



CONGLOBAL
thrive

Becoming Your Best Self

ConGlobal's Thrive Wellness program helps employees succeed in every aspect of their lives.

September

Summer might be a state of mind, but fall is a time to slow down and savor the season.



The art of kindness

Kindness is more than behavior. The art of kindness involves harboring a spirit of helpfulness, being generous and considerate, and doing so without expecting anything in return.

Rather than viewing it exclusively as an action, think of kindness as a quality of being you can cultivate. Giving kindness is often simple, free, and health-enhancing.

Good for your body

Kindness has been shown to increase self-esteem, empathy and compassion, and improve mood. It can decrease blood pressure and cortisol, a hormone directly correlated with stress levels. People who give of themselves in a balanced way also tend to be healthier and live longer.

Kindness can increase your sense of connectivity with others, decrease loneliness, combat low mood, and improve relationships. It also can be contagious, encouraging others to join in with their own generous deeds.

Looking for ways to show kindness can give you something to focus on, especially if you are anxious or stressed in certain social situations.

Good for the mind

Physiologically, kindness can positively change your brain by boosting serotonin and dopamine levels.

These neurotransmitters produce feelings of satisfaction and well-being and cause your brain's pleasure and reward centers to light up. Endorphins, your body's natural painkiller, also may be released when you show kindness.



Start your day with this question:
"How am I going to practice kindness today?"



We're stealing Nike's tagline—just do it!

How to fight procrastination

Procrastination is delaying or putting off tasks until the last minute or past their deadline—and more than 20% of us are procrastinators.

No matter how well-organized and committed you are, chances are that you've found yourself sitting in front of the TV, updating your Facebook status, or shopping online when you should have been spending that time on productive tasks.

Researchers say there are cognitive distortions that lead to procrastination,

- Overestimating how much time you have to perform tasks
- Overestimating how motivated you'll be in the future
- Underestimate how long activities take to complete
- Mistakenly assume you need to be in the right frame of mind to work on a project

N O W



L A T E R

Top 5 tips to stop procrastinating

1. **Start small.** Break large tasks into smaller chunks, and pick one you can do now, so that you're underway without realizing it.
2. **Make a plan.** Put times or dates on key tasks on your list, so that you know what to concentrate on and when.
3. **Finish things.** When you spot a task that's nearly done, put extra effort into getting it over the finish line.
4. **Deal with distractions.** What can you change about your environment to improve your focus? What needs to be put out of reach until the task is done?
5. **Be kind to yourself.** No one ever gets to end their to-do list! Do your best to meet deadlines and celebrate your successes!



SUICIDE AFFECTS US ALL

Removing the stigma

We often don't hear about suicide attempts or when it happens to those around us. These events are often masked because of guilt or shame, and because we don't talk about it, many suffer in silence, unaware that support is available to them.

Globally, close to 800,000 people die due to suicide every year, which is one person every 40 seconds. Research shows people who are having thoughts of suicide feel relief when someone asks about them in a caring way.

Here are a few suicide warning signs to watch out for.

- Talking about wanting to die, great guilt or shame, and being a burden to others.
- Feeling empty, hopeless, trapped, or having no reason to live. People can appear extremely sad, anxious, agitated, or full of rage.
- Changing behavior such as researching ways to die, withdrawing from friends, saying goodbye, or giving away important items. Taking dangerous risks, mood swings, changes in sleep patterns, or using drugs or alcohol more often.

SHINING A LIGHT ON
SUICIDE

If you think a loved one is at risk for suicide, please call: **National Suicide Prevention Lifeline** [1-800-273-TALK \(8255\)](tel:1-800-273-TALK).



The surprising connection between financial stress and your health

We've all probably experienced some stress in our lives at one point or another, but did you know -- according to Forbes -- that stress resulting from financial challenges is often chronic?

