After using your health benefits, don’t casually dismiss the statement that arrives marked “This is not a bill.” This statement is your Explanation of Benefits (EOB). Check it for mistakes and to prevent medical identity theft, a crime involving the theft of personal information (SSN, etc.) to obtain medical care, buy drugs, or submit fake billings in your name. This crime can disrupt your life, damage your credit rating, and waste taxpayer dollars. Report errors, and review past records for inaccuracies.

Having performance-at-work issues? Consider writing your own performance improvement plan. Don't shy away from this tool that you may associate only with employees who have bigger performance problems. Employees who are proactive and take initiative when performance lags are an impressive and rare group. Join them with these steps: 1) Make a list of the deficiencies you believe need attention. 2) Ask yourself these diagnostic questions: a) Did you receive appropriate training? b) Do you understand the job expectations? c) Are there communication, workplace, or personal roadblocks in your life impeding success? 3) Discuss your list with your boss. Ask for input. Be open, and lay it all out. 4) Now create the action plan. Make your objectives clear, specific, and measurable, and give your goals deadlines—for example, “Within 30 days, I will produce five product reports on time by each Friday at 10 a.m.” Also, devise interventions to address your roadblocks. Consider needs, resources, time, training, or coaching to meet your goals. Finally, request short meetings with your boss at regular intervals to ensure accountability.

Forty-six million Americans still smoke. In Canada, it's 5 million people. Any day is a good day to quit, but the Great American Smokeout on November 20 may be when you finally do it. On that day, attempt not to use tobacco for 24 hours; then keep it going into day two and so forth. Watch out for the three most common relapse triggers: strong negative emotions from nicotine withdrawal, hanging out with smokers while attempting to quit, and drinking alcohol.
**Stop Drowsy Driving**

Sixty percent of adult drivers admit to driving a vehicle while feeling drowsy in the past year, and more than one-third have fallen asleep at the wheel—many repeatedly. Drowsy driving is a problem contributing to an estimated 1,500 deaths per year. If you are a young adult, a parent with small children, or a shift worker, then you are in the highest risk groups. Men fall asleep behind the wheel twice as often as women do. Caution: If you decide to pull over to nap, a motel is the way to go. If you decide to use a rest area, only use a safe, appropriate rest area, and follow commonsense rules to stay safe. Never park on the shoulder of a highway to nap, and never sleep in a running car. Source: National Sleep Foundation (Drowsydriving.org)

**Let Go of Money Mismanagement Denial**

Using denial to cope with money troubles is a common roadblock to help. Denial is about hoping that a solution will appear even without a plan to make it happen. If this sounds like you, avoid drifting where this torrent of stress may lead. Your first step may not be financial counseling, but rather short-term mental health counseling to deal with fear of change, fear of living on a no-frills budget, and fear of conflict as you petition your spouse to join the cause (and the lack of communication skills to do it). After this prep work, allow the mental health counselor to guide you to suitable resources for financial counseling. Mental health counseling often makes sense when a personal problem has lingered for a lengthy period and has been managed by denial and avoidance. Counseling also helps increase the likelihood that you will stick with the plan later if it gets tough.

**IMPACT Solutions—We Are Here For You!**

Remember—your IMPACT Solutions Employee Assistance & Work/Life Program is available to you, your household members, dependents, parents and parents-in-law 24 hours a day, every day of the year in over 140 languages! Qualified mental health professionals are always ready to help you with everyday life issues like stress, problems with teens, conflicts with co-workers, marital strife and so much more. Whenever you need assistance, all you need to do is call 800-227-6007 and we’ll be here to help.

**Master the Teachable Moment**

A teachable moment is an opportunity in which circumstances make teaching easiest. This is a powerful tool in parenting and therefore deserves strong consideration. Since teenagers are typically the most resistant to parental advice, parents value teachable moments. However, they can seem few and far between. The good news is that you can facilitate their appearance. The key is increasing the number of activities that put you in close quarters with your teen. Cook together with your teen, talk with your spouse in front of your teen about something important like finances, ask what your teen thinks about an emotional or shocking news story, or tell a story about yourself and a hard lesson you learned. Think periodically about teachable moments whenever you are together, and you will spot more of them as they present themselves.

Information in IMPACT on Wellness is for general information purposes only and is not intended to replace the counsel or advice of a qualified health professional.

You can contact IMPACT Solutions for professional counseling and guidance 24 hours a day at 1-800-227-6007.

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Bills, health care, retirement savings, and taxes all take enough out of our paychecks already. What about everything else? To help you stretch your dollar, IMPACT Solutions provides you and your family a free online tool: the Savings Center. When you log on to the Savings Center, you can shop quality name brands at discounts of 25 to 70 percent off regular retail prices! Savings Center features include:

- A wide array of discounts from leading name-brand retailers and restaurants
- A large selection of discount tickets
- Discounts redeemable online, through catalogues and select in-store merchants

Want to sign up and take advantage of these discounts?

The Savings Center is easily accessed at www.myimpactsolution.com. Click on member login and enter your User ID. From the homepage click the Savings Center tab in the right-hand column. Use the company code ‘Advantage’ to register.

Forgot your username? Having trouble logging in? No problem, give us a call at IMPACT Solutions, 800-227-6007.

Did You Know...

**IMPACT on the web has a Savings Center?**
Healthy eating isn’t about strict diets or following the latest fad. A few small changes such as adding more fruits and vegetables, lowering sugar intake, and watching portion size can add up to a more energetic, healthful lifestyle for you and your family.

TOLL-FREE: 800-227-6007
WEBSITE: www.MyIMPACTSolution.com

Available anytime, any day, your Employee Assistance Program is a free, confidential program to help you balance your work, family, and personal life.

WEBINAR
Eating Your Way to Wellness
Nov 18 — 12 pm, 2 pm ET

Healthy eating can have a significant impact on your overall wellness. Learn to choose and prepare healthy foods, receive tips for eating healthily, and find resources to make eating healthy a habit.