



CONFIDENCE & CALM IN TIMES OF UNCERTAINTY

A guide to maintaining work/life balance and mental stability written by the benefit experts at eni.

eni's Employee Assistance Program goes beyond traditional EAP services and offers your employees a truly holistic approach to wellbeing. Counseling, Virtual Concierge, Wellness, Health Advocacy, training, e-Learning, Legal/Financial Tools, SAP, and Onsite Trauma Response all wrapped up in one Total Wellbeing EAP.

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Self Care while Social Distancing



Social distancing doesn't mean that self-care regimens have to fall by the wayside. It may be easy to abandon the practices you put in place to help you regroup and recharge, but during high stress and anxiety times like these, those practices are important to your physical and mental health.

This may be the ideal time to evaluate self-care routines and make needed adjustments to enhance effectiveness and incorporate more innovation. From a digital detox and crafting to praying and baths, there are activities that can still be done effectively while social distancing.

John Hopkins University offers these tips to help maintain self care practices while social distancing.

- **Accept a lack of control.** You can't control what happens, but you can control how you react. Prioritize what's important and let go of things that are not.
- **Use free resources.** Apps that provide guided breathing and/or meditations, fitness, and mindfulness apps are great resources to keep your mind and body focused.
- **Stay rested.** Quality sleep supports your immune system and assists in managing stress.
- **Keep connections and maintain routines.** Use technology to stay connected to colleagues, family, and friends. From video conferencing to calls and text messages, use technology to hash out feelings and fears, and check-in on those we care about.
- **Indulge a little.** Catch up on your favorite television show, play video games, eat a treat after dinner, but don't go overboard.

Anxiety and stress are natural reactions. Feelings of fear, anger, grief, and helplessness are all normal reactions, but don't let your mind engage in a loop of negative thoughts. Interrupt them with exercise, social media breaks, or other activities that distract your mind from everything happening around you.

If you have access to an employee assistance program, like [NexGen EAP](#), contact them for guidance during this and other difficult times. EAPs are a great resource that businesses can provide for their employees to give that added boost of support when and where they need it most.

Be Your Most Productive Self While Working From Home



Poor communication to and between may be costing your organization hundreds of thousands of dollars annually.

In “The Cost of Poor Communications”, David Grossman surveyed 400 companies and found that each of them loss more than \$62 million per year due to inadequate communication to and between employees. In Debra Hamilton’s article “Top Ten Email Blunders that Cost Companies Money”, she explained that smaller companies pay an even higher price for miscommunication, an average of \$420,000 per year.

With so much money on the line, it is important that employers implement the best ways to effectively communicate with their employees. Add remote working to the mix, and clear communication is even more pivotal to uninterrupted productivity.

Here are some tips to help employees stay connected while working remotely.

- **Say “hello” first thing.** It lets your colleagues and team members know you’re ready for the day.
- **Use chat platforms to stay connected.** Communication tools like Slack are a great way to encourage quick feedback and responses throughout the day. The video feature is a great way to see your colleagues despite distance.
- **Be responsive and communicate clearly.** Work to respond to emails within 30 minutes to convey a sense of urgency. Keep everyone on the same page by outlining the top priorities for the day.
- **Be considerate of colleagues.** Working remotely may mean working across time zones and between offices. Be mindful of time zone differences when scheduling meetings and gaps in availability between offices
- **Include others in decisions.** Be sure to include key personnel in big decisions to maintain and boost morale.
- **Implement tools to make communication easier.** Tools like the [NexGen EAP](#) app make communication to all members of an organization easier. From communicating relevant benefits to alerts about upcoming deadlines, the notifications and calendar features of the **NexGen EAP** app ease communication concerns.

Establishing best practices, and encouraging ongoing, frequent communication can help make remote work more productive. How is your organization creatively connecting with remote employees?

