



LifeWorks *Balance* is a publication of LifeWorks Employee Resource, a *free*, confidential service provided by your employer for you and your family.

LifeWorks can assist you with balancing and managing many of life's challenges.

Our professional counselors can assist you with:

- Emotional concerns
- Work-related issues
- Family/marriage issues
- Chemical dependency
- Stress/anxiety/depression
- Financial issues
- Legal concerns

You can reach LifeWorks Employee Resource with one simple call.

1.800.577.4727

Remember ...

Whether it is a work, family or personal issue, we're here for you.

LifeWorks Employee Resource
424 West Superior Street
Suite 600
Duluth, MN 55802
www.lifeworkslink.org

MAKING LIFE WORK FOR YOU & YOUR FAMILY

What can LifeWorks offer you and your family?

LifeWorks offers 24/7 counseling on financial concerns, family relationships, work issues, legal concerns and elder care. With one call we will evaluate your situation and recommend professional help to address whatever challenges you or a family member are experiencing.



Balance

FOR YOUR PROTECTION

IDENTITY THEFT – how to prevent it, how to resolve it

Criminals not only try to steal credit card and bank account numbers but now they are after your identity information — like driver's license numbers, date of birth, social security numbers — so they can pretend to be you and do financial fraud in your name. Take steps now to stop them. *Prevention is the key.* You must protect your private identity and restrict the flow of information.

Take These Steps to Reduce the Odds of Identity Theft:

- ✓ Remove your name from all three credit bureau mailing lists for pre-approved credit offers by registering to opt-out at 1.888.567.8688 or <https://www.optoutprescreen.com>
- ✓ Don't leave mail out for pickup — put it directly in an official postal service box.
- ✓ Buy a shredder to destroy all papers with identity information or account numbers, and any mail with pre-approved offers, before throwing them out
- ✓ Remove yourself from most telemarketer's lists by registering your phone number with the Do Not Call Registry at 1.888.382.1222 or at www.donotcall.gov. Renew every 5 years.
- ✓ Never send identity or financial information online unless the site is secure with a SSL encryption program. If secure, the Web site address will start https, not just regular http.
- ✓ Don't do financial transactions on public computers like libraries and coffee shops. Only use wireless connections if encryption is turned on and router is password-protected. Be sure to use a firewall, antivirus software and an antispyware program on your home computer. Use strong passwords with random letters, numbers, symbols, not just words.
- ✓ Consider a credit freeze for any children or vulnerable seniors who don't need new credit.

Take These Steps if You Are a Victim of Identity Theft:

- Place a security freeze on your credit report at all three national bureaus:
Equifax 1.800.685.1111 or PO Box 105788, Atlanta GA 30348
Experian 972.390.4172 or PO Box 9554, Allen TX 75013
TransUnion 1.888.909.8872 or PO Box 6790, Fullerton CA 92834
- Call the creditor and close the account if there have been unauthorized charges on an account or credit or debit card. Open a new account with new passwords and PINs.
- File a police report called an *affidavit of theft* anytime there has been unauthorized charges or theft, and keep a copy as proof for credit freezes and future disputes.
- Contact the FTC's ID Theft hotline at 1.877.438.4338 or www.consumer.gov/idtheft to report identity theft; by sharing your experience, law enforcement can stop thieves.

Look carefully at your credit union or bank statements and credit card statements and report any further fraud. Check your own credit reports at least once a year and dispute any fraudulent charges on existing accounts or new accounts opened in your name.

Lifeworks offers free and confidential access to certified financial counselors who can help you with these steps. Call 1.800.577.4727 for an appointment or to speak with our counselor on call.

Q & A

Q: *“My husband snores so loudly at night that I can hardly sleep. It also seems like it has gotten worse over the last several months. I feel exhausted every day and he doesn’t seem too rested either. Any suggestions?”*

A: Loud snoring can certainly be frustrating for bed partners and other family members. But it can also be an indicator of some possible serious health problems for the person who snores.

Loud snoring can be a sign of OSA (Obstructive Sleep Apnea). Over time, untreated OSA can cause serious health problems such as high blood pressure, risk of strokes or heart attacks, or even clinical depression. OSA affects both men and women although it seems to affect men earlier in life. If you are concerned about possible OSA, contact your physician and talk about diagnostic options such as participating in a sleep study. A sleep study can help determine what is causing the loud snoring so treatment can be provided. Everyone needs a good night’s sleep!

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Caregivers need care, too!



Are you a caregiver with other full time responsibilities? According to the MN Dept. of Human Services, 92 percent of eldercare in Minnesota is provided by family caregivers. Another study indicated that 60 percent of those caring for an adult over the age of 50 are also working outside the home; the majority of them are working outside the home and majority of them are working full time.

A caregiver is any relative, partner, friend or neighbor who has a significant personal relationship with, and provides a broad range of assistance for, an older person or an adult with a chronic or disabling condition. These individuals may be primary or secondary caregivers and may or may not live with the person receiving care.

“Caregiver burnout is a common reaction to taking on so many additional responsibilities.”

Whether the care recipient lives in your home or nearby, providing care directly or managing the care remotely while also continuing to work can be difficult and stressful. It can create difficulties at work or with other family members. It is important as a primary caregiver to take stock of your current resources and make a plan for how to continue providing care in the future. Caregiver burnout is a common reaction to taking on so many additional responsibilities and should not be taken lightly.

If you feel you could benefit from additional resources and information regarding caregiving, helpful resources are available in Minnesota.

You can benefit from resources that provide respite care (a break from providing care) to helping you create a full caregiver plan. LifeWorks Employee Resource can put you in touch with caregiver resources or you can contact some of the resources listed here.

- Lutheran Social Service
800.488.4146
www.lssmn.org/respice
- MN Board on Aging
www.mnaging.org/admin/aaa
- Senior LinkAge Line
800.333.2433
www.arrowheadaging.org
- AARP Prepare to Care Guide
www.aarp.org/caregiving
- Family Caregiver Alliance
www.caregiver.org/caregiving
- Long-Term Care Choices Navigator
www.longtermcarechoices.MinnesotaHelp.info



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