



University of Houston  
DOWNTOWN

**HEALTHY BOUNDARIES AND  
WORK LIFE BALANCE  
(DEER OAKS)**

# HEALTHY BOUNDARIES AND WORK-LIFE BALANCE



DEER OAKS EAP SERVICES

2023





# LEARNING OBJECTIVES



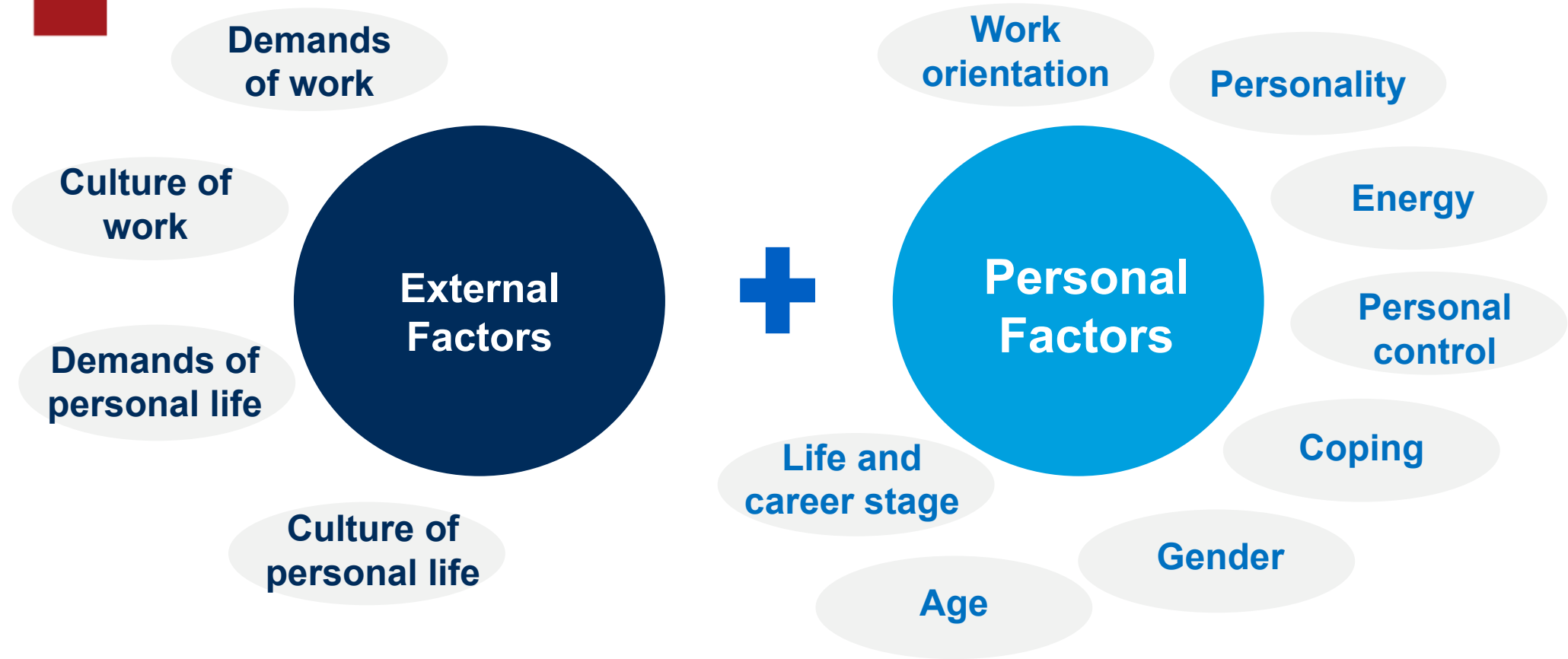
- Understand the meaning of work-life balance and identify what keeps us out of balance.
- Learn time management strategies for effectively managing multiple demands.
- Discuss the benefits of prioritizing and establishing healthy boundaries.
- Explore the role of delegation and communication with others.
- Develop an action plan to balance our work and life demands.

# DEFINING WORK-LIFE BALANCE



- How well a person prioritizes personal and career demands and how much work interferes with one's personal life.
- Is usually a personal concept and can differ from one person to another.
- Does not mean a 50/50 balance between work life and personal life.
- Work-life balance changes all the time and during every stage of life.
- People have their unique work-life balance routines. Create a personal plan for yourself.

# WHAT CONTRIBUTES TO WORK-LIFE BALANCE?





## **ARE YOU FEELING OUT OF BALANCE?**

Take some time and think about what happens to the following:

- Your attitude
- Your interactions with people
- Your effectiveness in personal life
- Your effectiveness at work
- Your creativity
- Your leadership

# TIME MANAGEMENT SKILLS THAT WORK

- Start each day with a plan.
- Maintain a closed list.
- Try the **POSEC** method.
- Minimize distractions.
- Pay attention to where your time is going.
- Delegate.

