4 weeks to work. Antidepressants can have side effects, but many side effects may lessen over time. Talk to your health care provider about any side effects that you have. Do not stop taking your antidepressant without first talking to your health care provider.

Please note: Although antidepressants can be effective for many people, they may present serious risks to some, especially children, teens, and young adults. Antidepressants may cause some people, especially those who become agitated when they first start taking the medication and before it begins to work, to have suicidal thoughts or make suicide attempts. Anyone taking antidepressants should be monitored closely, especially when they first start taking them. For most people, though, the risks of untreated depression far outweigh those of antidepressant medications when they are used under a doctor’s careful supervision.

Information about medications changes frequently. Visit the U.S. Food and Drug Administration (FDA) website (https://www.fda.gov/Safety/MedWatch/) for the latest warnings, patient medication guides, or newly approved medications.

Psychotherapy
Psychotherapy helps by teaching new ways of thinking and behaving, and changing habits that may be contributing to depression. Therapy can help you understand and work through difficult relationships or situations that may be causing your depression or making it worse.

Brain Stimulation Therapies
Electroconvulsive therapy (ECT) and other brain stimulation therapies may be an option for people with severe depression who do not respond to antidepressant medications. ECT is the best studied brain stimulation therapy and has the longest history of use. Other stimulation therapies discussed here are newer, and in some cases still experimental methods.

How can I help myself if I am depressed?
As you continue treatment, you may start to feel better gradually. Remember that if you are taking an antidepressant, it may take 2 to 4 weeks to start working. Try to do things that you used to enjoy. Go easy on yourself. Other things which may help include

- Trying to be active and exercise
- Breaking up large tasks into small ones, set priorities, and do what you can as you can
- Spending time with other people and confide in a trusted friend or relative
- Postponing important life decisions until you feel better. Discuss decisions with others who know you well.
- Avoiding self-medication with alcohol or with drugs not prescribed for you
How can I help a loved one who is depressed?
If you know someone who has depression, first help him or her see a health care provider or mental health professional. You can also:

- Offer support, understanding, patience, and encouragement.
- Never ignore comments about suicide, and report them to your loved one’s health care provider or therapist.
- Invite him or her out for walks, outings, and other activities.
- Help him or her adhere to the treatment plan, such as setting reminders to take prescribed medications.
- Help him or her by ensuring that he or she has transportation to therapy appointments.
- Remind him or her that, with time and treatment, the depression will lift.

Where can I go for help?
Your employee assistance program (EAP) can help with in-the-moment emotional support and referrals to local mental health professionals. You can also check online for mental health professionals; contact your community health center, local mental health association, or insurance plan to find a mental health professional. Hospital doctors can help in an emergency.


Surprisingly simple ways to prevent disease

Five new studies support simple steps to prevent illness and improve overall health. The American Journal of Medicine reports the following based on multiple studies in several countries:

- Eating fresh fish regularly may reduce your risk of colorectal cancer.
- Still trying to stop smoking? Try acupuncture and hypnosis. Several studies found smokers had good success.
- Have your teeth cleaned regularly. Scaling removes harmful bacteria. You can reduce your risk for heart attack and stroke.
- Talk to your doctor about weight loss. People who were moderately obese, followed a diet plan from their doctors (not a weight loss clinic), and stuck with it at least 12 weeks, lost over 10% of their body weight.
- Low-dose aspirin, for people who can take it, offers preventive cancer benefits along with heart healthy help.

Health-e headlines™
Being older doesn’t mean you have to feel tired all the time. There are many things you can do to help you get a good night’s sleep. Here are some ideas:

- Follow a regular sleep schedule. Go to sleep and get up at the same time each day, even on weekends. Try to avoid napping in the late afternoon or evening, as it may keep you awake at night.
- Develop a bedtime routine. Take time to relax before bedtime each night. Some people watch television, read a book, listen to soothing music, or soak in a warm bath.
- Keep your bedroom dark, not too hot or too cold, and as quiet as possible.
- Have a comfortable mattress, a pillow you like, and enough blankets for the season.
- Exercise at regular times each day, but not within 3 hours of your bedtime.
- Make an effort to get outside in the sunlight each day.
- Be careful about when and how much you eat. Large meals close to bedtime may keep you awake, but a light snack in the evening can help you get a good night’s sleep.
- Stay away from caffeine late in the day. Caffeine found in coffee, tea, soda, and hot chocolate can keep you awake.
- Drink fewer beverages in the evening. Waking up to go to the bathroom and turning on a bright light break up your sleep.
- Remember that alcohol won’t help you sleep. Even small amounts make it harder to stay asleep.
- Use your bedroom only for sleeping. After turning off the light, give yourself about 20 minutes to fall asleep. If you’re still awake and not drowsy, get out of bed. When you feel sleepy, go back to bed.

