

STEP INTO WELLNESS



Diocese of Palm Beach
2023 Healthiest Employers Award Honoree



Halloween Safety Tips

Oct 2024

It's difficult to imagine a Halloween without the traditional parade of costumed children (and some adults!) clamoring for treats. To continue to promote safety and health for everyone, the National Safety Council has offered the following suggestions for safe Halloween celebrations.

To help ensure adults and children have a safe holiday, follow these Halloween safety tips:

Be sure to choose a costume that won't cause safety hazards; all costumes, wigs and accessories should be fire-resistant.

If children are allowed out after dark, fasten reflective tape to their costumes and bags, or give them glow sticks.

Opt for nontoxic Halloween makeup over masks, which can obscure vision; always test makeup in a small area first to see if any irritation develops.

Remove all makeup before children go to bed to prevent skin and eye irritation.

When They're on the Prowl

Here's a scary statistic: Children are more than twice as likely to be hit by a car and killed on Halloween than on any other day of the year.

Lack of visibility because of low lighting at night also plays a factor in these incidents.

Keep these tips in mind when your children are out on Halloween night:

A responsible adult should accompany young children on the neighborhood rounds.

If your older children are going alone, plan and review a route acceptable to you.

Agree on a specific time children should return home.

Teach your children never to enter a stranger's home or car.

Instruct children to travel only in familiar, well-lit areas and stick with their friends.

Tell your children not to eat any treats until they return home, and take care to avoid any food allergies.

Safety Tips for Motorists

NSC offers these additional safety tips for parents – and anyone who plans to be on the road during trick-or-treat hours:

Watch for children walking on roadways, medians and curbs.

Enter and exit driveways and alleys carefully.

At twilight and later in the evening, watch for children in dark clothing.

Discourage new, inexperienced drivers from driving on Halloween.



www.nsc.org

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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.

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!!

OCTOBER IS
Breast Cancer
Awareness Month
Perform self-breast exams
monthly and get screened!

October Happenings Calendar

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|----------|---|
| 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 31 | Halloween  |

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.

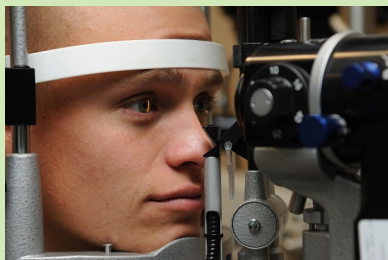
- Accidental eye injury is one of the leading causes of visual impairment in the United States
- Men are more likely to suffer with an eye injury than women.
- The leading causes of eye injuries include sports accidents, consumer fireworks, household chemicals and battery acid, as well as workshop and 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, jump-starting 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



<https://awarenessdays.com>

Cardinal Newman Trust Bridge Basket Winner!

The 2024 Wellness Expos reintroduced a few select exhibitors to join us in bringing better health education and information to our employees. Trust Bridge offered a lovely basket for a drawing at the event that took place at Cardinal Newman High School. The winner was Sarah Guillen, a teacher at Newman since 2022. Sarah was thrilled to be the winner!



(Left: Sarah Guillen, Right: Carol Waring)

Other exhibitors this year included Florida Blue, Lincoln Financial, CapTrust, Velocity Credit Union, Tria, Mittleman Eye Center, Sanitas Wellness Center, Waters Edge Dermatology, Florida Mobile Mammography, Our Lady Queen of Peace Cemetery and Palm Beach Neurology Research Institute.

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!



CAPTRUST at Work: A Financial Wellness Benefit

CAPTRUST
— AT WORK —

Expert Advice to Help You Retire with Confidence and Avoid Financial Stress

If you are like most people, you may struggle with feeling confident about making financial decisions. The Diocese of Palm Beach believes in helping you make the most of your compensation and benefits package. To help you build a solid financial future, we have hired CAPTRUST as a resource to help you with these important decisions. Improving your financial wellness is one of the Diocese of Palm Beach top concerns.

Is this advice part of my benefits package?

Yes, CAPTRUST is here to provide you with access to professional, unbiased advice. CAPTRUST will not sell you any products – their services are made available to you as part of The Diocese of Palm Beach benefits package.

When should I call CAPTRUST?

- Assistance with enrolling in the retirement plan and selecting/reviewing investments, providing investment advice
- Deciding how much you should contribute to your retirement plan
- Determining the difference between Roth and pretax contributions and which one is right for you
- Creating a financial plan, discuss budgeting and cash management tools and resources
- Answer questions regarding specific financial wellness concerns

When should I call Lincoln Financial?

- Changing your investment selections or paycheck deferrals either online or over the phone
- Distribution or loan transactions
- Enrolling online or over the phone
- Obtaining plan highlights, personal performance, and statements
- Updating beneficiaries and other personal information

• Contact a CAPTRUST Advisor

- You can reach someone on our team through our website www.captrustatwork.com and schedule an appointment online or by calling 800-967-9948.

CAPTRUST Financial Advisors | 4208 Six Forks Road, Suite 1700 | Raleigh, NC 27609
www.captrustadvice.com | www.captrustadvisors.com | Advice Desk 800.967.9948

CAPTRUST
— AT WORK —

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.

Make the most of opportunities available through the diocese 403(b) plan with **Lincoln Financial** by calling **800-234-3500** or via website (www.LincolnFinancial.com) and **CapTrust Financial Services** (www.Captrustatwork.com) **800-967-9948**.

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