**PRIORITIZE**

**ORGANIZE**

**STREAMLINE**

**ECONOMIZE**

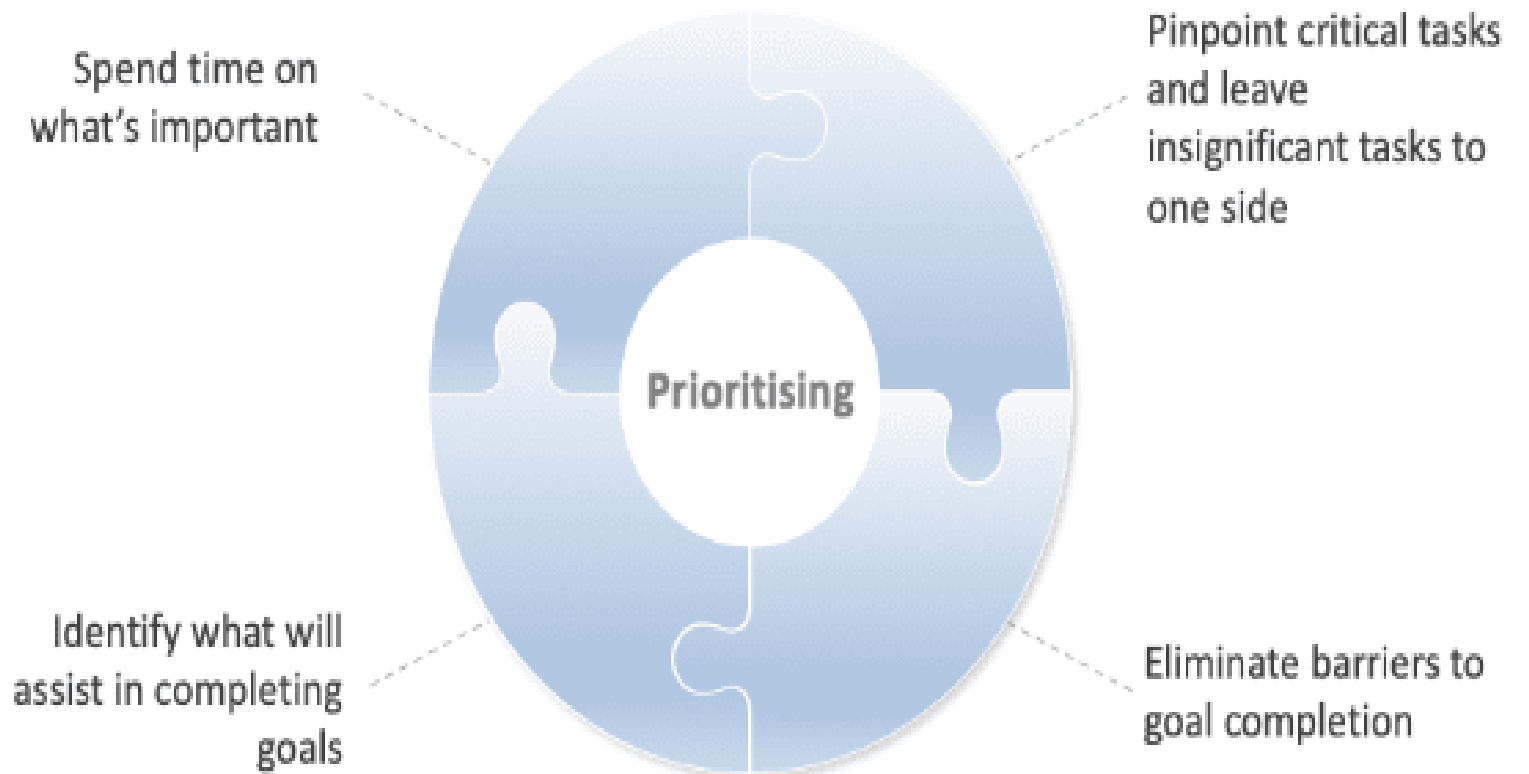
**CONTRIBUTE**

**POSEC**

# THE IMPORTANCE OF PRIORITIZING

- More productivity and efficiency
- Less stress and anxiety
- More opportunities
- More time back
- Less procrastination
- More focus on your most important work

## A Good Prioritiser Will:





# TIME MANAGEMENT MATRIX BY STEPHEN COVEY



	Urgent	Non-Urgent
Important	<p><b>Q-1: Quadrant of Necessity</b></p> <ul style="list-style-type: none"><li>• Impending deadlines (that are important and have long-term consequence to your life)</li><li>• Crises/Emergencies</li><li>• Resolving immediate problems</li><li>• Certain e-mails that may change your life (e.g., job app, biz opport)</li></ul>	<p><b>Q-2: Quadrant of Quality and Personal Leadership</b></p> <ul style="list-style-type: none"><li>• Building long-term solutions/systems</li><li>• Relationship building</li><li>• Building your dream career/business</li><li>• Personal/Skill development</li><li>• Improving your health/wellness</li><li>• Finding your life partner</li></ul>
Not Important	<p><b>Q-3: Quadrant of Deception</b></p> <ul style="list-style-type: none"><li>• Interruptions/Distractions</li><li>• Most phone calls/e-mails</li><li>• Attending inconsequential meetings</li><li>• Spending a lot of time on a task (report, e-mail) that has little to no impact to your goals/life in long run</li><li>• Dealing with others' requests</li></ul>	<p><b>Q-4: Quadrant of Waste</b></p> <ul style="list-style-type: none"><li>• Mindless TV/web surfing / chatting</li><li>• Reading gossip sites/forums</li><li>• Watching/reading news (to an extent)</li><li>• Certain phone calls/e-mails</li><li>• Excessive gaming</li><li>• Idling</li><li>• Any time wasting activity</li></ul>


# THINGS YOU CAN DO AT WORK

- Decide which tasks are the most important (use Covey's Time Management Matrix).
- Put your task in a calendar.
- Set boundaries.
- Accept that distractions will happen, and schedule your break for 10 to 15 minutes.
- Use productivity tools.
- Delegate tasks and share responsibilities.



# STRATEGIES AT WORK AND HOME

- **Try to draw a clear line between work and leisure.**
- **Recognize the importance of protective factors** (e.g. exercise, leisure activities, friendships, etc.).
- **Manage your screen time.**
  - Set dedicated times to check email.
  - Enforce no screen time before bed.
  - Adjust your notification settings. Waking up to a phone full of notifications or being constantly pinged by email, chat, or social media means you are never truly "off work."
- **Get support and be supportive**—be part of a team, and know who is in your network.



**SET YOUR  
PERSONAL  
BOUNDARIES:  
LEARN HOW  
TO SAY...**





**QUESTION**

**Have you been able to set  
healthy boundaries  
between your work and  
personal life?**

# THINGS TO KNOW ABOUT HEALTHY BOUNDARIES



- Boundaries can take many forms, from being rigid and strict to almost nonexistent. Healthy boundaries fall somewhere in between.
- Healthy boundaries are set to make sure you are mentally and emotionally stable.
- Boundaries are ways to take care of ourselves.
- Boundaries can be physical, emotional, intellectual, financial, or sexual.

# THREE TYPES OF BOUNDARIES

## RIGID BOUNDARIES

- Keep others at a distance
- Seem detached, even with intimate partners
- Have few close relationships
- Avoid close relationships

