

Stay Healthy During the Holidays!

The holidays are right around the corner! It's an exciting time but it can also be stressful. Maintaining your wellness goals during this time can be difficult. Weight Watchers and EASE, our EAP, are here to help! It's not just about what you eat. Your mental health is just as important as your physical health. Here are some tips and tricks to help you have a happy, healthy, and calm holidays.



Find Your Happy Holiday Place

Feeling stressed by the idea of the holidays? EASE, our EAP, can help. Go to www.lacoe.edu/ease or call (800) 882-1341.

- 1 Get moving.** Overcome stress during the holidays or any other time with exercise.
- 2 Volunteer.** Find a cause that's important to you.
- 3 Know your spending.** Set a budget, and don't spend more than you've planned.
- 4 Learn to say no.** It's okay to say "no" to events that aren't important to you.
- 5 Take calm-down breaks.** Close your eyes, take several deep breaths and meditate or just relax.

Healthy Eating During the Holidays

Want to avoid packing on those holiday pounds? Here are some tips to help you enjoy the festivities without fretting about your weight:

- **Graze, don't gorge:** You can try a little of everything, but be sure to include lots of fruit and vegetables. That way, you'll still be able to enjoy your favorite holiday foods as well as receive an array of important, healthful nutrients.
- **Avoid the sugar cycle:** Sugary foods often make you crave even more sugary foods. Satisfy your sweet tooth with a piece of fruit or a bit of dark chocolate, or take just a sliver of that holiday pie or cake that looks irresistible.
- **Ban the booze:** Wine and beer are packed with calories — 150 calories for a 12-ounce bottle of beer and about 100 calories for four ounces of wine. To avoid drinking your calories, your best course of action is to minimize or eliminate your alcohol intake.

A final party tip is to have a healthy snack ahead of time. Don't go to an event on an empty stomach. Have a handful of nuts or apple slices beforehand, and be sure to drink plenty of water. If you feel full before you hit the festivities, you'll be less likely to overindulge when you're there.

Don't forget to find out more information about Weight Watchers on our website: www.lbusdwellness.com, Weight Watchers has a variety of healthy recipes, videos and holiday-helping tips for you to use!

Smart Swaps for Snacks

Need an afternoon pick-me-up? If you're thinking of grabbing an energy drink or yet another cup of coffee, think again. Sugar, caffeine, and other legal stimulants like guarana and ginseng may give you a temporary boost, but there can be a downside to your well-being. Aside from providing empty calories, energy drinks can also hamper your ability to focus and impair your judgment. The next time you hit that mid-afternoon slump, try some smart swaps for fueling your body:

- Fruits and vegetables, such as carrots, celery, apples, and edamame.
- Unsalted nuts and seeds, such as almonds, pistachios, sunflower seeds, and unshelled pumpkin seeds.
- Whole grain crackers and rice cakes.

These healthier options will give you something satisfying to snack on and keep your blood sugar up without the unhealthy buzz.



The Financial Aspect of Holiday Stress

This year, while you're carving the turkey, carve out a little time for yourself to think about your financial wellness. Here are some reminders we could all use on how to spend and save wisely, as well as tips to plan for the holidays—and beyond.

The Art of Spending Wisely

We all feel a little extra stress around the holidays, especially when it comes to finances. In fact, American spending during the holiday season is on the rise. According to the National Retail Federation, Americans spent more than \$655 billion on the holidays in 2016! That number is projected to grow even higher this year. Challenge yourself to not only resist the temptation to spend, but to take it a step further and save this holiday season and the new year. Here are some simple strategies:

- **Make a list and check it twice:** Consider listing items you know you need to purchase. If it's not on the list, it's not for you.
- **Remember that it is better to give than to receive:** Eliminate some of your own personal extras and put your savings toward something else, like your bills, gifts for others or a contribution to your favorite charity.
- **Create a shopping "Elf on the Shelf" for online shopping:** Leave a reminder or note on your computer screen or tablet not to spend on an item you didn't budget for.