Worries about finances came in as the number-one stressor across all age groups, according to the 2018 Everyday Health United States of Stress survey. Financial stress can have significant effects on your health. Stress, in general, can cause heart attacks, strokes, and many other serious health issues, regardless of the source.

Here are some tips to help you take charge of your money and feel better about your circumstances.



1. Create a budget or a spending plan.
2. Start an emergency fund.
3. Find ways to increase your income or reduce your spending.
4. Get outside help—Principal can help you meet your financial goals, visit principal.com for financial planning.



Considering retirement? SmartConnect can help!

ConGlobal offers a no-cost benefit for Medicare-eligible employees. SmartConnect will help you, your family and your friends find potential savings and extra benefits for health coverage.

A licensed insurance agent will help you compare the costs and benefits of Medicare against your current coverage and if you find a plan that meets your needs, SmartConnect will help you enroll immediately.

Get started today! gps.smartmatch.com/conglobal



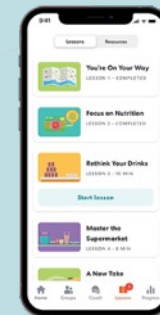


World Heart Day—September 29

A healthier heart means a happier you

World Heart Day is a reminder to everyone around the world to take care of their hearts.

A great way to take care of your heart is through Omada—a virtual care program designed to help build healthy habits and improve health including reducing the risk of heart disease.



- Get personalized help through doable daily changes that stick.
- Zero cost for eligible members (program valued at \$700)
- Dedicated one-on-one care from anywhere
- Flexible wellness plans tailored to your lifestyle.

If you're eligible, you'll get a smart scale that syncs to your Omada app, and it's yours to keep!

Enrolled employees can get started by visiting omadahealth.com/conglobal

A photograph of two young children sitting at a table. The child on the left has long blonde hair and is looking down with a neutral expression. The child on the right has dark hair and is smiling while eating a chocolate cupcake decorated with colorful sprinkles.

4 reasons your kid is always hungry

September is family meals month, and many parents wonder why their kids constantly ask for food—even when they just ate. Here are some reasons why and what to do about it.

Meals and snacks aren't filling

Common “kid food”—think fish-shaped crackers, gummy fruit snacks, and sugary granola bars—provide calories but aren't particularly satisfying, leaving you with a hungry kid asking for more.

What to do

Be sure meals include filling foods, like fiber-rich whole grains, proteins, fruits, and vegetables; after all, fiber plays an incredibly important role in nutrition.

They don't like the food

Kids are famous for their adverse reactions to certain foods like vegetables. But research has shown that kids—especially babies and toddlers—who have repeated exposures to a new food are more likely to accept it.

What to do

Fielding non-stop requests for snacks can be challenging, but a little compromise can go a long way. Consider a 50/50 split between a new food and a favorite.

They're growing

Kids' appetites fluctuate and younger children can eat very little one day and loads of food the next. When kids are growing, an uptick in appetite is normal.

What to do

Fielding non-stop snack requests can be challenging, especially when your child refuses to eat the snacks you give them. Sometimes, a little compromise can go a long way. Try swapping whole fruit out for gummies.

Your child may be bored

Emotional eating isn't just for grown-ups. Sometimes it means I'm bored, upset, nervous, or just want to eat. Your child may also associate food with comfort.

What to do

Talk to your child about hunger, fullness, and the importance to listening to our bellies. Having regular, structured meals at the table (rather than grazing) can also help.



An exercise-induced hormone might help protect against Alzheimer's

September is Healthy Aging Month



Despite being one of the greatest global challenges for health and social care in the 21st century, Alzheimer's disease (AD) lacks specific medicine. Irisin, an exercise-induced hormone, is a potential hormone for AD prevention and treatment because it promotes the browning of white adipose (fat) tissue, accelerates energy expenditure, regulates energy metabolism, and improves insulin resistance.

Researchers have found that irisin sharpens learning memory by introducing the production of brain-derived neurotrophic factor (BDNF), lowers the production of inflammatory factors, and protects neurology by improving insulin resistance.



