

A LISTENING EAR: THERAPY FOR KIDS

The COVID-19 pandemic has taken a toll on everyone, including kids. The abrupt transition to remote learning on top of sudden, great uncertainty led to an overall decline in youth mental health internationally.

Kids can react to stress in many different ways, including being irritable or moody, experiencing sleep disturbances, crying frequently, or losing interest in things they usually enjoy. One of the best things you can do is listen to your child and take their concerns seriously; it's important that your child knows you're a safe and compassionate person to talk to.

Finding a therapist can be helpful for your child as well, whether it's for short-term or long-term concerns. Coverage varies widely by medical plan, so check your plan details. You may be able to locate a provider through your carrier's website, as well through the American Psychological Association. Also, check the details of your Employee Assistance Program – oftentimes it provides both you and your dependents access to a number of visits with a licensed professional and other mental health resources.



RELEASE VALVE: LOWERING BLOOD PRESSURE

High blood pressure can be caused by certain health conditions such as diabetes and obesity, as well as not getting a healthy amount of exercise or eating well. Unchecked, it can lead to increased risk of heart attack, stroke, and organ failure. Here are some small, daily steps that can help you lower your blood pressure.



Balance nutrients. Eat less sodium (under 1,500 mg daily) and more potassium (found in foods like sweet potatoes, bananas, and spinach) to help ease your blood pressure down.

Get moving. Aim for 30 minutes of daily aerobic activity, such as jogging, brisk walking, or swimming, to boost heart health. If you have health concerns around exercise, talk to your doctor first.

Watch substance use. Both alcohol and smoking can raise your blood pressure and sometimes interfere with blood pressure medications.

If you're experiencing blood pressure issues, talk to your primary care about making a plan to bring it down.

BENEFIT SPOTLIGHT

EXTRA, EXTRA! UNDERSTANDING SUPPLEMENTAL INSURANCE

It's open enrollment, and you've picked the best medical coverage for you and your dependents, but the supplemental types of insurance all sound similar. Accident coverage, hospital indemnity coverage, and critical illness – what's the difference? While exact coverage varies per provider and employer, these are the general differences between plans.

Accident coverage provides benefits for you and your covered family member for expenses related to an accidental injury that occurs outside of work. This coverage can help pay deductibles, copays, and even typical day-to-day expenses.

Critical Illness coverage pays a lump-sum benefit if you are diagnosed with a covered disease or condition (the exact diseases and conditions will be specified in plan documentation). You can use this money however you like.

Hospital Indemnity coverage pays you cash benefits directly if you are admitted to the hospital or an Intensive Care Unit (ICU) for a covered stay. This can help pay for your medical expenses such as deductibles and copays, travel cost, food and lodging, or other everyday expenses.

While these coverages may overlap at points, they are definitely not all the same. Before your next benefits enrollment, consider whether you might want to enroll in any of these coverages for a little extra peace of mind.

