

Warning Signs of Alcohol Abuse

Alcohol abuse is the second most common form of substance abuse in the United States, after tobacco addiction, according to Harvard Medical School, and being able to spot someone who is suffering from alcohol abuse can be especially hard because of how socially acceptable it is to drink alcohol.

'Dry January' is an annual trend in which participants choose to abstain from drinking alcohol for the whole month, and some medical experts say that taking part in it can be significant for anyone trying to identify for themselves if they have a problem.

Alcohol Abuse Stats

Some people are more severely affected by alcohol than others. The degree to which individuals consume alcohol varies greatly, as does alcohol's impact on health and the risk of associated behavioral and medical problems.

- In the United States, more than 100,000 deaths a year can be directly attributed to alcohol use.
- Approximately 1 in 10 deaths among working-age adults is from excessive drinking.
- The annual economic cost of alcohol use is estimated to be over \$250 billion.
- Nearly 3 in 10 adults in the United States use alcohol in an unhealthy manner and therefore require some form of intervention as part of their health care.
- Often alcohol use is just a sign of some other mental health issue that has not been diagnosed or addressed.

Signs of Alcohol Abuse

An alcohol abuse disorder is a serious and progressive condition. But it is treatable. Patients with alcohol use disorder may display or describe symptoms or behaviors related to their alcohol use, including below:

- Recurrent drinking resulting in failure to fulfill role obligations
- Recurrent drinking in hazardous situations
- Continued drinking despite alcohol-related social or interpersonal problems
- Evidence of tolerance
- Evidence of alcohol withdrawal or use of alcohol for relief or avoidance of withdrawal
- Drinking in larger amounts or over longer periods than intended
- Persistent desire or unsuccessful attempts to stop or reduce drinking
- Spends a great deal of time obtaining, using, or recovering from alcohol
- Gives up or reduces time spent doing important activities because of drinking
- Continued drinking despite knowledge of physical or psychological problems caused by alcohol
- Alcohol craving

When Should Someone Seek Help?

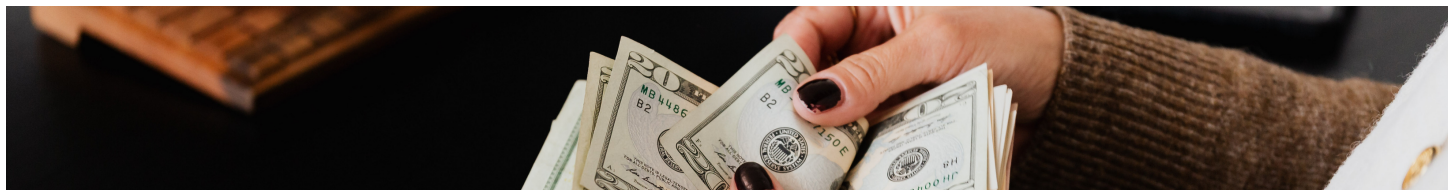
If you or someone you know is experiencing some of the symptoms or behaviors of alcohol dependence, contact the CommunityCare Employee Assistance Program (EAP).

Employees and their dependents can get up to five visits for each problem evaluation at no cost. After the evaluation is completed, if further treatment is recommended, the patient may be referred to an in-network provider and will be subject to behavioral benefits, this could be an out-of-pocket expense.

A self-referral to the EAP is completely confidential and is protected health information under federal and state laws. No personal information is ever shared with anyone, including anyone in the City of Tulsa, except with healthcare providers who are treating the individual.

To schedule an appointment, call (918) 594-5232.





Improve Financial Wellness in 2024

According to Forbes [January 27, 2023] , “Financial wellness is a relative measure of how well a person manages their financial life. Improving financial wellness is about practicing better money habits, setting goals and taking steps to achieve them- all with the aim of improving your overall quality of life.”

Not feeling financially well can affect both your physical and mental health. It is important to prioritize your financial health just like you would if you were to develop a plan to exercise more, eat healthier, or taking time for a mental break or self-care.

Thinking about goals for the New Year? Here are some tips to think about how you can become more financially fit:

- Create a budget
- Build an emergency fund
- Protect your assets
- Reduce or eliminate debt
- Focus on saving and investing
- Plan for retirement and other long-term goals

Student Loan Debt

One type of debt many of us have is student loan debt. In fact, one in every five adults in Tulsa has a student loan balance. As a City of Tulsa employee, you are eligible for the Public Service Loan Forgiveness (PSLF) program which forgives remaining loan balances after ten years of qualified payments.

