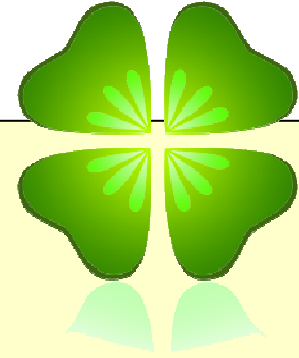


# Metropolitan Employees Benefits Association

## The MEBA Minute March 2009



Brea Olinda USD  
Buena Park SD  
Capistrano USD  
Charter Oak USD  
Fullerton SD  
Fullerton JUHSD  
La Habra City SD

Orange County High School of the Arts

### Anthem Blue Cross News

#### **How to Cut Your Cost Of Living**

The main ingredients in cutting your cost of living are discipline and commitment. The following is a list of ideas that can save you money:

- Minor repairs on your home and car that you do yourself.
- Consolidating errands can conserve energy and wear and tear on your car.
- Turn lights off, watching temperature settings, and checking for leaks in your home can help save on your electric bill.
- Bartering with neighbors for services such as lawn or child-care.
- Brown-bag your lunch instead of going out.
- Try to shop for less expensive clothes. Sometimes consignment or thrift stores can hold unexpected treasures.
- Consider taking up sewing to make clothes last longer.
- Your public library can hold hours of enjoyment for the whole family, not only as an information resource but also for entertainment. At many libraries you can not only check out books, but videos, DVD's, and cd's.

A little creativity and imagination can make your bank account grow and cut your cost of living.

For more information visit:  
[www.anthem.com/ca/meba](http://www.anthem.com/ca/meba).  
Program name: MEBA

### Kaiser Korner

#### **Depression**

##### **What is depression?**

Depression is an illness that causes a person to feel sad and hopeless much of the time. It is different from normal feelings of sadness, grief, or low energy. Anyone can have depression. It often runs in families. But it can also happen to someone who doesn't have a family history of depression. You can have depression one time or many times. If you think you may be depressed, tell your doctor. There are good treatments that can help you enjoy life again. The sooner you get treatment, the sooner you will feel better.

##### **What are the symptoms?**

Depression can cause different symptoms in different people, and they may be hard to notice at first. People who are depressed may:

- Think and speak more slowly than normal.
- Have trouble concentrating, remembering, and making decisions.
- Have changes in their eating and sleeping habits.
- Lose interest in things they enjoyed before.
- Have feelings of guilt and hopelessness, wondering why life is worth living.
- Think a lot about suicide.
- Complain about problems that don't have a physical cause, such as head or stomach aches.

All of these symptoms can cause a problem with your quality of life. If you have had a few of these symptoms for at least 2 weeks, talk to your doctor. You may have depression that requires treatment.

For more information visit:  
[www.kp.org](http://www.kp.org).

## MEBA Website

Be sure to check out the MEBA Website!

The website contains a wealth of information, including benefit summaries, frequently asked questions, helpful health links, printable forms, and much, much more!

Go To: [www.meba.org](http://www.meba.org).

## YOUR EAP

### Surviving the Loss of Your Job

You've been at your job for years, or maybe only a few months. You're there 8 hours a day, 5 days a week. Coworkers are good friends and your workspace is full of your favorite photos. And you've just been laid off.

It seems every day we read about corporate layoffs and downsizing.

**If it happens to you, talk to your human resources contact, or get in touch with your Employee Assistance Program (EAP) at 800-999-7222** (24 hours a day, 7 days a week).

**Your Feelings** – We get much of our self-worth from our career. The loss of a job is a major loss. You may feel:

- Shock: "I had no idea!"
- Hurt: "How could they do this to me?"
- Anger: "I don't deserve this!"
- Fear: "How am I going to pay my bills?"
- Depression: "My job is my life. How will I go on?"
- Shame: "I don't want people to know I couldn't keep my job."

**How Do You Cope?** If you get severance pay, figure out how long you can live on it, plus unemployment, while living at your current status. Think about how to cut down on expenses while you look for a new job. Simple things like eating in or disconnecting cable can help stretch your severance a little longer and take some pressure off.

**While You Hunt** – While you collect unemployment and search the want ads, try to keep active. Try not to dwell on the negatives, but see the positives. Use your time off constructively.

- Do not dwell on the job loss. Your self-esteem may have taken a hit, but look to the pluses in your life and your valuable job skills to keep your spirits up.
- Do volunteer work or join professional societies in your field of endeavor. It's a great way to network, stay productive, and gain useful experience that can be translated to your professional life.
- Remember that looking for work is a full-time job. Strive each day to move your job search forward. Schedule time for phone calls, company research, networking, and other tasks.
- Do a skills inventory to understand your skills and strengths as well as your career objectives. Unemployment is often a chance to reinvent yourself, and a good inventory can be the foundation from which to market yourself to new employers.
- Network! Update your resume, and write a brief, general cover letter. Send them, along with your own personal "business" card, to friends, classmates, former employers, and professional acquaintances. Don't be shy about making follow-up calls, many people will appreciate your pro-active approach.
- Don't avoid social situations because you want to avoid talking about your current job situation. Most people have dealt with being between jobs, and will be supportive – or even helpful!

**Try Temping** – Working temporary jobs is an excellent way to help you pay bills, give you an inside look at various companies, and different types of jobs and work climates. Plus, you never know whom you might meet and pass your resume to.

**Move On** - After the initial shock and sadness of a job loss, you should be able to pull yourself up and move on – albeit not without significant effort on some days. However, if you continually feel unable to cope and feel depressed, you should seek professional counseling.

**Your EAP is your resource for assistance with managing problems at home and at work. EAP provides you and eligible family members with a NO-COST, CONFIDENTIAL, AND USER-FRIENDLY resource for life management concerns.**

Call 800-999-7222 (24 hours a day, 7 days a week) or visit online at [www.anthem.com/ca/meba](http://www.anthem.com/ca/meba).  
Program name: MEBA.

### **Anthem Blue Cross: 24/7 Nurseline**

You can call the **24/7 Nurseline** any time to speak with a registered nurse who is trained to help you make more informed decisions about your health situations.

For accurate, confidential health information call  
**800-977-0027**

This number is also printed on the back of your Anthem Blue Cross member ID Card.

### **KP on Call**

Not sure what kind of care you need?  
Call a registered nurse for advice, 24 hours a day, seven days a week. The nurse can help assess your symptoms, provide advice over the phone to help you decide what to do next.

To reach an advice nurse, please call your physician's office during the day and  
**1-888-576-6225 (1-888-KPONCALL)**  
after-hours.