Avoid Burnout When Working From Home



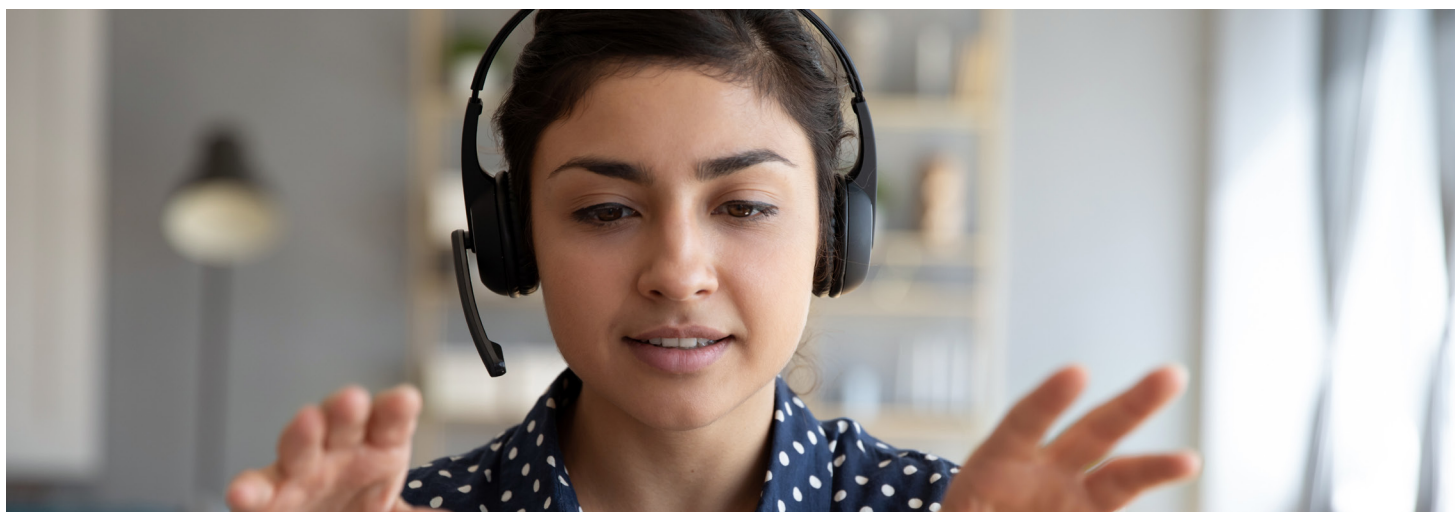
When an Internet connection means employees can work from anywhere, the line between work and life can dissolve and lead to burnout.

Burnout is associated with anxiety, depression, insomnia, emotional and physical exhaustion, and loss of cognitive focus, and can happen whether someone is working beachfront, internationally, or on their front porch. Here are some tips to help create a working space that is good for your professional, physical, and mental health.

- **Establish and stick to a routine.** The freedom of remote work is freeing, but an established schedule keeps everyone on track and reduces distractions.
- **Set clear boundaries.** Let family, friends, and co-workers know when you are available and request that they call during those times.
- **Don't forget deadlines.** A flexible schedule doesn't mean no schedule. Set realistic deadlines and work to meet them. If there's an obstacle to crossing the finish line, communicate that to your team as soon as you can.
- **Communicate. Communicate. Communicate.** Keep everyone on the same page and communicate with your team and managers regularly. Remote working can make communication more difficult, but there are tools – like the **NexGen EAP app** – that keep everyone connected.
- **Breaks are still necessary.** Even though employees may be working from their sofas or home office, they still need to take breaks throughout the day. A quick walk or a few stretches can make a world of difference. And don't forget to eat.
- **Come out of the cave.** It's easy for remote workers to shut themselves off from the outside world. Take time each day to connect with people. Reach out with a phone call, text message, or video chat to prevent isolation. A lack of human interaction can also lead to burnout.

Working remotely can be liberating, but adding structure to the mix can help employees remain productive, engaged, and empowered. Resources like [NexGen EAP](#) are available to help HR Departments manage remote workers and support those workers outside of the office.

Remote Working 101



Working remotely means working differently. As many employees move from their offices to their living rooms, guidance on how to make a smooth transition is key.

While working remotely is not new, it is new to a lot of employees. A recent Gallup survey reported that about 42% of Americans do work from home on occasion. U.S. Census data indicated that about 8 million Americans worked from the comfort of their homes in 2017.

For those who are new to working from home, some seasoned experts gave a few tips on how to stay productive, maintain necessary communication and connections, and take care of yourself while adjusting to this new normal.

- **Replicate your office experience as much as possible.** Maintain the structure of your regular workday including signing on and off as you would in the office. Setup a dedicated workspace, and don't turn on the television.
- **Communicate more than normal.** Working away from colleagues means that more effort has to be into making sure everyone is on the same page. Be more attentive to emails, and implement new communication platforms to encourage discussion and prevent feelings of isolation.
- **Schedule and take breaks.** Just as you would in the office, schedule breaks throughout the day, including a lunch break, to give your mind and body a chance to rest and reset.
- **Be active.** Take time daily to go for a walk, exercise, or any activity that gets you up and moving, with particular attention to exercises that improve posture.

Working remotely does have its benefits. In addition to eliminating lengthy commutes and allowing for an extra hour or two of sleep, Gallup found that working remotely can positively influence employee performance and engagement. The gains vary across roles, but are most noticeable when employees maintain a connection to their main offices.

NexGen EAP can help keep employees connected. The [NexGen EAP](#) app allows for notifications to be sent directly from HR professionals to employees via email and push notification. The corporate calendar feature keeps everyone informed whether they're working in the office or from their kitchen.