Some steps to take in the new year if you haven't already are to make sure you are enrolled in a qualifying Income Driven Repayment (IDR) plan. Use the Loan Simulator at <https://studentaid.gov/loan-simulator/> to find out what plan is best for you. Enroll in your chosen IDR plan at <https://studentaid.gov/manage-loans/repayment/plans/income-driven/>.

The new SAVE Plan is likely to be the most affordable for many, but use the simulator to determine if that is true for you before enrolling. Once you have enrolled in an IDR plan, make sure you have also submitted your employment verification for PSLF. There is a help tool that will walk you through the steps at <https://studentaid.gov/pslf/>.

Helpful Information for the Student Loan Debt Tool

- The City of Tulsa EIN is 73-6005470
- The email address for electronic verification is Hrdirector@cityoftulsa.org.
- The Office of Financial Empowerment has created a shared folder with additional resources you can access here [Student Loan Resources](#).

Financial Empowerment Center

If you want to work with a professional Financial Empowerment Counselor on debt reduction or other financial goals, consider reaching out to the Financial Empowerment Center at **(918) 802-7279** or visit their website at www.goodwilltulsa.org/FEC to make an appointment with one of their knowledgeable counselors.

Retirement Planning

If you need assistance with retirement planning think about contacting our Nationwide Retirement Solutions Center at **(877) 677-3678** to discuss how you can save more for retirement or use the Retirement Readiness Tool. Don't forget to utilize the Retirement Calculator for your Municipal Employees Retirement Plan. Information for the calculator may be found at www.cityoftulsa.org/city-employees/human-resources/retirement/retirement-benefit-calculator.





Carbon Monoxide (CO) Poisoning Prevention

CO poisoning is entirely preventable. Protect yourself and your family by learning the symptoms of CO poisoning and how to prevent it.

When winter temperatures plummet and home heating systems run for hours the risk of carbon monoxide (CO) poisoning increases. Every year, at least 420 people die in the U.S. from accidental CO poisoning. More than 100,000 people in the U.S. visit the emergency department each year due to accidental CO poisoning. There are steps you can take to help protect yourself and your household from CO poisoning.

CO is found in fumes produced by furnaces, kerosene heaters, vehicles “warmed up” in garages, stoves, lanterns, gas ranges, portable generators, or by burning charcoal and wood. CO from these sources can build up in enclosed or partially enclosed spaces. People and animals in these spaces can be poisoned and can die from breathing CO.

How to Recognize CO Poisoning

The most common symptoms of CO poisoning are headache, dizziness, weakness, nausea, vomiting, chest pain, and confusion. People who are sleeping or who have been drinking alcohol can die from CO poisoning before ever having symptoms.

CO poisoning is entirely preventable. Protect yourself and your family by learning the symptoms of CO poisoning and how to prevent it.

CO Poisoning Prevention Tips

- Check or change the batteries in your CO detector every six months. If you don't have a battery-powered or battery-backup CO detector, buy one soon.
- Have your heating system, water heater, and any other gas, oil, or coal-burning appliances serviced by a qualified technician every year.
- Keep vents and flues free of debris. Debris can block ventilation lines.
- Never leave the motor running in a vehicle parked in an enclosed or partially enclosed space, such as a garage.
- Never run a motor vehicle, generator, pressure washer, or any gasoline-powered engine less than 20 feet from an open window, door, or vent where exhaust can vent into an enclosed area.
- Never use a charcoal grill, hibachi, lantern, or portable camping stove inside a home, tent, or camper.
- Never run a generator, pressure washer, or any gasoline-powered engine inside a basement, garage, or other enclosed structure, even if the doors or windows are open.

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- If you suspect CO poisoning, call 911 or a health care professional right away.

CO poisoning is entirely preventable. You can protect yourself and your family by learning the symptoms of CO poisoning and how to prevent it.

For more information, please visit the Center for Disease Control and Prevention's [Carbon Monoxide Poisoning website](#).

Symptoms of Carbon Monoxide Poisoning

The U.S. Fire Administration has put together materials on the dangers of carbon monoxide, including a list of carbon monoxide poisoning symptoms.

Symptom severity varies depending on the level of carbon monoxide and duration of exposure. Mild symptoms sometimes are mistaken for flu.

Low to moderate carbon monoxide poisoning is characterized by:

- Headache
- Fatigue
- Shortness of breath
- Nausea
- Dizziness

High-level carbon monoxide poisoning results in:

- Mental confusion
- Vomiting
- Loss of muscular coordination
- Loss of consciousness
- Death

If you think you are experiencing any of the symptoms of carbon monoxide poisoning, go outside and get fresh air immediately. You could lose consciousness and die if you stay inside a home.
