



CONCERN:EAP

# Healthy & Resilient You

Navigating Life Stages with

*Life*Adviser

Support. Just when you need it.



**As Emerson once wrote, “Life is a series of surprises and would not be worth taking or keeping if it were not.”**

Although surprises make life a wondrous thing, they don’t always come gift-wrapped. Some can catch us unprepared at the most inconvenient times.

Even when major life events are anticipated, they can leave us feeling overwhelmed and underprepared. Cultivating personal resilience can help you better respond to both welcome and unwelcome events at any stage of life. Check out *LifeAdviser*, CONCERN’s online resource for education, interactive learning tools, and research-backed ways to help you build resilience and better manage life’s surprises.

## Be Prepared

How do you manage unexpected events? Do you panic? Become stressed? Get angry? Here are a few ways that resources available on *LifeAdviser* can help you cope when life throws you a curveball.

### Family Resources

*Family* is a complex word. It often represents the most stable and uplifting relationships we have. On the flip side, it can conjure up some of the more trying and difficult

moments in our lives. With a little help from *LifeAdviser* you can learn to more easily rebound from the trying bits and better plan for and enjoy the happier parts. Simply click on the “Family” tab in *LifeAdviser* to find tools and tips for:

- ✓ **Strengthening Family Relationships.** Learn to incorporate quality family time into your daily routine, better plan activities and goals as a family, and more easily navigate extended family visits.
- ✓ **Family Planning.** Find legal and practical resources to help with adoption and get help connecting to family support resources within your community.




**Resource Spotlight:** Try *LifeAdviser*’s online lifecycle videos and educational articles to help you maintain a healthy social circle for yourself and your family. Learn the benefit of committing to social opportunities outside of family time, such as inviting friends over for dinner or volunteering as a family. These opportunities will help you and your family stretch your horizons and keep life fresh and full of new experiences.

## Financial Resources

Implementing a few sound and well-practiced financial strategies can help you weather economic uncertainties and better prepare for the future. The resources and tools within *LifeAdviser's* "Financial" tab can be helpful to you, whatever your financial situation. Use the included calculators, educational materials and resources to build your nest egg and plan for life stage milestones.


- ✓ **Financial Consultation.** CONCERN provides two free 30 minute phone consultations with a qualified financial consultant on a variety of topics, such as buying a home, debt reduction, money management, long term savings, and income taxes.
- ✓ **Home Buying.** Learn how to plan for the purchase of your perfect home with helpful articles found in *LifeAdviser*. You don't have to wait until you start looking to understand the housing market.
- ✓ **Identity Theft.** Gain a better understanding of identity theft, practical ways to protect yourself, and what to do to rebound should your identity be stolen. CONCERN offers a free 60 minute consultation with a Fraud Resolution Specialist for help restoring piece of mind and your good credit.

 **Resource Spotlight:** Give *LifeAdviser's* extensive selection of life-stage calculators a try and take the confusion out of intricate computations. With calculators for many common financial scenarios, you can learn to reduce debt, calculate the benefits of renting vs. purchasing, and determine the maximum affordable mortgage for your dream home.

## Caregiving Resources

Caring for an elder relative or loved one can be a gratifying experience, one that brings new purpose to our lives. At the same time, the added responsibilities can also be trying, both physically and emotionally. Visit *LifeAdviser's* "Aging Parents" section to help ensure that you're taking good care of yourself as well as your loved-ones.

- ✓ **Retirement and Elderly Care Planning.** *LifeAdviser* can help you anticipate and plan for the financial and emotional changes brought on by retirement. You can also learn more about health insurance resources, Social Security, and legal precautions to make sure that your loved ones remain healthy and well-cared for.
- ✓ **Caregiving Options.** Find help locating and choosing appropriate caregiving services, such as in-home care, assisted living, and long-term care. You can also find on-demand practical guidance, resources, and referrals to essential services like transportation, community programs, and caregiver support groups.

 **Resource Spotlight:** Check out related webinars at [concern-eap.com/resources](http://concern-eap.com/resources). This month's featured webinar—"Surviving the Stress of Caregiving"—is scheduled for Tuesday, February 16 from 3:00 p.m. to 3:50 p.m.

Follow these steps to register for your webinar session:

1. Login to [concern-eap.com/enter](http://concern-eap.com/enter) with your company code
2. Go to [concern-eap.com/resources/employees](http://concern-eap.com/resources/employees)
3. Select your webinar and click "Register" to submit the registration form
4. You will receive an email confirmation with a link to follow at your scheduled webinar time

Looking for more useful information on ways to take care of yourself? Check out the Resilience Hub™.