5 Tips For Managing Your Money In A Financial Crisis



Control and Curtail Expenses

The easiest way to control your expenses is by budgeting. Budgeting in a financial crisis may seem, shall we say, a little counter-intuitive. I can hear some of you now saying “I don’t have anything to budget with”. If you don’t have a budget, now is the perfect time to develop one. Budgeting is one of the foundations for financial success. Without one, you can easily be on the path to financial ruin and not know it. So take a deep breath, and go get the following:

- Paper, Pencil, Calculator
- Checking Account Statements
- Savings / 401k / 403(b) / Pension Account Statements
- Pay Statement(s) (for all in your household)
- Bill Statements (light, gas, water, etc.)

For some, gathering the bill statements will be the hardest part of this exercise. You only need the most recent monthly statements. If using your most recent month, annualize your expenses by multiplying them by 12. Let’s focus on getting a handle on the expense side of the income statement. Review your expenses and break them down into categories. The 10 most popular categories are:

- Housing
- Transportation
- Food
- Utilities
- Insurance
- Medical & Healthcare
- Savings & Investing
- Debt Payments (i.e. credit card, car note, etc.)
- Personal (i.e. personal care, grooming, gifts, dry cleaning, etc.)
- Recreation & Entertainment

Anything not fitting into these categories can be listed as Miscellaneous. You can also define your own categories with more detail. Once you realize what you are actually spending you can then sit down and review what you can and cannot live without. You may be shocked at what you are spending your money on.

Maintain Your Retirement Plan

The sacrifice of your retirement plan should be your very last resort. Your retirement plan is your long-term, working money. If managed right, a retirement plan can make low C students look like geniuses and, if managed wrong, make valedictorians look like D students. Spending it now can derail your endgame.

Think about this: if a 36-year-old were to take \$10,000 out of her 401k to keep up her image during a three-month layoff she would be sacrificing over \$66,000 in future value, assuming a 6.5% rate of return and she retires when she's age 66. So think about it like this, that \$8,000 in hand after taxes (\$10,000 - \$2,000, 20%, tax withholding) is just like taking out and spending \$66,000 (\$52,000, after taxes). Now, are you willing to blow \$66,000 in Three months!!! Really? Marinate on that for a moment. And note we didn't factor in the 10% penalty for early withdrawal. Bottom line - try at all costs not to do an early withdrawal. Review and cut your expenses first.

Access Public Resources

I was recently on a Tele-townhall Conference call that had a Q&A regarding the Covid-19 Crisis. One person asked how to file for unemployment insurance. This person stated that she had never in her life been laid off or without a job and did not know how to access her unemployment insurance. She was currently operating as a 1099 Independent Contractor and didn't have a large HR department to walk her through the process. Another person on the line had a similar question. He had a regular employer but also derived a good portion of his income as a 1099 Independent Contractor.

This made me wonder, how many people out there in similar situations go without accessing lifeline resources just because they are unaware they exist? The best place for you to tap into available community and governmental resources is to contact one of your local representatives. These are your representatives. Their office can assist you or they will know who you can contact for more information. Just call their office and say something like this:

Hello, my name is [your name]. I live in [your county or city]. I'm trying to access resources that will help me [state your problem (i.e. unemployment, find a job, health,etc.)]. Would you be able to assist me or direct me to an agency or person within my area who could?

You may be surprised at how many resources are in your community that you have the ability to access. Don't be ashamed or intimidated to access them. I lived in Saint Louis in the mid-90s and had a friend who worked for the unemployment office. She told me she would see professional sports players coming in to file for their unemployment benefits as soon as they got released from their contracts. If they're not ashamed, driving a new Benz, to file for unemployment, you shouldn't be either.

Communicate With Creditors

Now that you have taken a deep breath, reviewed your expenses and stayed away from your retirement plan here comes one of the most overlooked aspects of personal finance: communication with those who you owe. It's easy to think that your creditors will just understand your situation. Even in dire financial situations when it seems like everyone is affected, some will not be and many may not be affected to the same extent. If you feel you may have to miss a scheduled payment(s), reach out to your creditors and explain your situation.

Do Not Panic

Let's consider a hypothetical situation. You've just lost your job, your benefits, and your retirement has been cut in half. You know that things will get better, but like so many people you live in the now, and right now things don't look so good. Don't panic. Try to stick to your long-term financial plan.

Reach out to a financially savvy friend, a financial advisor, or a financial coach. During these times these individuals earn their money and/or solidify their reputation. A good financial relationship will give you access to frontline macroeconomic reviews and a good financial professional can talk you down off the ledge by keeping you calm and focused. So, before you break the glass and start liquidating the family jewels and furniture, speak to someone first. Some financial professionals will speak with you for free, but you have to ask and define what the conversation will be. Be upfront. If you're not in the market to purchase any product let them know. Tell them you're just shopping around for financial guidance and would like to set up a brief conversation to address your overall financial situation. Anything over a 15 to 20 minute conversation, like an attorney, may require a contract and an exchange of funds to proceed further. If you decide to proceed further, make sure you get the following questions clarified:

- What is your experience in the financial services business?
- Do you have specific industry credentials?
- What is your approach to financial planning?
- Will I be working with you personally or with a member of your team?
- How do you charge for your services?