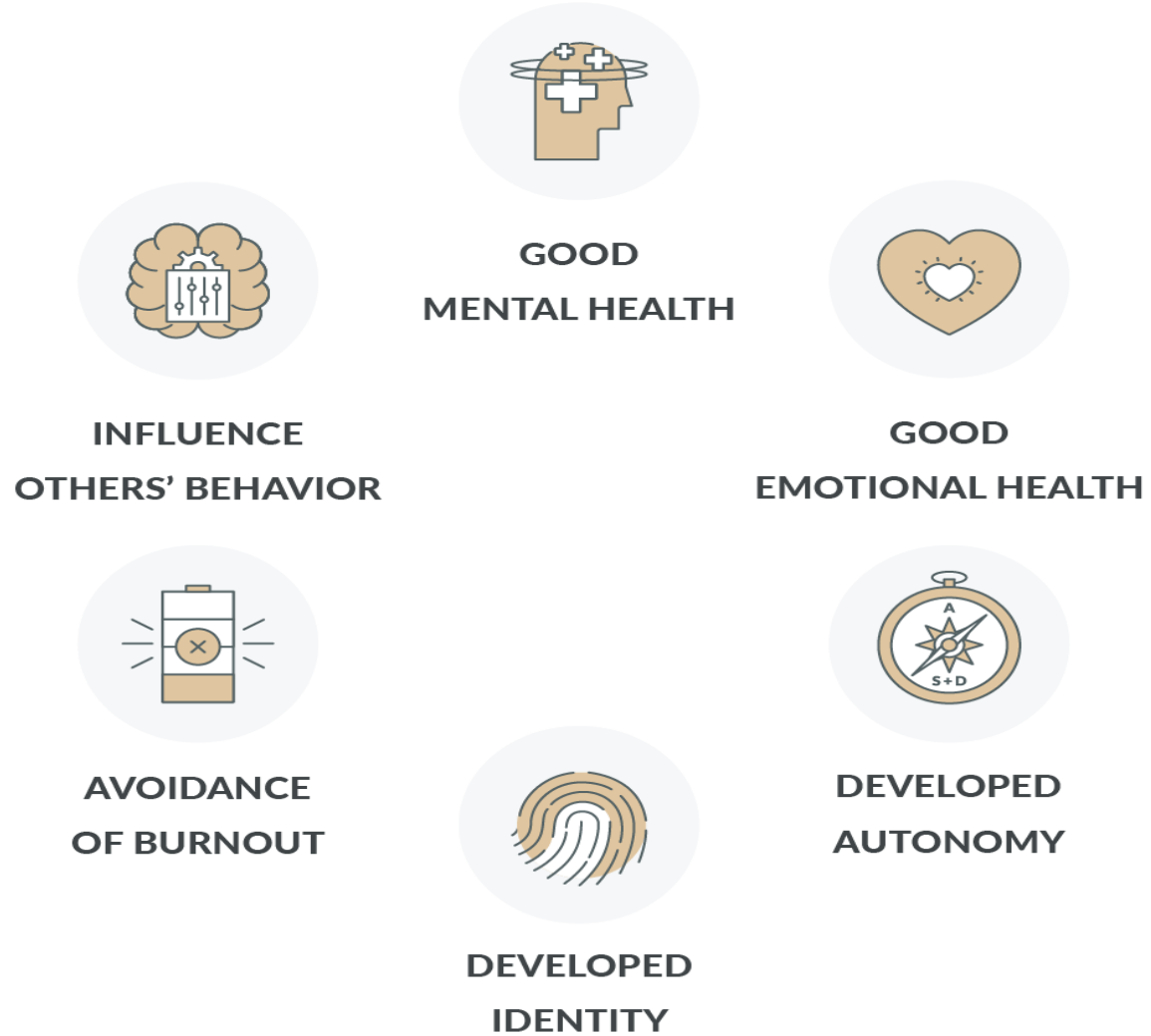
## LOOSE BOUNDARIES

- Get too involved with others' problems
- Find it difficult to say "no" to others' requests
- Overshare personal information with others
- Seek to please others for fear of rejection

## HEALTHY BOUNDARIES

- Share personal information appropriately (not too much or not too little)
- Understand your personal needs and wants and know how to communicate them
- Value your own opinions
- Accept when others tell you "no"