4 ways to tame a tension headache

Pay off debts in order from the smallest to the largest, which can help you rack up some quick wins

If you ever had a tension headache, you know it can dampen your day. This headache usually develops in the afternoon, causing mild or moderate pain that may feel like dull tightness or a band of pressure.

Three out of four adults get these headaches, often caused by caffeine, colds or flu, dental problems like jaw clenching or teeth grinding, eye strain, smoking, alcohol use, or fatigue.

Other therapies like acupuncture, massage, deep breathing, talking to a counselor or therapist, or pain relievers can also help. Talk to your doctor if your headaches are chronic.



1. Pay attention to the basics—are you getting enough sleep, eating regular meals, and pacing yourself to avoid stress and fatigue?
2. Manage your stress level—one way to help reduce stress is by planning ahead and organizing your day. Another way is to allow more time to relax.
3. Go hot or cold—applying heat or ice (your preference) to sore muscles may ease your headache.
4. Perfect your posture—good posture can help keep your muscles from tensing. When standing, hold your shoulders back and your head level. When sitting, ensure your thighs are parallel to the ground, and you're not slumping your head forward.



Self-awareness Month—enhance your wellbeing

Self-awareness is your ability to perceive and understand the things that make you who you are as an individual, including your personality, actions, values, beliefs, emotions, and thoughts. Having self-awareness gives us the power to influence future outcomes.

While self-awareness is central to who you are, it is not something you are acutely focused on at every moment of every day. Instead, self-awareness becomes woven into the fabric of who you are and emerges at different points depending on the situation and your personality.

The five elements of self-awareness are:

- **Consciousness:** This means being aware of your internal experiences, including your emotions and thoughts.
- **Self-knowledge:** This element is focused on your understanding of who you are, including your beliefs, values, and motivations.
- **Emotional intelligence:** This element is focused on the ability to understand and manage emotions.
- **Self-acceptance:** This aspect is centered on accepting who you are and showing yourself compassion and kindness.
- **Self-reflection:** This element of self-awareness involves being able to think deeply about your feelings, thoughts, and goals in order to gain an even better understanding of who you are and your place in the world.



Pinch & Crush Points

PINCH & CRUSH POINTS

Remain Clear
of Moving
Equipment

Avoid Red Zones

Avoid Line of
Fire & Close
Clearance

Right Tool /
Right Job

We expect employees to respect Red Zones.

At a railyard, the Red Zone is where a conductor or switchman can be struck by moving equipment.

It means an employee has placed all or part of his or her body where it might be struck by on-track equipment if the equipment were to move.

When a conductor calls for Red Zone protection, the engineer will make the locomotive safe by fully setting the independent brake and centering the reverse lever.

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What is Line of Fire?

In workplace safety, the line of fire hazards refers to “being in harm's way,” meaning you are where you could reasonably get hurt. An example is your hand being between the hitch, your hand is in the line of fire.

Caught-in or between are incidents that happen when someone is caught in the equipment or between two pieces.

Struck-by are incidents when someone is hit by moving equipment, falling or rolling objects, or flying debris.

Release energy incidents occur when equipment releases energy, such as electric shock.

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How to stay safe when you are in the line of fire:

- Always be aware of your surroundings and identify potential hazards
- Wear the proper PPE
- Stay alert and follow all safety procedures
- Attend safety briefings and speak up if something is unclear
- If you see a hazard, report it to a supervisor or manager immediately
- Perform proper safety inspections
- Keep track of employees on the ground, especially around moving equipment

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What is close clearance?

A close or no clearance is a permanent or temporary safety hazard when there is insufficient or no space for an employee to take evasive action to avoid being struck when passing by an object, structure or equipment.

Close or no clearances can occur due to a fixed structure that remains in the same location day to day or when a movable object passes by an employee.

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We expect employees to avoid close or no clearances.