Running your financial plans by a financial professional before you implement them could save you thousands (if not more) and keep you on track to hit your future financial targets.

About the Author

Tony Robinson is a Chartered Retirement Planning Counselor, a Chartered Retirement Plans Specialist, and a financial professional who works for a large US financial services firm. His writing interest includes personal finance, exponential technology, and stock market history.

Pandemic Mixed With Infodemic Equals Misinformation



The COVID-19 pandemic isn't traveling alone. It's bringing its pal "infodemic" with it. The World Health Organization defines infodemic as the overabundance of information - ranging from good to bad and everything in between.

The difficulty of being able to find reliable information leads to more stress and anxiety than that caused by the original issue or situation of concern. Despite the sea of information available on the internet, there are some reliable sources and steps everyone can take to filter the content they consume.

The Centers for Disease Control and Prevention, the World Health Organization, and the National Institutes of Health are all good sources for information and guidance during this and other pandemics.

The Atlantic provides a few tips for people when reviewing information surrounding this pandemic, keep these things in mind.

- **Consider the source's source.** Did the information being presented to you come from a reliable source?
- **Be constructive.** Is what you're sharing constructive for anyone who may read it or will it make matters worse?
- **Be helpful is more important than being right.** Even with evidence, people tend to double down on information they perceive as right. Be there to guide them as they discover information on their own.
- **Be mindful what you say and how you say it.** Anxiety is contagious. Be fact-based, patient, and kind when sharing content.

Manage infodemics using the tips above to help keep stress and anxiety in check during difficult times. Sticking to reliable sources and sharing fact-based information helps everyone curb anxiety and panic, while making informed decisions.

4 Tips on Managing Stress & Anxiety During Difficult Times



Stay at home orders, climbing infection rates, and general uncertainty are fueling stress and anxiety among people around the world. As employees transition to working remotely or unemployment, stress and anxiety continue to play a role in everyone's day to day activities.

Without a national crisis, stress is a concern for employers. The American Institute of Stress reports that 83% of workers report suffering from work-related stress. Additionally, U.S. businesses are losing up to \$300 billion a year as a result of workplace stress.

Anxiety is the most common mental illness in the United States, impacting 40 million adults annually.* Anxiety may show up as changes in sleep or eating patterns, difficulty concentrating or sleeping, increased use of alcohol, tobacco, or other drugs, and worsening of chronic health problems.

The Centers for Disease Control and Prevention offer tips on how to manage anxiety during this and other crises.

- **Unplug.** Take breaks from the news, including social media. Hearing about a pandemic or other emergency situation repeatedly can be upsetting.
- **Unwind.** Rediscover activities you enjoy and do them regularly.
- **Take care of your body.** Incorporate stretching, deep breathing, or meditation into your new daily routine. Try to eat healthy, well-balanced meals, and get plenty of sleep while avoiding drugs and alcohol
- **Connect with others.** Find new ways - or rediscover old ways - of connecting with those you care about. Write a letter, video chat, or host an online get together with people you trust. Share your concerns and feelings with people who understand you and support each other during this difficult time.

Fear and anxiety for many people can be overwhelming now and cause strong emotional reactions. Effective coping mechanisms will help you, the people you care about, and your community stronger.

Because you care.



Total Wellbeing for a Better Employee Experience

FEATURES

NexGen EAP goes beyond traditional EAP services and offers your employees a truly holistic approach to wellbeing.



Behavioral Health Counseling

Short-term, goal oriented sessions with Master's Level Clinicians to help manage stress and common issues faced by employees.



Work/Life

A virtual concierge to help employees balance the competing demands of work and life. Personal Assistants available to provide research on just about any topic.



Legal and Financial Consultations

Free consultations on legal issues such as divorce, custody, or wills, and financial issues such as debt, taxes, ID theft, student loans, and investments.



Wellness

A comprehensive, personalized program to improve health, including individualized wellness plans, coaching, tools and resources.



Child/Eldercare Resources

Assistance finding a pediatrician, babysitter, camp, and more. Help with college applications and financial aid. Eldercare assistance including assisted living facilities, in-home care, navigating Medicaid, and more.



Online Training and Resources

Virtual access to personal and professional development courses as well as compliance trainings.



Integrated Mobile App

Access to work/life and wellness resources from any mobile device. The app enables users to access training, start a work/life, wellness, legal or financial request, and learn how their benefits can work together to address life events.