# BENEFITS OF HEALTHY BOUNDARIES







# HOW TO SET PERSONAL BOUNDARIES

**EXAMINE CURRENT BOUNDARIES**



**COMMUNICATE WHAT YOU NEED**



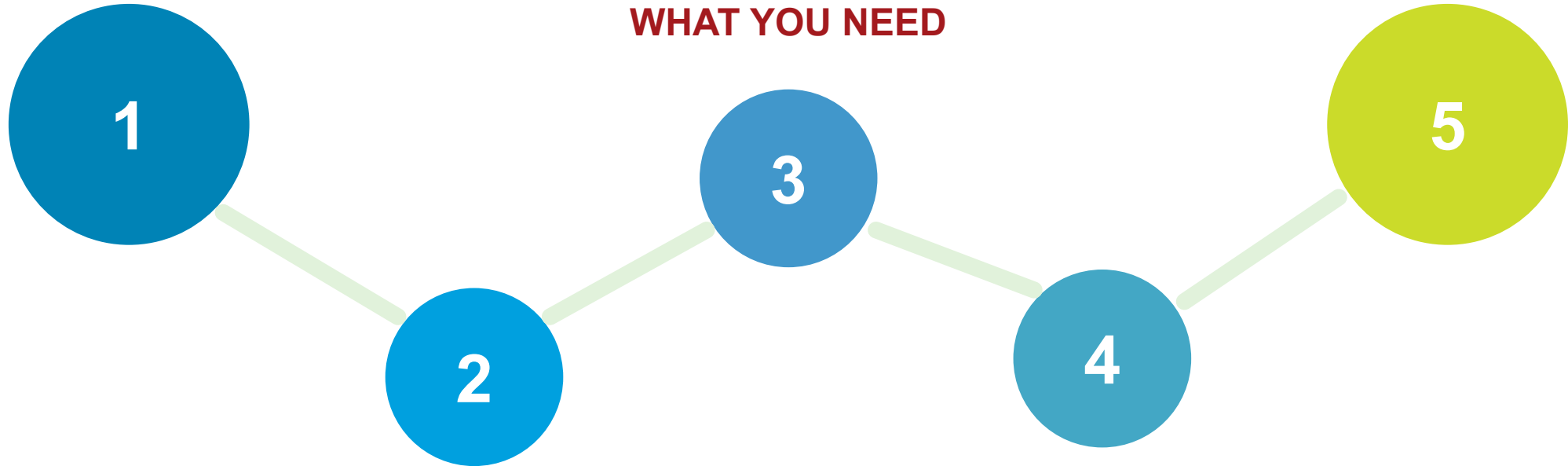
**SET CONSEQUENCES**



**IDENTIFY DESIRED BOUNDARIES**



**KEEP THE FOCUS ON YOURSELF**

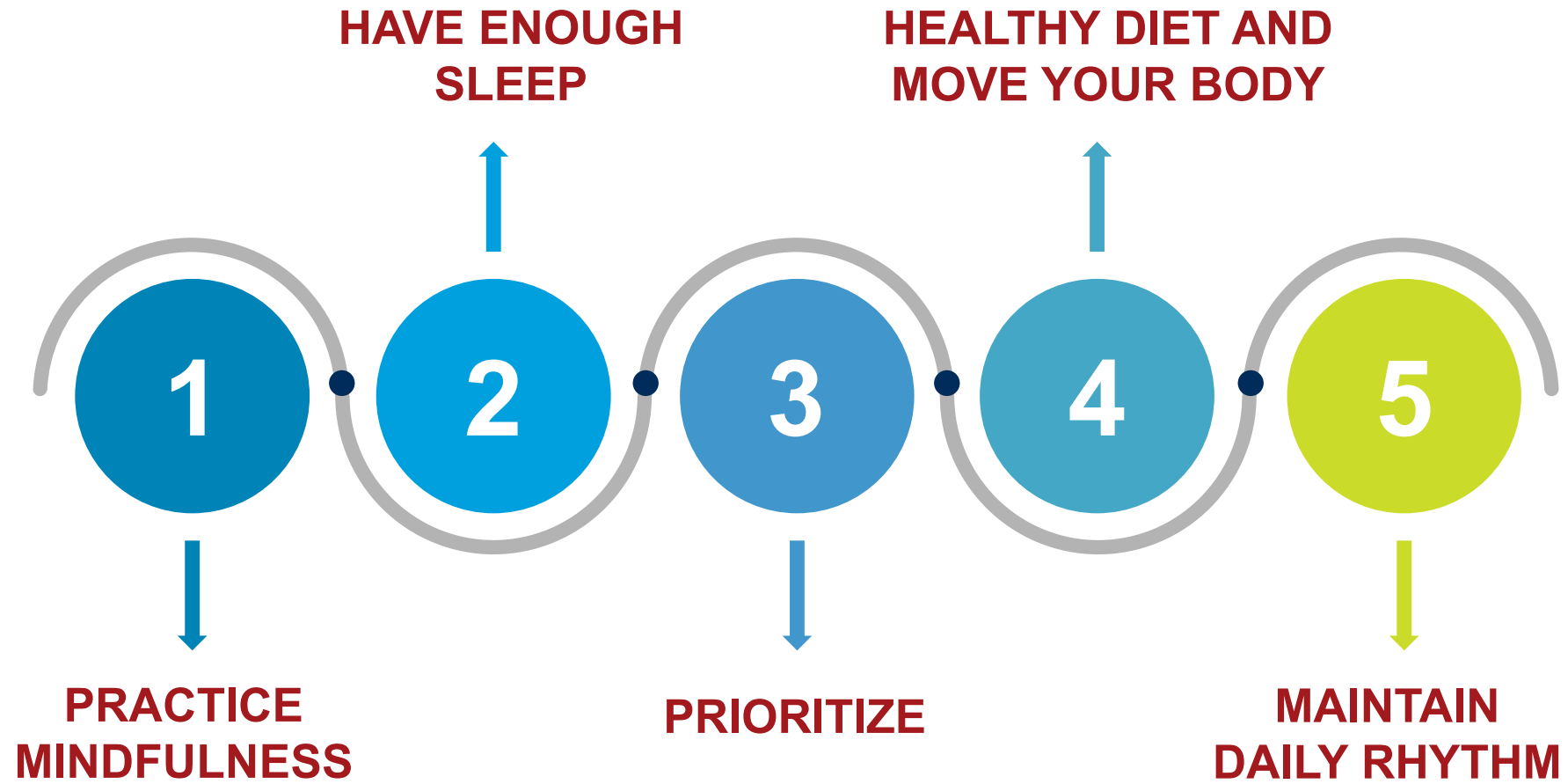


# SETTING HEALTHY BOUNDARIES

- Enjoy some self-reflection.
- Start small.
- Set them early.
- Be consistent.
- Create a framework.
- Feel free to add extras.
- Be aware of social media.
- Talk.
- Be your biggest champion.
- Gain some perspectives.



# SELF-CARE STRATEGIES FOR SUSTAINABLE WORK-LIFE BALANCE



## QUOTE



"We need to do a better job of putting ourselves higher on our own 'to do' list."

- Michelle Obama

# WHEN YOU NEED SUPPORT

Talk to a professional counselor if you are experiencing these symptoms:

- Emotions feel unwieldy
- Drugs or alcohol used to cope
- Reckless behavior
- Decreased work performance
- Interpersonal difficulties
- Disrupted sleep
- Appetite changes
- Suicidal thoughts



# ACTION PLAN

Develop your action plan to better balance your work and life demands:

- What current strategies are working well?
- What strategies need to change?
- What resources can I draw from?
- What are three things that I can do immediately to improve my time management?



# THANK YOU

## ANY QUESTIONS?

- Telephone and crisis counseling 24-7, 365
- Face-to-face or telephone based short term counseling
- Professional referrals to community resources as needed
- Legal and financial services and referrals
- Eldercare/Childcare assistance and referrals
- Take the Highroad Program - \$45 max reimbursement
- Employee and supervisor training seminars
- Crisis Intervention Services (CISD)
- Enhanced website with interactive will preparation, savings center, monthly newsletters, and more..

Toll-Free: 1 888 993 7650

Website: [www.deeroakseap.com](http://www.deeroakseap.com)

Username: UHD

Password: UHD



DEER OAKS EAP SERVICES

**WE WELCOME YOUR FEEDBACK. THANK YOU!**

Assignment No: 129167

Survey Link:

<https://www.surveymonkey.com/r/trainingSession22>







University of Houston  
DOWNTOWN

**JOURNEY TO WELLNESS**  
**(BlueCross BlueShield of Texas)**



# JOURNEY TO WELLNESS

Free wellness resources available to you and your dependents



**HealthSelect** of Texas<sup>®</sup>

CONSUMER DIRECTED  
**HealthSelect**<sup>SM</sup>



BlueCross BlueShield  
of Texas

# Presentation Overview

- Well OnTarget® participant portal:
  - Health Assessment
  - Self-management programs
  - Personalized coaching
  - Trackers and apps
  - Blue Points<sup>SM</sup>
- Fitness Program
- Weight management programs





# WebEx Poll

How familiar are you with Well onTarget?

- I already have an account.
- I've heard of it but don't have an account.
- What's Well onTarget?



