



# Your Benefits

## Health Vitality Finance

### Summer Issue

July 2018



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### Highlight: Safety

Summer is here — enjoy it safely!

#### **Environmental Working Group (EWG)**

Since 2007, EWG has published its comprehensive Guide to Sunscreens. This guide contains sunscreen safety ratings that help you make the right purchase, and you can even download a printable PDF version of the guide for free! Find the guide here: [www.ewg.org/sunscreen](http://www.ewg.org/sunscreen)

#### **American Society for the Prevention of Cruelty to Animals (ASPCA)**

ASPCA reminds you not to leave your pets in the car! Even with the car windows cracked, and at outdoor temperatures as low as 70 degrees, your pets are in danger. Go to the ASPCA website for more information on pet safety in the summer months: [www.asPCA.org/pet-care/general-pet-care/hot-weather-safety-tips](http://www.asPCA.org/pet-care/general-pet-care/hot-weather-safety-tips)



#### **National Safety Council (NSC)**

For tips on how to keep your family safe during the summer, check out the National Safety Council's website for articles on the topics listed below at: [www.nsc.org/home-safety/tools-resources/seasonal-safety/summer](http://www.nsc.org/home-safety/tools-resources/seasonal-safety/summer)

- Heat
- Bugs
- Playgrounds
- Fireworks
- Water
- Bicycling
- Skateboarding
- Boating
- Pedestrian

## Highlight: Employee Communications

Have you visited the  
*Your Benefits* website?

[benefits.catholiccincinnati.org](http://benefits.catholiccincinnati.org)

You can find all kinds of useful information related to benefits and general wellbeing. **This quarter's highlight is the Flexible Spending Account page.**



Here you can find an explanation of how the benefit works, a video on submitting a claim online, a link to the BAS FSA site, FAQs and more.

**Reminder that you can carry over up to \$500 of any remaining Healthcare FSA balance at the end of the plan year to the next plan year. The carry over amount will be applied to your Healthcare FSA in October, once the claim run off period of 90 days is completed.**

## Highlight: Physical Health

*Did you know?*

### Airrosti for Musculoskeletal Conditions

Airrosti is a network of rehabilitation facilities with providers who are expertly trained to diagnose and correct the cause of pain associated with many types of common injuries/conditions, allowing you to quickly and safely return to activity—usually within **3 TREATMENTS**.\*

Airrosti rapidly repairs soft tissue injuries and eliminates pain (without surgery) — so you can quickly get back to what you love.

Common conditions treated by Airrosti providers include:

- Headache
- Back pain
- Shoulder pain
- Elbow pain
- Knee pain
- Ankle sprain
- Carpal tunnel



**There are 6 area Airrosti locations  
in greater Cincinnati**

**Schedule today!**

**800.404.6050 | AIRROSTI.COM**

*Airrosti providers are covered as in-network on the AOC medical plan!*

*\*based on patient-reported outcomes*

# 10 Easy Summer Volunteer Ideas for Families

Sunny summer days are just destined for random acts of kindness. Make room between camps, vacations and reunions to serve up some service this season. Check out these 10 fun ways to give back with your kids:

- 1. Write cards for kids who are in the hospital.** We can only imagine how challenging it is for sick children to spend their summer days in a hospital room. Bring a smile to young patients by encouraging your kids to create custom cards for them. Everyone loves a pen pal, and letters are a great start to cherished friendships.
- 2. Run a lemonade stand and donate proceeds to a local charity.** Spruce up a traditional summer lemonade stand this sizzling season by selecting a local charity with your child to whom you can donate the proceeds. Ideas include a local veterans organization or children's shelter. Advertise the charity with a sign on your stand while quenching the neighborhood's thirst to encourage additional donations.
- 3. Run (or walk) a charity 5K.** Tie up those laces and put one foot in front of the other for a cause that is dear to you and your loved ones this summer. Make a 5K a family gathering at which you can support and contribute to research and further advancements for the foundation.
- 4. Gather friends to sing songs for nursing home residents.** Who says caroling is out of season? Summer is the perfect time to explore your musical talents. Persuade your kids and their friends to practice their musicality and perform for local nursing homes—see if the next Four Seasons or Supremes are in our midst.
- 5. Dedicate allowance to a charity of your kid's choice.** Instill the importance of giving back as your kids earn those allowances by working overtime on their chores this summer. Motivate them to donate a portion of their wages to a local cause or nonprofit; and *be* the example by donating to the cause as well.
- 6. Clean up your neighborhood park or nearby green space.** Show your kids the need to be green by getting outside this summer and promoting a neighborhood clean-up group to keep the community safe and clean for everyone. Host your own picnic afterward to commemorate your good deed and spend time with the family.
- 7. Have kids offer tutoring or lessons in subjects and sports they care about.** Don't let your kids stray too far from academics this summer season. Keep minds sharp and make summer learning a priority by convincing your kids to give back by tutoring other students in subjects or sports they excel in.
- 8. Plant a tree.** In addition to using paper wisely to save trees, take an extra step and plant them. Create a science lesson plan as you spend time with your kids and promote eco-friendly habits by nurturing nature together during the summer.
- 9. Volunteer at the local library or host your own book drive.** Screen-free time is hard to come by during the summer when noses are glued to phones, games and tablets. The answer? Books! Encourage your kids and their friends to collect their favorite (gently used) bedtime stories and pass them along to children at shelters, libraries or schools; or see if your local animal hospital has a kitty reading program.
- 10. Write cards for troops overseas.** With Independence Day and Labor Day holidays in the summer season, show your pride and appreciation for our country's troops by saying "thank you" with a card and care package. With the free time your kids find themselves, teach them the importance of supporting our troops and create a new summer afternoon tradition of making cards and getting involved.

