We Are Here For You!

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. 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.

To connect with services call: 800-227-6007

Sun Safety and Your Skin

Whether your heading to the beach or the sunny heights, protect your skin from sun damage and the risk of skin cancer. The American Cancer Society recommends a minimum of SPF 30 to protect against UVA and UVB radiation. UVA contributes to dark patches, loose skin, premature aging, and DNA damage. UVB causes eye problems, sunburn, and also DNA damage; it is the DNA damage that causes skin cancer, the most dangerous of which is melanoma. A total of 3.5 million cases of non-melanoma skin cancer are diagnosed every year in the United States, and 80,000 cases are diagnosed in Canada. Learn more at cancer.org.

In this issue:
- Financial Coaching
- Sun Safety
- Alcohol and Breast Cancer
- Emotions
- Leadership
- Did You Know: Financial Fitness Center
- Did You Know: Financial Services
- Webinar: Estate Planning

IMPACT on Wellness Newsletter June 2017

For a limited time, IMPACT is offering a FREE Financial Coaching Program.

You get paid to participate! Receive $100 for completing the program

Did you know more than 1 in 4 employees are distracted by their finances at work? Make 2017 a year of financial health for you and your family!

The full Financial Coaching Program takes one year to complete and is designed to improve your financial health. Financial coaching is a process of creating goals and working toward achieving them. It's proven to help people increase their financial well-being and decrease their financial stress. The benefits of the Financial Coaching Program are many including the fact that 79% of participants that completed the Pilot Financial Coaching Program, on average, increased their savings $705.00. Other benefits include:

- Setting personalized financial goals and creating an action plan for achieving them.
- Reviewing credit reports/scores with the coach, learning how to address issues and identifying ways to strengthen credit.
- Accessing your personal confidant and accountability partner for an entire year.
- Connecting with your coach in-person or phone.
- Access to free financial tools via webinars, social media and Money Minute Blog.

Participants will receive a $100.00 gift card upon completion of the Financial Coaching Program. The Financial Coaching Program is a one year program with quarterly one on one coaching sessions that can be completed face to face or via the telephone with your coach (participant’s choice). To be eligible for the $100.00 gift card participants must complete the four quarterly coaching sessions.

Space is limited. If you would like more information on how to participate in the Financial Coaching Program, please contact IMPACT Solutions at 800-227-6007.

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Alcohol Use and Breast Cancer Risk

Drinking just one glass of wine or another alcoholic drink per day increases the risk of breast cancer, the American Institute on Cancer Research found after examining numerous studies. The finding has their highest level of confidence. However, vigorous exercise such as running or fast bicycling decreases the risk of both pre- and postmenopausal breast cancer. Strong evidence confirmed earlier findings that moderate exercise decreases the risk of postmenopausal breast cancer, which is the most common type of breast cancer.

Managing Emotions

Not all employees remain calm and collected when faced with change, disappointments, loss of resources, serious delays, and major stressors. Managing one’s emotions demonstrates maturity, self-control, and focus, and it helps prevent negativity from affecting others. For this reason, the ability to manage one’s emotions in the workplace is considered a valued soft skill. To gain better control of your emotions, practice these two principles:

1. catch yourself when you experience an emotional response to a difficult workplace incident, and
2. focus on the best way to respond to it to remain level-headed.

If you are not familiar with staying focused in this way, just remember that it takes practice, but it works. Keep a diary, and you will be able to cultivate this skill faster.

Be Perceived as a Potential Leader

If you don’t supervise others, you can still demonstrate leadership skills by practicing the work habits of good leaders:

1. Be genuine and praise others when they deserve it, making sure to articulate what they did well. This is a leadership skill that helps develop talent.
2. Have clear goals for what you want to achieve in your position. This demonstrates engagement with the organization.
3. Practice empathy to perceive others’ needs, not just your own. Empathy shows that you value and invest in relationships.
4. Be a great listener and prove it by asking effective questions. Effective questions tend to be thought-provoking, solve problems faster, and show that you can listen, learn, and suspend judgment.
5. Practice positivity with an attitude that encourages others to also be upbeat and productive.
6. Identify outstanding traits in others and help them see them too.

Practicing these skills may help you get tapped for a management position someday.
IMPACT SOLUTIONS EMPLOYEE ASSISTANCE & WORK/LIFE PROGRAM

Financial Fitness Center

Visit your IMPACT EAP Website at www.MyImpactSolution.com and click on the Financial Fitness Center to view over 200 interactive tutorials on personal finance, savings and investment. IMPACT also offers a full selection of financial articles, tip sheets, financial calculators and other tools in our Financial and Calculator centers on the web.

Forgot your username? Need help logging in?
Give us a call at 800-227-6007

Stress Free.
If you’re like most people, it can be hard to make sense of your personal finances. In fact, 77% of Americans say they are living paycheck to paycheck, experiencing moderate to severe financial stress, and would like to improve their financial well-being.

Simple.
Improving your financial fitness doesn’t need to be difficult. Complete a short 10-minute checkup to receive your Financial Fitness SCORE™ today.

Solution.
Plus, the Financial Fitness CENTER includes 200 interactive tutorials to help you get instant, unbiased answers to all your common questions about money!

TOLL-FREE: 800-227-6007
WEBSITE: www.MyImpactSolution.com
Did you know... More than one in four employees (28%) report that issues with personal finances have been a distraction at work?

Employee Financial Wellness Survey, PWC 2016

If you have questions about a financial issue, speaking with a financial expert can help. IMPACT provides you with FREE financial counseling and coaching on a variety of topics including budgeting, credit reports, housing, bankruptcy, student loans, retirement and more. We also offer a Financial Fitness Center with over 200 tutorials on personal finance, saving and investment as well as a full selection of financial articles, tip sheets, financial calculators and other tools on our website.
Estate Planning

Where to start? The prospect of estate planning can be intimidating because there is usually no single clear answer to that question—there can be so many interrelated human and financial factors to consider. Perhaps your thinking should focus on these two questions: First, if you died tomorrow, what would you want to happen? Second, what, most likely, actually would happen?

Monthly Webinar Series

Special Needs and Disability Planning
Tuesday, June 20th, 2017 at 3pm Eastern

Estate planning for a disabled or special needs family member is difficult and requires specialized tools to ensure life-long care including retention of any assets that a disabled family member may have or receive and retention of any government entitlements. We will focus on life and long-term care planning for special needs families. Topics to be discussed are life planning options for a disabled individual (powers of attorney, healthcare directives, conservatorships and guardianships), Medicaid and Social Security programs, ways to preserve the assets of a disabled person and options for families who would like to provide for their disabled loved one in their estate plans. Join us and take an active role in planning your loved one's future.


Points to Ponder

Gather the following things when you start estate planning:

- Names and addresses of your immediate family members and people you would like to serve as executors, trustees and guardians for your children.
- Bank account information, such as balances, account numbers, locations of accounts and safe deposit boxes.
- Pension and retirement account information, including IRAs, Keoghs, profit sharing plans, stock options and government benefits.
- Insurance policy information.
- An overall description of your income sources and assets, including real estate.

To learn more, log-in now at www.MyImpactSolution.com
Forgot your login information? Give us a call at 800-227-6007