# How to Access Well onTarget via Blue Access for Members<sup>SM</sup>

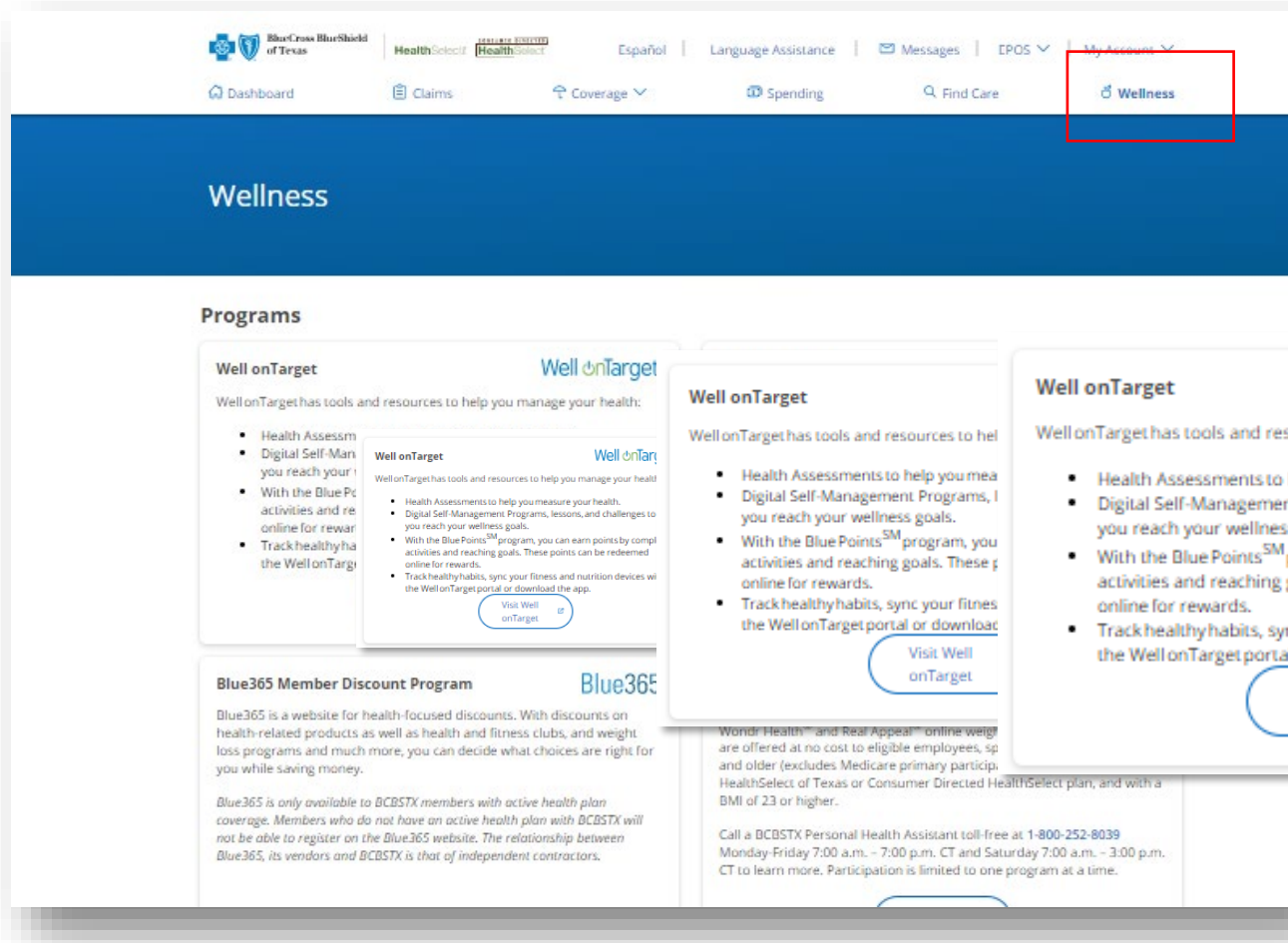
The image shows a two-step process for accessing the Blue Access for Members portal. Step 1 is navigating to the website [www.healthselectoftexas.com](http://www.healthselectoftexas.com). The screenshot shows the homepage with a navigation bar containing 'Home', 'Ask Ivy our virtual assistant', 'ERS Website', 'Contact Us', and 'Log In'. A sidebar on the left lists services like 'Find a Doctor/Hospital', 'Medical Plans and Benefits', 'Prescription Drug Benefits', 'Wellness Resources', and 'Publications, Forms and Presentations'. The main content area features a 'Don't Skip Preventive Care' article. Step 2 is logging in to the Blue Access for Members portal. The screenshot shows the login page with the 'blueaccess for Members' logo, a brief description of the portal's security and features, and a login form with fields for 'User Name' and 'Password', a 'Log In' button, and links for 'New user? Register now.', 'Forgot user name or password?', and 'Take a tour'.

1 [www.healthselectoftexas.com](http://www.healthselectoftexas.com)

2 Log in to Blue Access for Members

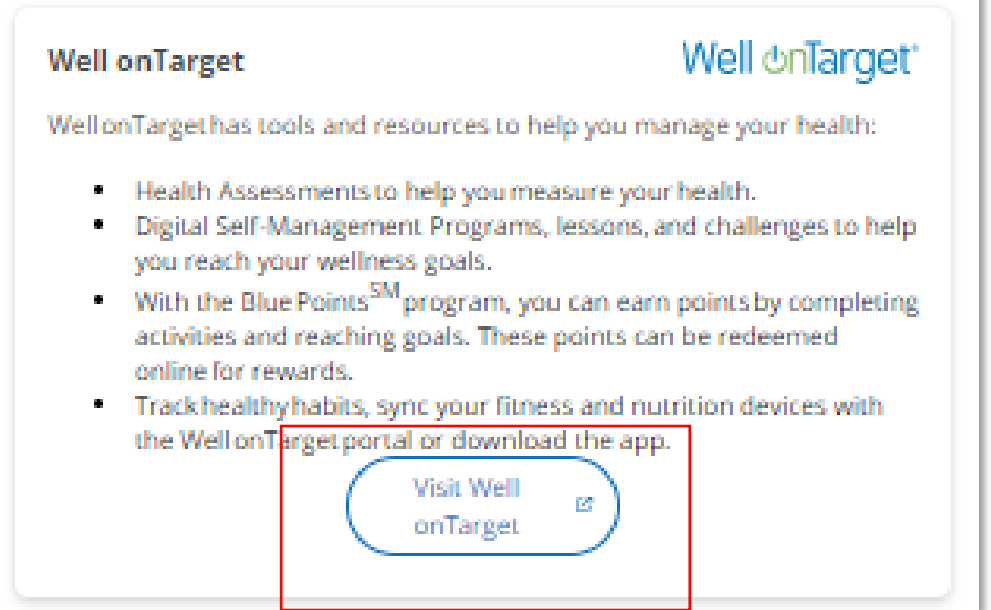
Call a Blue Cross and Blue Shield of Texas (BCBSTX) Personal Health Assistant toll-free at (800) 252-8039 (TTY:711)

# How to Access Well onTarget via Blue Access for Members



3 Click **Wellness**

4 Click **Visit Well onTarget**



Call a Blue Cross and Blue Shield of Texas (BCBSTX) Personal Health Assistant toll-free at (800) 252-8039 (TTY:711)



# WebEx Poll

Have you taken your Health Assessment?

- Yes
- No





# Health Assessment

## 15-minute lifestyle-habits questionnaire

Well onTarget®

**Begin your health assessment**


Welcome, Nicole Español

Your personal health assessment is the starting point for your wellness program, and the key to helping us provide a more personalized experience for you.

Don't worry if you can't answer all the questions right now; just complete what you can. You can always fill in more details here at a later time, or visit our AlwaysOn® Wellness mobile app when you're on the go. Your answers will generate your Personal Wellness Report—a snapshot of your current condition—plus valuable information and specific action steps to help you work toward your goals.

[Get Started Now!](#)

[Go to Dashboard](#) I don't want to do this now.  
Please remind me later.