A close or no clearance is a permanent or temporary safety hazard when there is insufficient or no space for an employee to take evasive action to avoid being struck when passing by an object, structure or equipment.

Close or no clearances can occur due to a fixed structure that remains in the same location day to day or when a movable object passes by an employee.

- Eliminate close/no clearances and re-engineer if possible
- Mark all permanent close/no clearances with visible signs
- Prepare employees to identify and avoid them
- Report instances as required

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Right Tool /
Right Job

We expect employees to use the right tool for the right job.

What that means to us is:

- Using tools for the purpose they were intended for
- Using tools correctly
- Never using unsuitable tools, modifying a tool to mimic the performance of the correct item

We expect employees to keep tools in good condition, examine tools for damage, operate tools according to the manufacturer's instructions, and use the correct guards and PPE.



When to go to the ER, Urgent Care, or your doctor

\$ TELEHEALTH	\$ DOCTOR'S VISIT	\$ URGENT CARE	\$ HOSPITAL ER	\$ FREESTANDING ER
<p>Your Cost: \$0 Copay</p> <p>MDLive is an excellent, no-cost resource when you or a family member have a health concern.</p> <p>MDLIVE helps with</p> <ul style="list-style-type: none">• Allergies• Ear problems• Flu• Fever• Pink eye and more	<p>Your Cost: \$15-30, or 20% after deduction</p> <p>Your primary doctor is low-cost non-urgent care for illnesses and injuries, vaccinations, exams, screenings, or specialist referrals.</p> <ul style="list-style-type: none">• Generally, the best place to go for non-emergency care• Establish medical history for future care	<p>Your Cost: \$35, or 20% after deduction</p> <p>Urgent care is moderately priced care for illnesses and injuries that are not-life-threatening.</p> <ul style="list-style-type: none">• Urgent care has extended hours (nights, weekends, and holidays)• It can be used when your doctor's office is closed• Many have online or phone check-in	<p>Your Cost: \$500, or 20% after deduction</p> <p>Hospital emergency rooms are fairly expensive and should be used for serious or life-threatening emergencies.</p> <ul style="list-style-type: none">• Open 24/7• Long wait times• Expect multiple bills for services (doctor, facility, and specialists)	<p>Your Cost: \$500, or 20% after deduction</p> <p>Freestanding emergency rooms are the most expensive option, and you could be transferred to a hospital.</p> <ul style="list-style-type: none">• Open 24/7• Services don't include trauma care• Many are out-of-network and charge more than your health plan's fees• Charges extra facility and lab fees

*Costs shown are for in-network services.



Know where to go for care.

It's important that you know where to go for medical care when you need it. There are some big differences between visits to your primary care provider and visits to the emergency room, such as cost, time spent waiting for care, and follow up.

Medical, mycigna.com
Group # 3343748
800-244-6224

Omada,
omadahealth.com/conglobal
888-409-8687

Voluntary Plans, voya.com
Group# 726940
800-955-7736

401(k), principal.com
Plan # 820829
800-547-7754

Cigna Personalized support
Email:
conglobal@cignahealthcare.com

Dental, DeltaDentalLL.com
Group # 20497
800-323-1743

Life & AD&D, voya.com
Group # 726940
800-955-7736

Pet Insurance,
petinsurance.com/conglobal
877-738-7874

Prescription Drugs, caremark.com
RxGRP: RX21AV
844-203-6363
800-237-2767 (Specialty Rx)

Vision, eyemed.com
Group # 1022502
866-939-3633

Disability, voya.com
Group # 726940
800-955-7736

Telehealth MDLIVE 24/7,
mycigna.com
888-726-3171

Flexible Spending Accounts,
hrsimplified.com
888-318-7472

STD & FMLA,
voya.absenceresources.com
844-206-4102

Smart Connect,
gps.smartmatch.com/conglobal
833-859-1314

Employee Assistance Program,
mycigna.com
877-622-4327