Safe Sleeping
Try to set up a safe and restful place to sleep. Make sure you have smoke alarms on each floor of your house or apartment and lock the outside doors before going to bed. Other ideas for a safe night’s sleep are

- Keep a telephone with emergency phone numbers by your bed.
- Have a good lamp within reach that turns on easily.
- Put a glass of water next to the bed in case you wake up thirsty.
- Use nightlights in the bathroom and hall.
- Don’t smoke, especially in bed.
- Remove area rugs so you won’t trip if you get out of bed in the middle of the night.
- Don’t fall asleep with a heating pad on, as it may burn you.

Sweet Dreams
There are some tricks to help you fall asleep. You don’t really have to count sheep, but you could try counting slowly to 100. Some people find that playing mental games makes them sleepy. For example, tell yourself its 5 minutes before you have to get up, and you’re just trying to get a few extra winks. Other people find that relaxing their body puts them to sleep. You might start by telling yourself that your toes feel light as feathers and then work your way up the rest of the body saying the same words. You may drift off to sleep before getting to the top of your head.

If you feel tired and unable to do your activities for more than 2 or 3 weeks, you may have a sleep problem. Talk to your doctor about changes you can make to get a better night’s sleep.

Are you paying too much for mobile data?

Mobile data can be one of the biggest line items on your cellphone bill each month, but do you need all that you’re paying for? It’s possible. It’s also possible that you’re paying for more data than you really need. Here’s how you can avoid waste and find the right plan for you.

DATA USAGE ON THE RISE
In December 2013, Verizon found that their customers averaged between 1 and 2 GB of data every month, per device. That average usage increased to 2.9 GB in 2015 according to NPD Group. And it’s no doubt increased again due to the amount of video content now available on social media and the fact that people tend to spend more time on their phones. If you’re watching Netflix or other streaming services on your phone, or playing video games, you can be sure that your data usage is high.

FINDING THE RIGHT AMOUNT OF MOBILE DATA
The cost of mobile data can be hard to define, though. The various service providers charge different rates for a variety of data plans. And, those plans are for up to a certain amount of data. If you don’t use it all, you still pay the same rate. Pay-as-you-go plans can be a little easier to control when it comes to cost, but you first need to figure out how much data usage you average. Paying for a low data usage plan then adding more if you need it can cost more than purchasing the right amount to begin with.

The best way to figure out how much data you need and if you’re overpaying is to determine how much you’re currently using on a monthly basis. And the best way to figure this out is by taking an in-depth look at your cellphone bill for the last 3-6 months. Somewhere in all the fine print of your charges, you’ll find your data usage for each month. If you can’t locate the information, contact your service provider.

When figuring out your data usage, it’s important to calculate it for your whole plan, not just your individual usage. If someone else is on your plan, you can, or probably already do, get a lower rate for shared data usage.

If you discover that your data usage is too high, there are a few things you can do to lower your bill. Most importantly, stop using your phone to stream video or music, or scroll through social media while using your mobile data. Connect to your Wi-Fi when you’re at home. And when you go out, search for an available Wi-Fi connection wherever you are. Just be sure that you’re not logging into your bank, email, or any other personal accounts when you’re on an open Wi-Fi network.

You can also look at switching to a pay-as-you-go plan to reduce your data costs. This way, you only pay for what you actually need. Google’s Project Fi offers you an unlimited data plan for no more than $60/month. Pay just $10/GB until you reach 6 GB. If you use any more, it’s free for the rest of the month. If you use less, your bill is less than $60.

Lunar Wireless offers a pay-in-advance plan. Just fund your account and use your apps and services. Each time you want to use a service, it will let you know that you will be charge $.25 so you only pay for what you need. You can manage your available balance through their handy app and add funds whenever you need them. There’s no monthly bill to pay.

Chances are, you’re overpaying for your mobile data. Determine how much you’re using on a monthly basis and determine if you can lower your plan or switch to a more affordable plan for what you need.

Need more info and advice on keeping your cellphone costs down? Check out our Ultimate Guide to Reducing Your Cellphone Bill.

Article written by Emilie Burke. Emilie writes about overcoming debt, while balancing trying to eat healthy, stay fit, and have a little fun along the way. You can find more of her work at BurkeDoes.com. Retrieved September 13, 2018, from https://www.moneymanagement.org.