Mindful Spending Tip!

- **Before spending money at a sale, ask yourself if you would have purchased the item at full price. If the answer is no, don't buy it.**
- **It's better to save 100% than 50% on something you don't really want or need!**



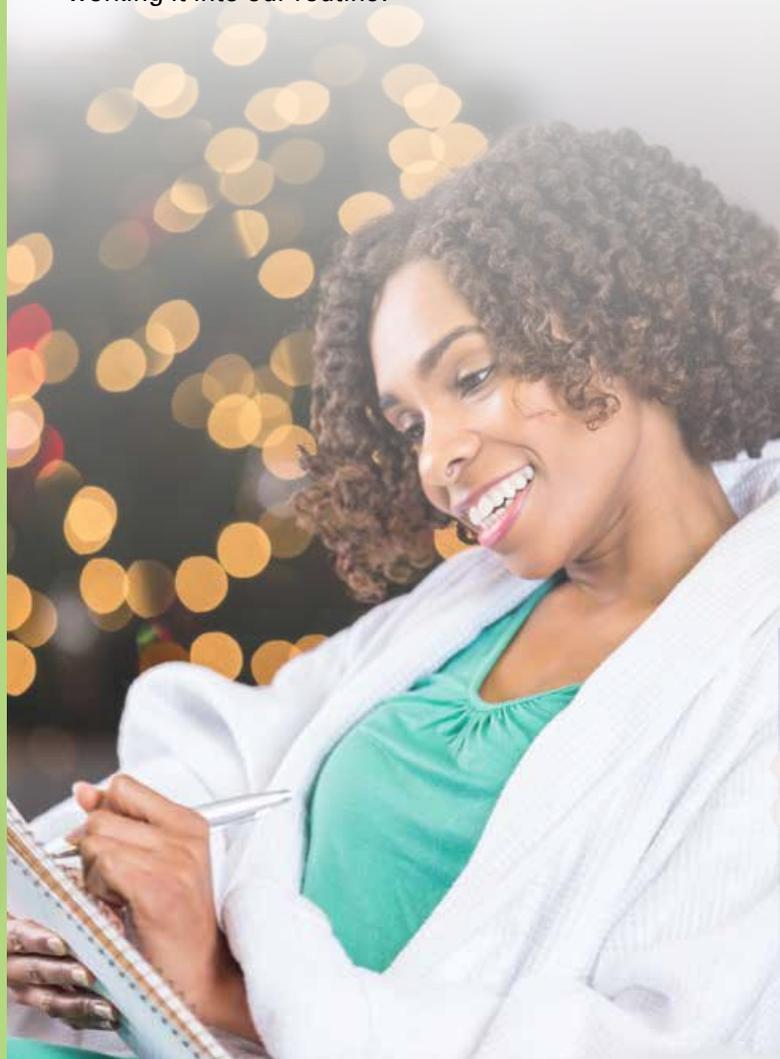
Save Well for Your Future

The new year is fast-approaching. This is always a good time to reflect on past endeavors and focus on your future, and specifically your financial wellness.

Financial wellness is the concept of understanding your overall financial situation, and also being prepared for financial changes that may occur in the present or the future.

- A good first step toward overall financial wellness is to begin saving today.
- Another good step toward overall financial wellness is creating a budget.
 - Start by identifying everything you spend your money on, and everything you're saving.
 - Then, account for things like personal savings, retirement savings and potential charitable contributions.

You don't have to have it all figured out right now. Just remember that our financial wellness is part of our overall wellbeing, so it is important to start working it into our routine!