This article can be found on the PBSparents website:  
<http://www.pbs.org/parents/expert-tips-advice/2016/07/10-easy-summer-volunteer-ideas-families/>

# Highlight: Retirement Planning

Retirement may be one of the most significant and extended stages of your life. People today are living longer and leading more active lives in their retirement years. As a result, and because we care deeply about the needs and expectations of those who serve the local Church, the Archdiocese of Cincinnati offers all eligible employees access to the Archdiocese of Cincinnati 401(k) Plan. The Archdiocese of Cincinnati 401(k) Plan is an important benefit that can help you build an attainable savings and investment strategy to prepare for life's later years.

Saving and investing through the Plan offers you many benefits:

- Easy enrollment and automatic payroll deductions
- Employer contributions equal to 4% of your quarterly compensation
- The ability to save more through higher contribution limits
- Tax benefits through traditional pre-tax and Roth 401(k) after-tax contributions
- Tax deferred growth, allowing your investment earnings to be compounded without taxation
- A variety of attractive investment options
- A robust, user-friendly website with online tools, calculators and information designed to help you take control of your financial future

**The  
Archdiocese of  
Cincinnati  
401(k) Plan  
makes it easy  
to save and  
invest for life's  
later years**

## Will you be ready to retire?

**Take a look at where you stand in planning for later in life.**

Your path to retirement is unique. We believe that your retirement plan should be as well. Log on to your retirement account today to see where you stand and what next steps you may need to work on.

Here's a quick overview of how your home page and website experience is focused on helping you develop a more personalized approach to reaching your retirement goal.

### 1. Your estimated monthly retirement income

Your estimated retirement income offers a simple view into how your current retirement plan account balance might translate into monthly income when you're no longer working.

This hypothetical illustration is based on your current retirement plan account balance, your historical contributions and age as well as other limited factors and assumptions we've made for you.

### 2. Progress toward your goal

This number represents your estimated progress toward achieving your retirement income goal.

### 3. Income sources

The colored bars show the potential sources that could contribute to your estimated retirement income.

### 4. Compare your options

Adjust the plan savings sliders for contributions, retirement age, and investment mix to see immediately how making changes may affect your estimated retirement income.

### 5. Reduce your income gap

Get personalized messages and next steps for additional action items to help you boost your retirement income.

For more information on the AOC 401(k) Plan: <https://benefits.catholiccincinnati.org/401-k-plan/>

# Oral Health Connection

## *Making the Oral Health, General Health Connection*

*Studies continue to uncover new findings further confirming the link between oral health and general health. Periodontal (gum) disease can be associated with health problems found in other parts of the body. Check out these findings connecting oral diseases to overall health and wellbeing.*

### **Heart Problems**

According to the American Dental Association (ADA), there is a link between cardiovascular disease and gum disease. Individuals with gum disease run a higher risk of coronary artery disease (heart disease) and stroke. And the American Academy of Periodontology (AAP) has established that people with periodontal disease are almost twice as likely to have heart disease.

### **Pregnancy Complications**

Pregnant women are more prone to gum disease due to hormonal changes that occur during pregnancy. Women suffering from gum disease while pregnant are four to seven times more likely to deliver underweight and premature babies, according to the ADA. The more severe the disease, the more prematurely the mothers tend to deliver. During this time, it's especially important for women to practice good oral hygiene to lower their risk for complications.

### **Cancer**

During preventive dental visits, a dentist can detect certain early warning signs of cancer. According to Cancer.org, dentists can often detect premalignant abnormalities and early stages of cancer in the oral cavity, including tongue, mouth, throat and lip. When caught in the early stages, these cancers are much more treatable and treatment options more varied, which is another reason regular dental checkups are important.

### **Diabetes**

Studies have shown that patients diagnosed with gum disease are considered to be at high risk for diabetes and should be tested. It has also been shown that people who keep their diabetes under

control have a much lower risk of gum disease than those who don't. Research has also shown the connection between diabetes and gum disease to run both ways. Diabetes has been known to harm other parts of the body, including the mouth. Because of lowered resistance and longer healing process, gum disease appears to be more frequent and more severe among those with diabetes, according to the AAP. Treating gum disease in people with diabetes can help improve blood sugar control.