If you are a first-time user, type in your company name to access the site. [www.ConcernResilienceHub.com](http://www.ConcernResilienceHub.com)

This newsletter is intended for informational purposes only, and should not be used to replace professional advice.

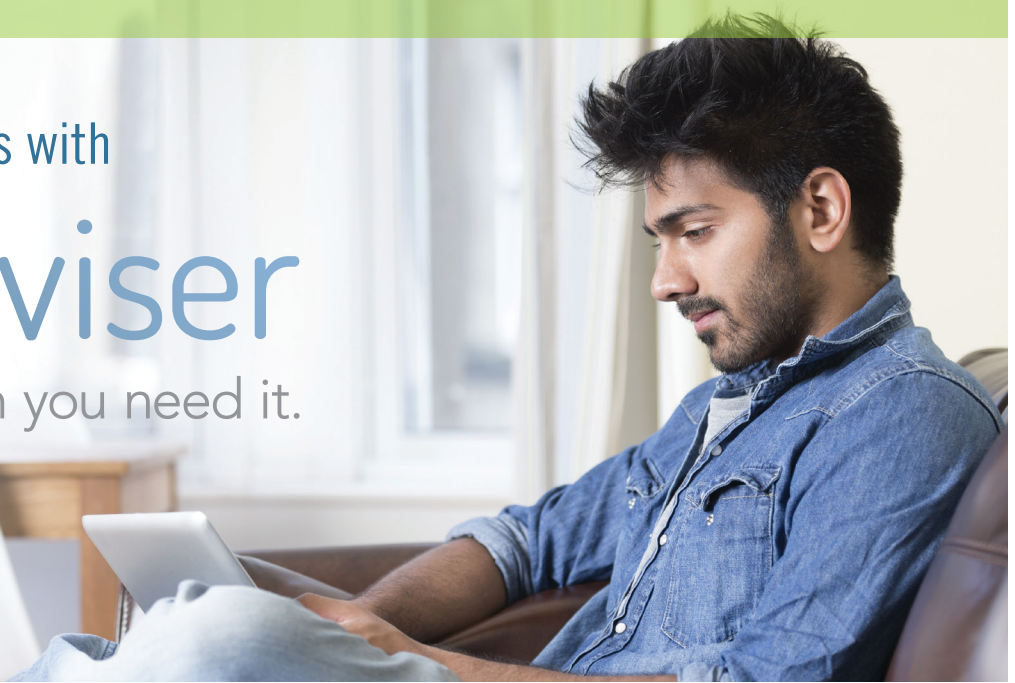
If you find your level of stress is impacting your well-being, you can contact us for additional help and support.

**Call: 800.344.4222**  
**[www.concern-eap.com](http://www.concern-eap.com)**

Navigating Life Stages with

# *Life*Adviser

Support. Just when you need it.



**Find the support you need to develop and nurture your personal resilience with *LifeAdviser*.** From managing family dynamics to providing care to aging parents, *LifeAdviser* is your one-stop shop for tools and resources to help you navigate life's surprises.



## Family Resources

When your family faces planned and unplanned challenges, turn to the “Family” tab within *LifeAdviser* for expert support and guidance.

- › Having trouble getting enough family time in your busy routine? Learn to incorporate quality time, plan activities, and set goals as a family with tips from the “Cultivating Family” section.
- › Planning a big move? Try entering “Moving” into *LifeAdviser*’s search bar. There, you’ll find guidelines and checklists to help you better prepare for a move and ease the transition for your family and children.



## Caregiving Resources

Caring for an elder relative or loved one? Visit *LifeAdviser*’s “Caregiver Support” section for tools and resources to help ensure that you’re taking good care of yourself and your loved ones.

- › Unsure how to begin with your caregiving plan? *LifeAdviser* offers on-demand practical guidance, resources, and referrals to essential caregiving services like transportation, community programs, and caregiver support groups.
- › Want to make sure your elder loved ones are on solid legal footing? *LifeAdviser* includes many valuable legal resources that can help, including a free 30-minute consultation with a specialized lawyer.



**CONCERN:EAP**  
Tips for a healthier YOU!

Real help, real experts, real fast.  
**800.344.4222 [www.concern-eap.com](http://www.concern-eap.com)**

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