

# Stress FUNdamentals

## Stress less about money matters

Week 4



## Employer Guide

Financial worries are some of the most common sources of personal and family stress. This stress may be taking its toll on your employees, contributing to sleepless nights, backaches, headaches—and over time—leading to high blood pressure and heart disease. Recent research links financial distress directly with poor health and increased medical expenses, reduced productivity and decreased morale. If a lot of your employees are stretched financially, your business may be suffering from their excessive stress.

Week 4 will introduce your employees to healthy financial stress management tips. The information presented this week will help your employees identify financial stress and will provide them with proactive strategies and tools to develop plans that can help them gain control over their spending.

### Week 4 handouts

**Tame your urge to splurge and purge financial stress** – Are you suffering from financial stress? Recognize the warning signs and use practical tips to gain control.

**Financial stress - it's not a bed of roses** – Apply the strategies to help you reduce and manage financial stress.

**Budge your budget back on track** – Learn how developing a budget can help track your spending habits.

**A penny saved ...** – Don't think you can afford to save? Try these tips and become a believer.



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# Steps for success



## Distribute Week 4 handouts

The handouts will provide employees with information to help them gain control over their finances and reduce the associated stress.

## Schedule staff training

Consider sponsoring a financial planning session for your staff. Work with your benefits or human resources department to identify an appropriate company or vendor to provide presentations. The session could include financial management 101 and information on financial planning.

## Encourage employees to walk during breaks

Walking is a fantastic way to relieve stress and requires very little financial investment—just a pair of athletic shoes. Inspire your employees to lace up their walking shoes and take walks during their morning, lunch and afternoon breaks.

## Promote online resources

Remind employees to build up Blue Points<sup>SM</sup> by visiting Blue Access<sup>®</sup> for Members and using any of the features found in the *For Your Health* section of the Personal Health Manager.\* They can accumulate Blue Points and redeem them for cool rewards, like gift certificates from popular retailers, exercise equipment and electronics.

Tip the scales in your employees' favor  
as they learn ways to balance work and  
family life during Week 5.