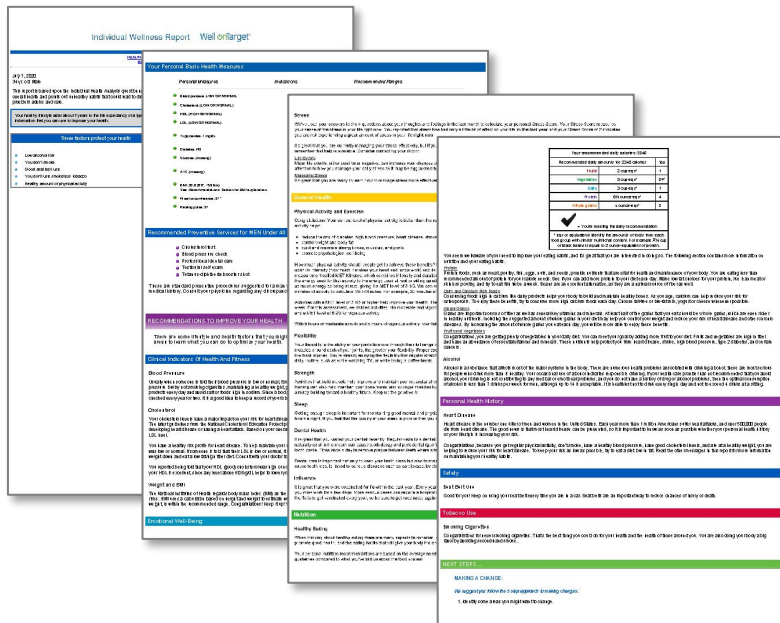







# Health Assessment

- Gives you:
  - Personal wellness report
  - Personalized recommendations and guidance
  - Fulfills agency health assessments requirements
  - 2,500 Blue Points to redeem for prizes



# Blue Points – Built-In Incentive

- Health Assessment
- Self-management programs
- Synced fitness device or app
- Fitness Program
- Online trackers



**Rewards**

Blue Points      Incentives

**Program Completion**

1000 PTS      1 PER QTR

Learn at your own pace. Complete all of the lessons in any one of the self-management programs and you will receive points quarterly up to your maximum limit.

Go To Program

**Fitness Program Enrollment**

2500 PTS      1 PER YEAR

When you enroll into the Fitness Program, you'll earn points! For more information about program cost, fitness centers in your area and a list of frequently asked questions click on the Fitness Program link.

**Special Notice:** Fitness Program enrollment points are awarded 2-3 days after enrollment.

**Health Assessment**

2500 PTS      1 PER SEMI-ANNUALLY

## How to Earn Blue Points <sup>SM</sup>

Earn points for doing the right things! When you take actions that have been proven to have a positive impact on health, you'll earn points. You can use your points to redeem through the shopping mall.

All Activities      Tools & Trackers







Fitness Center Use - Visit 1	<b>100</b> POINTS	You will earn points for your first visit each week at a Fitness Program network fitness center. <b>Special Notice:</b> Fitness Program points are awarded an average of 60 days after a qualifying visit.
Fitness Center Use - Visit 3	<b>200</b> POINTS	You will earn points for your third visit each week at a Fitness Program network fitness center. <b>Special Notice:</b> Fitness Program points are awarded an average of 60 days after a qualifying visit.
	<b>2500</b> POINTS	When you enroll into the Fitness Program, you'll earn points! For more information about program cost, fitness centers in your area and a list of frequently asked questions click on the Fitness Program link.

# Self-Management Programs

- Structured
- Active
- Interactive
- Educational

## Interactive Programs

Interactive programs take six weeks to complete. You will set a goal and create “healthy habits” that will help you establish behaviors to achieve your goal. Progress will be measured with an optional assessment halfway through the program, as well as a required final assessment to complete the program.

 <p><b>1000 PTS</b></p> <h3>Maintaining Your Healthy Weight</h3> <p>Maintaining a healthy weight is important for your overall health. This program provides helpful information to keep you and your weight on track.</p> <p><a href="#">Get Started!</a></p> <p><a href="#">See Detailed Overview</a></p> <p>★ <b>Recommended</b></p>	 <p><b>1000 PTS</b></p> <h3>Improving Your Blood Pressure</h3> <p>In this program, you'll learn ways to lower and manage your blood pressure. It starts with exercising more, eating healthier, and self-monitoring.</p> <p><a href="#">Get Started!</a></p> <p><a href="#">See Detailed Overview</a></p>	 <p><b>1000 PTS</b></p> <h3>Living With Diabetes</h3> <p>In this program, you'll learn about the basics of diabetes. You'll also learn ways to control your diabetes for the long term.</p> <p><a href="#">Get Started!</a></p> <p><a href="#">See Detailed Overview</a></p>
 <p><b>1000 PTS</b></p> <h3>Managing Your Stress</h3>	 <p><b>1000 PTS</b></p> <h3>Improving Your Sleep</h3>	 <p><b>1000 PTS</b></p> <h3>Achieving Your Healthy Weight</h3>





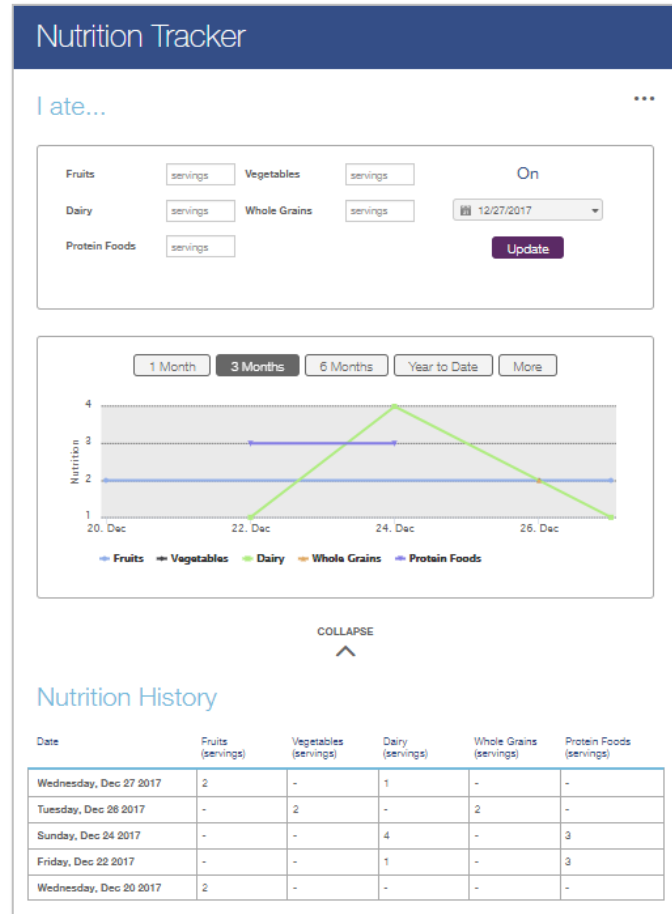
# Personalized Coaching

- Physical fitness
- Nutrition
- Blood pressure
- Cholesterol
- Healthy weight
- Stress
- Quit/stay tobacco free



# Wellness Goals and Trackers

- Blood pressure
- Cholesterol
- Nutrition
- Oral health
- Physical activity
- Sleep
- Stress
- Tobacco
- Water intake
- Weight





# Fitness and Nutrition Device Integration



Apple Health Partners



Samsung Health



Fitbit



Garmin Connect



iHealth



Jawbone UP



Life Fitness



MapMyFitness



Microsoft





# Fitness Program

Nationwide network of fitness centers

- No contract required
- Earn Blue Points

## Digital Only

\$10 Monthly fee  
Digital Access Only

## Base

\$19 Monthly fee  
Network Size: 3,000

## Core

\$29 Monthly fee  
Network Size: 7,500

## Power

\$39 Monthly fee  
Network Size: 12,000

## Elite

\$99 Monthly fee  
Network Size: 12,400



# Fitness Program

Find a gym by you:

1. Log into Blue Access for Members on [www.healthselectoftexas.com](http://www.healthselectoftexas.com).
2. Click on “*Wellness*” tab at the top of the screen and then click “*Learn More*” under the Fitness Program.
3. Search by zip code under each tier to see what gyms are nearby.

