## STEP INTO WELLNESS



## Diocese of Palm Beach 2020 Healthiest Employers Award Honoree





### **Halloween Safety During A Pandemic**

Its difficult to imagine a Halloween without the traditional parade of costumed children (and some adults!) clamoring for treats. But during a pandemic, we know that behaviors must be altered. And who knows? Perhaps new traditions will develop as a result. To continue to promote safety and health for everyone, the CDC has offered the following suggestons for safe Halloween celebrations.

#### Lower Risk Activities:

- Carving or decorating pumpkins with members of your household and displaying them
- Carving or decorating pumpkins outside, at a safe distance, with neighbors or friends
- Decorating your house, apartment, or living space
- Doing a Halloween scavenger hunt where children are given lists of Halloween-themed things to look for while they walk outdoors from house to house admiring Halloween decorations at a distance
- Having a virtual Halloween costume contest
- Having a Halloween movie night with people you live with

#### **Moderate Risk Activities:**

- Participating in one-way trick-or-treating where individually wrapped goodie bags are lined up for families to grab and go while continuing to social distance (such as at the end of a driveway or at the edge of a yard)
- If you are preparing goodie bags, wash your hands with soap and water for at least 20 second before and after preparing the bags.
- Having a small group, outdoor, open-air costume parade where people are distanced more than 6 feet apart.
- Attending a costume party held outdoors where protective masks are used and people can remain more than 6 feet apart
- Having an outdoor Halloween movie night with local family friends with people spaced at least 6 feet apart.

- A costume mask (such as for Halloween) is not a substitute for a cloth mask. A costume mask should not be used unless it is made of two or more layers of breathable fabric that covers the mouth and nose and doesn't leave gaps around the face.
- Do not wear a costume mask over a protective cloth mask because it can be dangerous if the costume mask makes it hard to breathe. Instead, consider using a Halloween-themed cloth mask.
- Going to an open-air, one-way, walkthrough haunted forest where appropriate mask use is enforced, and people can remain more than 6 feet apart
- If screaming will likely occur, greater distancing is advised. The greater the distance, the lower the risk of spreading a respiratory virus.
- Visiting pumpkin patches or orchards where people use hand sanitizer before touching pumpkins or picking apples, wearing masks is encouraged or enforced, and people are able to maintain social distancing.

#### **Higher Risk Activities:**

- Participating in traditional trick-or-treating where treats are handed to children who go door to door.
- Having trunk-or-treat where treats are handed out from trunks of cars lined up in large parking lots.
- Attending crowded costume parties held indoors.
- Going to an indoor haunted house where people may be crowded together and screaming.
- Going on hayrides or tractor rides with people who are not in your household.



#### Oct 2020

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#### Breast Cancer Awareness Month

October is Breast Cancer Awareness Month, so be sure to wear some Pink! According to the Centers for Disease Control and Prevention (CDC) Breast Cancer is the most common cancer among American women. Mammograms are the best way to find breast cancer early. Although breast cancer screening cannot prevent breast cancer, it can help find breast cancer early when it is easier to treat.

As we continue to practice social distancing, let's find some creative and safe ways to showcase your staff showing off their pink for Breast Cancer Awareness Month! Send photos to be included in the next edition of Step Into Wellness!!



## **Eye Injury Prevention Month**

October is Eye Injury Prevention Month across the United States.

More than one million people per year are affected by an eye injury and 90% of these injuries could have been prevented had the individuals been wearing protective eye wear.

Eye Injury Prevention month aims to raise awareness about the types of eye injury that occur that could be avoided, as well as highlighting the need for more people to use protective eye wear appropriately.

Appropriate protective eye wear is classed as eye wear with "ANSI Z87.1" marked on the lens or frame.

During October's Eye Injury Prevention Month, the American Academy of Ophthalmology and Eye M.D.s around the country encourage everyone to protect their eyes from accidental injury.

Some facts and tips.

- Accidental eye injury is one of the leading causes of visual impairment in the United States
- Men are more likely to suffer with an eye injury than women.
- The leading causes of eye injuries include sports accidents, consumer fireworks, household chemicals and battery acid, as well as workshop and yard debris
- Eyes can be damaged by the sun, not just dust, chemicals and foreign bodies.
- Wear safety goggles when working in the workshop or yard, jumpstarting your car or working with cleaning or other chemicals.
- Always wear appropriate protective eyewear during sports and recreational activities.

Injuries such as cuts, chemical burns or foreign bodies stuck in the eye are emergencies. Don't try to treat these yourself – contact your Eye M.D. or emergency room for help immediately.

In case of a chemical burn to the eye, flush the eye with clean water and seek emergency medical treatment immediately.

In order to ensure healthy vision, the American Academy of Ophthalmology recommends frequent, comprehensive eye exams every one or two years to prevent any serious problem. So if you haven't had an eye examination recently, get one booked today!

Contact vision provider VSP at 800-877-7195 or vsp.com



## October Happenings Calendar

	Oct 1—31	Breast Cancer Awareness Month
	Oct 1—31	Health Literacy Month
	Oct 1—31	Eye Injury Prevention Month
	Oct 1—31	National Dental Hygiene Month
	Oct 12	Columbus Day
	Oct 31 📸	Halloween

## **Apple Monsters!**

**Ingredients:** Small bag each of red and green apples; green grapes; red grapes; puffed rice; peanut butter (nut free); chocolate chips.