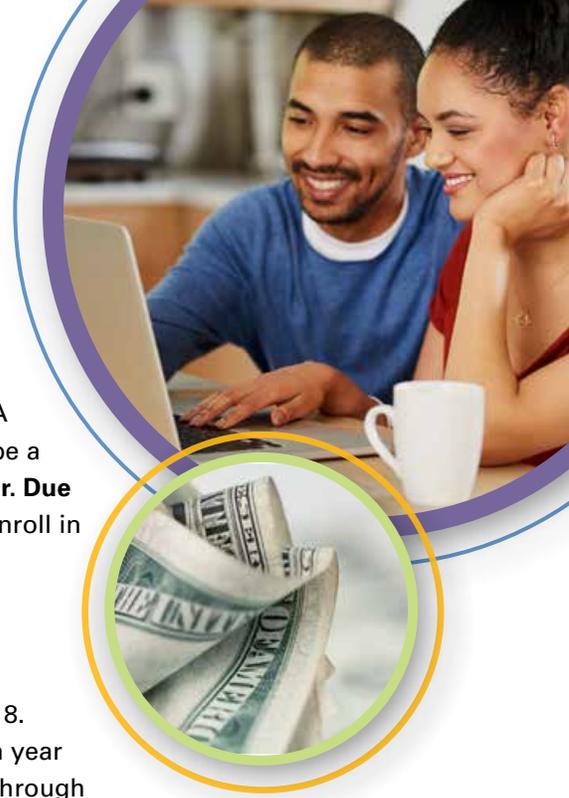
Enroll in a Flexible Spending Account

FSA Open Enrollment is now through November 30

It's time to enroll in flexible spending accounts for 2017! In order to sync your FSA enrollment and medical, dental, vision open enrollments, this FSA plan year will be a short plan year. **You MUST enroll if you want to contribute for this short plan year. Due to IRS rules, your current enrollment won't carry over.** Your next opportunity to enroll in FSA will be May 2018, for the July 1, 2018 – June 30, 2019 plan year.

Get Ready For A New FSA Plan Year

We're moving your FSAs to a midyear benefits cycle this year starting in July 2018. We're making this change so your FSA plan year is in line with your benefits plan year and the way we think about a "new" year. Our new FSA plan year will be July 1 through June 30. You can expect that the FSA Enrollment period will be held around May each year for the following benefits plan year.



Don't Forget!

Here are some important things to keep in mind when it comes to your FSA:

- **Know what's eligible:** Visit <https://www.irs.gov/publications/p502/> for the complete list of eligible expenses.
- **Keep your receipts:** This will help you submit claims and receive reimbursement from your account easily.

- **Use your whole balance by December 31:** If you elected to contribute to an FSA in 2017 and you don't use your whole balance by the end of the year, you'll have a grace period to use the funds and submit claims. The deadline for incurring claims is March 15, 2018. All claims must be submitted by March 31, 2018. For the 2018 short plan year, these dates will be September 15, 2018, and September 30, 2018, respectively.



How to Enroll

- There are two ways to enroll for your FSA:
- Enroll online at www.benefit enroll.com.
- Speak to an Employee Service Center representative by calling (866) 844-9744.

Submit your elections by November 30

During the FSA open enrollment...

- Please update Social Security numbers for any dependents enrolled in your medical plan. We need this information to comply with Affordable Care Act regulations.



Questions?

If you have questions about your FSA or for more information, go to www.wageworks.com or call (855) 774-7441.



Don't Forget! Enroll in an FSA

Before **November 30**, you can enroll in a Health Care or Dependent Care FSA for the short 2018 plan year, **January 1 – June 30, 2018**. If you don't enroll now, your next opportunity will be in May 2018 for the **July 1, 2018 – June 30, 2019** plan year. Due to IRS rules, your current FSA election does not carry over to the next year.

Healthy Holiday Habits

Open this newsletter for:

- ✓ **Tips for resisting the urge to over-indulge (with both gift-shopping and food-eating)**
- ✓ **Information about how EASE can help with managing holiday stress**
- ✓ **More detail about the current FSA enrollment period**

Don't forget to visit www.lbusdwellness.com for more benefit and wellness details.