The screenshot shows the Well on Target website interface. At the top, there are navigation links: "My Account", "Learn More", "Locations", "FAQs", and "Enroll Now". Below the navigation is a search bar with the placeholder text "Search by address, city, or zip code". To the right of the search bar are filter options: "Filter by Within 20 Miles", "Amenities", "Gender Specific", and "Clear Filter". The main content area is divided into "GYMS" and "STUDIOS" tabs. Under the "GYMS" tab, there are sub-tabs for "BASE", "CORE", "POWER", and "ELITE". The "ELITE" sub-tab is selected, and it displays "25 Gym Locations Nearby". Below this, it states "Elite Tier has access to all following locations". A list of gym locations is shown, including "Life Time - Austin Downtown", "Life Time - Austin - North", "Anytime Fitness - Austin, TX 111", and "Planet Fitness - Austin (W. Anderson Ln.)". To the right of the list is a map of Austin, Texas, with a pop-up window for zip code "12371" showing "GYMS NATIONWIDE" and a "Select Package" button.







# Weight Management Programs



- Pre-recorded lessons any time
- Chat with coaches and online community
- Lose weight and improve health eating the food you enjoy
- Self-monitor eating and activity

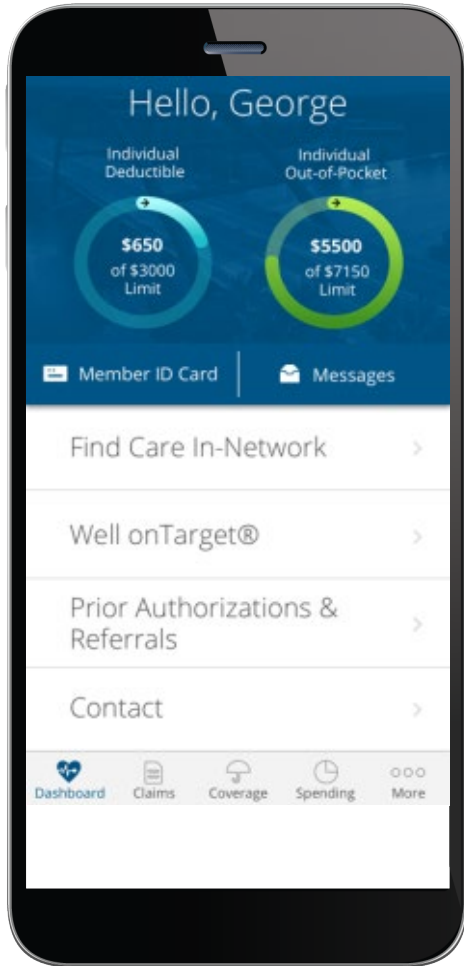
[wondrhealth.com/healthselect](http://wondrhealth.com/healthselect)



- Weekly online meeting with coach
- Chat with online community of coaches and participants
- Adjust eating habits to exclude unhealthy foods
- Track foods and exercise

[healthselect.realappeal.com](http://healthselect.realappeal.com)