#### Directions:

- 1. Cut apples into 1/2 inch to 3/4 in slices.
- 2. Halve grapes and cut out the center
- 3. Smooth peanut butter on apple "lips"
- 4. Insert chocolate chips in the center of the grape
- 5. Attach grape "eyes" with peanut butter to apple
- 6. Insert rice puff "teeth"
- 7. Insert half red grape "tongue"
- 8. ENJOY!!!



Recipe courtesy of : twohealthykitchens.com

https://awarenessdays.com

Have an idea, suggestion or comment? Contact your Wellness Coordinator, Carol Waring at cwaring@diocesepb.org or 561-775-9572. Have a benefits question? Contact your Benefits Assistant, Sandy Maulden at smaulden@diocesepb.org or 561-775-9574. Be sure to visit the wellness web page at **www.diocesepb.org/wellness** for helpful links and information.

## Know Your Health and Wellness Benefits! Flu Shots



## **FLU SHOTS**





# When Do I Use My RxEDO Pharmacy Card and When Do I Use My Florida Blue Card????

#### **RxEDO**

Pharmacy

**Grocery Store** 

Diocese Sponsored On-Site Shots

## **Florida Blue**

**Primary Physician** 

Walk-In Clinic

#### Who Needs A Flu Shot?

Everyone from your 6-month-old baby to your 100-year-old grandmother.

- The flu shot is safe.
- You can't get the flu from the flu shot.
- A flu shot is especially important for high-risk groups, including senior citizens, children and pregnant women.
- Washing your hands with warm water and soap or an alcohol-based sanitizer will help protect you from the flu.

Covid-19 has made it challenging for many of us to keep up with our health care. It's important that you continue getting the care you need. Doctors' offices are taking precautions to keep you safe, including sanitizing offices and limiting the number of people in each office at one time.



## Financial Well-Being

Your financial well-being, or overall financial situation, is unique to you. Often, we equate how well we're doing financially with how much money we make, our credit score, or overall net worth. In reality, your financial well-being is determined by factors that tell a larger story about your relationship to money. This includes how well you're able to stay on top of your financial obligations, how secure you feel about your financial future, and ultimately whether you have the freedom to make financial choices that allow you to enjoy your life. Uneasiness about your own financial situation can cause physical and emotional stress.

There are some easy steps you can take to turn the corner on your finances. Once you have an accurate picture of your money, follow these tips to start aligning your expenses to your income.

Create a working budget that matches your cash flow. Your cash flow is the timing of when money comes in and when it goes out. Looking at it on a week-by-week basis, especially if you tend to run short, can help you create a working monthly budget.

Request due dates for your bills that help you stay on track. If there are certain weeks when money is especially tight, you can contact your creditors and utility companies and request new due dates that better align with your income.

Compare your spending month-to-month. Track your spending closely for several months. By looking at your spending in real-time and comparing it to the previous month, you'll start to see places where you can make adjustments and move money into savings.

**Save for emergencies.** Saving money might feel out of reach at times, but consistently putting away even small amounts of money can make a big impact over time. Make saving a part of your everyday routine, and then watch it grow.

Give yourself financial security with an emergency savings fund. Start by putting aside what you can afford in order to help cover many common emergencies, such as a car repair or medical bill, that could otherwise become costly debt. Prioritize a dedicated savings account for these unexpected expenses as one of your top savings goals, and as you get a better handle on your overall financial situation, you may decide to set more aside.

Set rules for your emergency savings, but don't be afraid to use it. Set guidelines for yourself for when you can spend down this savings fund and what constitutes an emergency, but if you need it, don't be afraid to use it. That's what it's there for. Just remember to work to rebuild it.

**Make saving easy by making it automatic.** Whether it's through your bank or employer, there are a number of ways to have money automatically transferred into your savings every week or month. Reoccurring transfers are considered one of the most effective ways to build your savings.

**Put extra money into savings at times when you have it.** There may be weeks when money is tighter than others. Take the opportunity to put money into savings when you have it.

**Use your tax refund to help you reach financial goals.** For many Americans, a tax refund can be one of the largest checks they receive all year. Make a plan now to dedicate a portion of that money to saving for some of your larger financial or savings goals.

**Reduce your debt.** Before making a plan to pay down your debts, know what you owe. There are two common strategies to pay down your debt: the highest interest-rate method and the snowball method. Learn the differences and pick the one that works best for you.

**Learn about federal and private student loans repayment options.** Whether you have federal or private student loans, or a mix of the two, start with the loans you're most concerned with, and learn how to optimize paying them off.

Create better money habits.

Apply only for credit you need. Improving how you manage your money on a daily basis may take time and dedication, but as you develop better money habits, you'll create a financial story that you're proud of. While it's not the only factor, a good credit score is key to your financial well-being. One way to get and keep a good credit score is to apply only for credit you need.

**Set an annual reminder to check your credit reports**. You're entitled to free credit reports every 12 months, so set up an annual reminder to review them for any errors that may be hurting your credit and should be fixed.

Set up alerts to stay on top of your checking account balance. Through most banks and credit unions, you're able to set up alerts to notify you of your checking account balance at the end of the week or if your balance gets low. This helps you monitor your accounts and also protects you from incurring additional overdraft fees.

If you can't make a bill payment, act fast and call your creditors. Missing a bill payment can have several negative financial impacts. If you're experiencing a financial emergency, contact your lenders or creditors before your due date to see what options may be available to you.

**Plan for success.** Planning ahead is always helpful, and once you get a handle on your current financial picture, set some goals for what comes next. By building a plan, you have a roadmap to help guide you through the rest of your story.

Consumerfinance.gov