### **Here are some simple tips from the ADA to keep your mouth healthy and reduce your risk of gum disease:**

- Visit your dentist for regular checkups (typically every six months)
- Brush your teeth twice a day with a soft-bristled toothbrush
- Clean between your teeth once per day with floss or an interdental cleaner
- Use dental products marked with the ADA Seal of Acceptance
- Rinse your mouth with water or fluoridated mouthwash after eating or drinking
- If you're a smoker, consider quitting. Smoking may increase your chances of gum disease, tooth decay and tooth loss

**You can find more oral health tips by visiting the DentalCare Plus member portal at [DentalCarePlus.com](https://www.dentalcareplus.com)**

# Highlight: Wellness Program

## Family Activity for July

Time spent with family (whether that means blood relatives or trusted friends) benefits everyone involved — it's shown to boost happiness and sense of purpose, discourage unhealthy lifestyle habits, help cope with trauma and increase self-worth.

In July, find time to spend with your family each week. To help make this happen, find a consistent time of the week to spend together and plan your activities in advance! Here are some ideas for things to do:

Week 1

### Get Active

- Take a walk in a nearby park, neighborhood or nature reserve.
- Go camping, whether you visit a park or pitch a tent in the backyard.
- Have an impromptu dance party and boogie down in your living room.  
Take a moment to have some fun picking out songs together!
- You know each other best—take turns choosing activities you all enjoy.

Week 2

### Mmm... Food

Have fun sampling new foods together! Talk about your family heritage or your favorite foods, and then research a meal none of you have eaten before. Have fun together as you shop, cook and enjoy the finished product.

Week 3

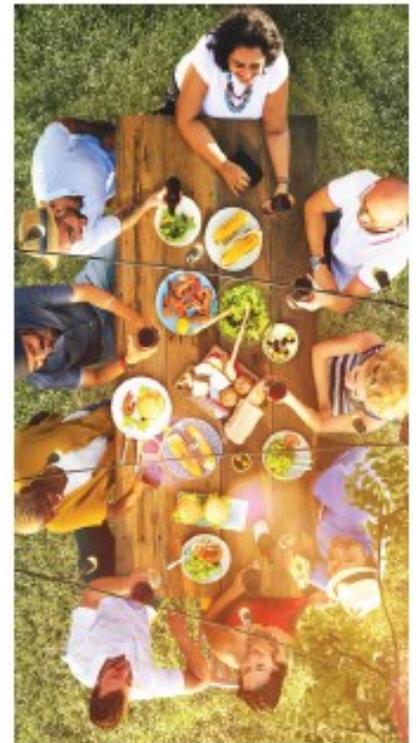
### Grow and Learn Together

Plan a backyard or living room talent show, take turns picking favorite card and board games, start a family book club, or just talk, joke and laugh as you learn about one another.

Week 4

### Develop a Sense of Community

This can be anything—volunteering time at a shelter or retirement home, picking up litter to beautify the neighborhood, driving together to donate clothes, books or food. Bond as you do something good for others!



## Highlight: Wellness Program

# Access the EAP to help you solve day-to-day challenges

Do you have a hectic schedule? Is your to-do list getting longer each day? Find resources that can help on the Employer Assistance Program (EAP) website: [AnthemEAP.com](http://AnthemEAP.com). Code: [AOC](#)

Visit the EAP website for information regarding:

- Finding daycare for children and elder care for parents
- Setting goals for your retirement
- Choosing a pet sitter when you go away on a vacation
- Meeting a licensed counselor
- Finding financial and/or legal advice

You can use the website to find resources near where you live or work. Just put in your ZIP code in the search feature.

The EAP is available 24/7, so when you need help, just go to [AnthemEAP.com](http://AnthemEAP.com) and enter [AOC](#) or call 800-999-7222.

## Tell us what you're up to!

We'd love to share stories and pictures submitted by employees in our quarterly **Your Benefits** newsletter

Submit content for review to  
[GBS.AOCserviceteam@ajg.com](mailto:GBS.AOCserviceteam@ajg.com)



## Wellness Coaching through TriHealth

Interested in learning how to eat healthier, increase physical activity, reduce stress and/or improve your quality of sleep?

### Sign-up for TriHealth Wellness Coaching

for a personalized program designed to help make healthy lifestyle behavior changes.

- Low time commitment (meetings are by phone and last 10–15 minutes)
- Program will have 5 to 12 sessions depending on your progress and comfort level

What are you waiting for? Contact your Wellness Coordinator, Valerie Sprouse for a Wellness Coaching Packet.



Valerie Sprouse  
513-977-0005  
[AOCWellness@trihealth.com](mailto:AOCWellness@trihealth.com)

*Our partner, TriHealth, can help your location plan workplace wellness activities!*

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# Your Benefits

Health Vitality Finance

***July is Summer Safety Month***

***August is Family Togetherness Month***

***September is Career Health Month***

**Look Inside!**

See page 7 for 10 Easy Summer  
Volunteer Ideas for Families

Summer Issue

July 2018

Brought to you by...