# Fitness at your fingertips

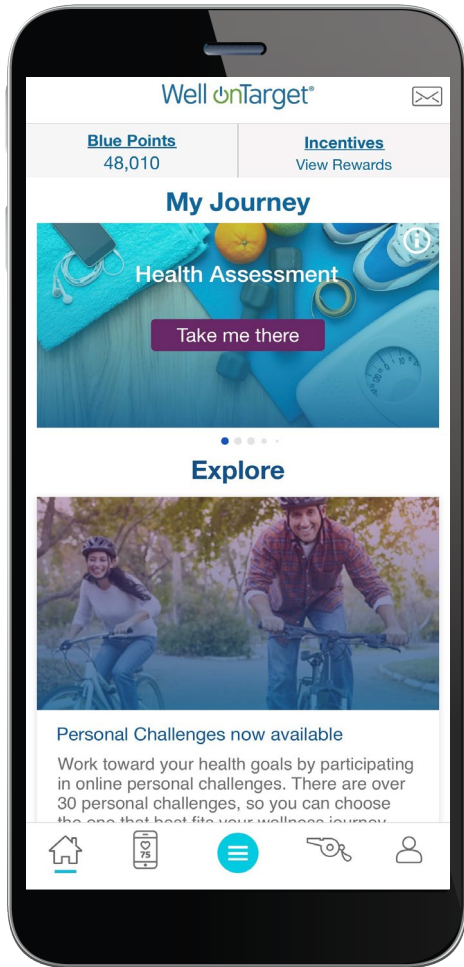


## BCBSTX App

- Claims
- Coverage
- Deductible
- Medical ID card

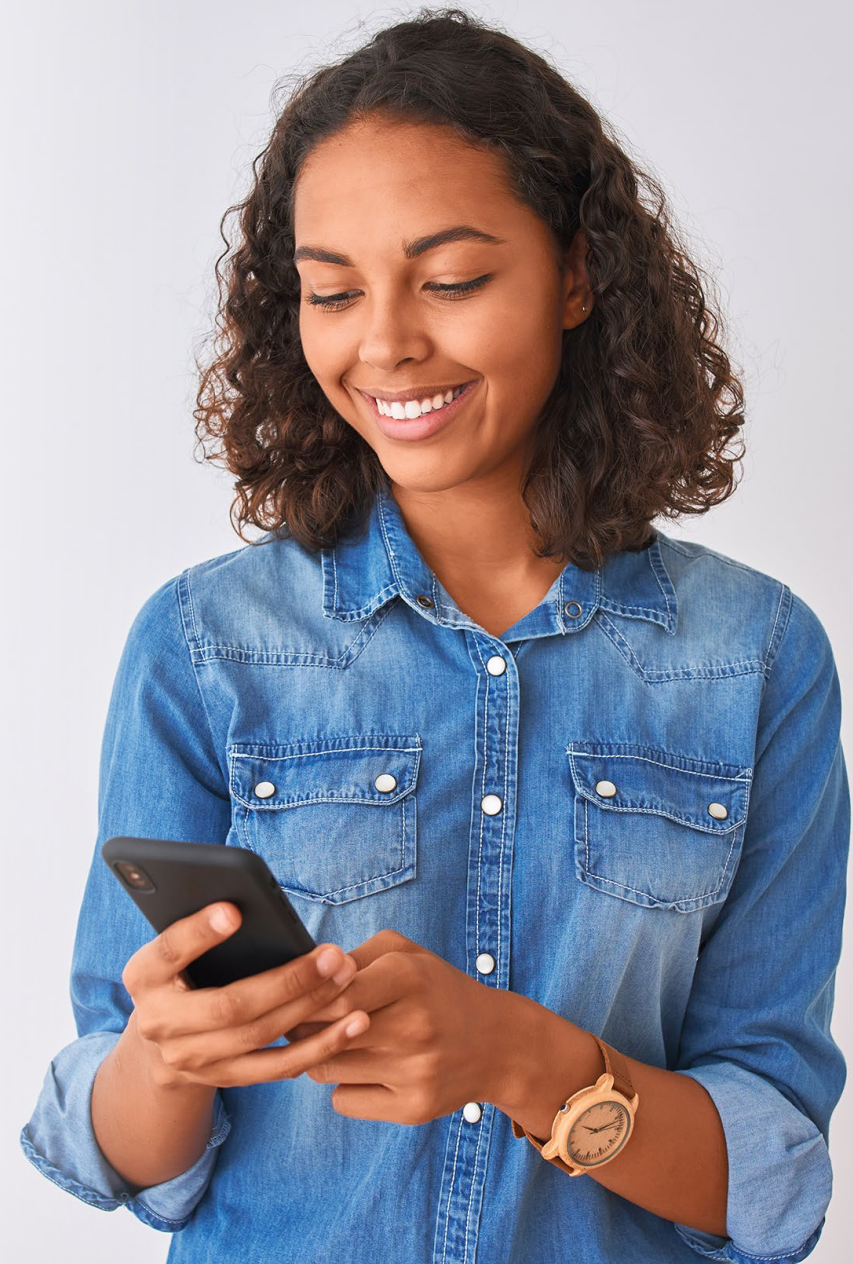


# Fitness at your fingertips

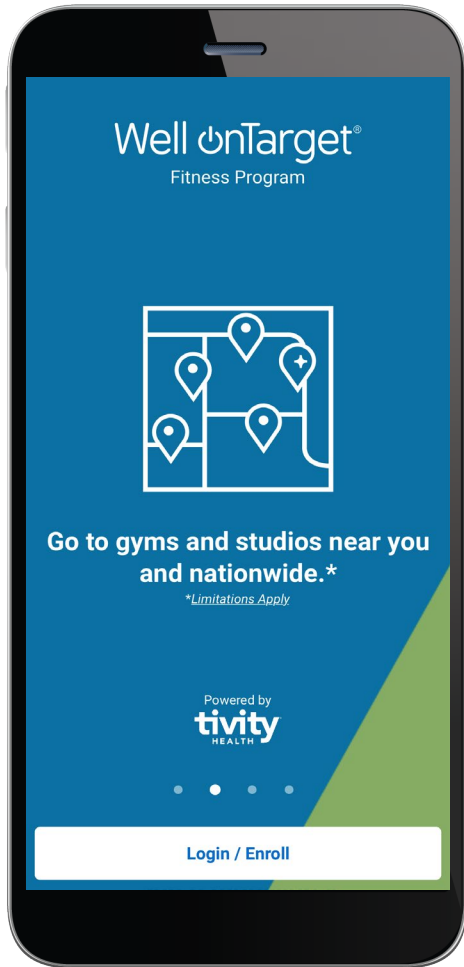


## AlwaysOn Wellness App

- Well onTarget to-go
- Health Assessment
- Goal setting
- Progress tracking



# Fitness at your fingertips



## Well onTarget® Fitness Program App

- Find nearby gym locations
- Access Live virtual fitness classes
- Check in and log your workouts
- Access physical activity history





# Thank You



**HealthSelect** of Texas<sup>®</sup>

CONSUMER DIRECTED  
**HealthSelect**<sup>SM</sup>



BlueCross BlueShield  
of Texas

# Disclosures

The Fitness Program and its discounts on alternative medicine and services are provided through BCBSTX to HealthSelect of Texas® participants. The program and its discounts are not covered health services under the HealthSelect of Texas plan. Please refer to your Master Benefits Plan Document or call a BCBSTX Personal Health Assistant toll-free at (800) 252-8039 for specific information about your plan's covered benefits. Use of the Fitness Program does not affect your health insurance premium, nor do costs of Fitness Program services or products count toward your calendar year or lifetime maximums and/or plan deductibles. Members are responsible for all fees, dues, taxes and other charges related to the Fitness Program. Refer to the program terms and conditions for further details. BCBSTX does not guarantee or make any claims or recommendations regarding the services or products offered under the Fitness Program. You may want to want to consult with your physician prior to use of these services and products. BCBSTX reserves the right to discontinue or change this discount program at any time without notice. The Fitness Program is provided by Tivity Health™, an independent contractor that administers the Prime Network of fitness locations. The Prime Network is made up of independently owned and operated fitness locations.

Participants may choose either weight management program, but can only participate in one program at any given time.

Wondr and Real Appeal are independent companies that have contracted directly with ERS to provide a weight loss and metabolic syndrome reduction program that is covered under some of the health benefit plans. These companies are solely responsible for the products or services offered by them. Your acceptance is not guaranteed.

Blue Cross and Blue Shield of Texas is the third-party administrator for HealthSelect of Texas® and Consumer Directed HealthSelect™.

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Blue Cross®, Blue Shield® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

# Disclosures

Blue365<sup>®</sup> is a discount program only for BCBSTX members. This is NOT insurance. The services offered through this program are not covered services under your health plan. Please refer to your Master Benefits Plan Document or call a BCBSTX Personal Health Assistant toll-free at (800) 252-8039 for specific information about your plan's covered benefits. Use of Blue365 does not change monthly payments, nor do costs of the services or products count toward any maximums and/or plan deductibles. Discounts are only given through vendors that take part in this program. BCBSTX does not guarantee or make any claims or recommendations about the program's services or products. Members should consult their doctor before using these services and products. BCBSTX reserves the right to stop or change this program at any time without notice.

The relationship between these vendors and BCBSTX is that of independent contractors. BCBSTX makes no endorsement, representations or warranties regarding any products or services offered by the above-mentioned vendors.

Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget<sup>®</sup> Member Wellness Portal at [wellontarget.com](http://wellontarget.com) for further information.

Onmyway and the AlwaysOn App are owned and operated by Onlife Health. Onlife is an independent company that provides health assessments for BCBSTX.



# **INVEST FOR SUCCESS**

## **(TIAA)**





# Invest for success

5 principles you need to know

Presentation By:

Mohammad Damra  
Financial Consultant, TIAA

02/17/2023





# Agenda

Follow the 5 principles of investing for retirement.

1

Take advantage of time

2

Make use of tax-advantaged saving options

3

Commit to regular contributions and stick to them

4

Choose an appropriate investment mix

5

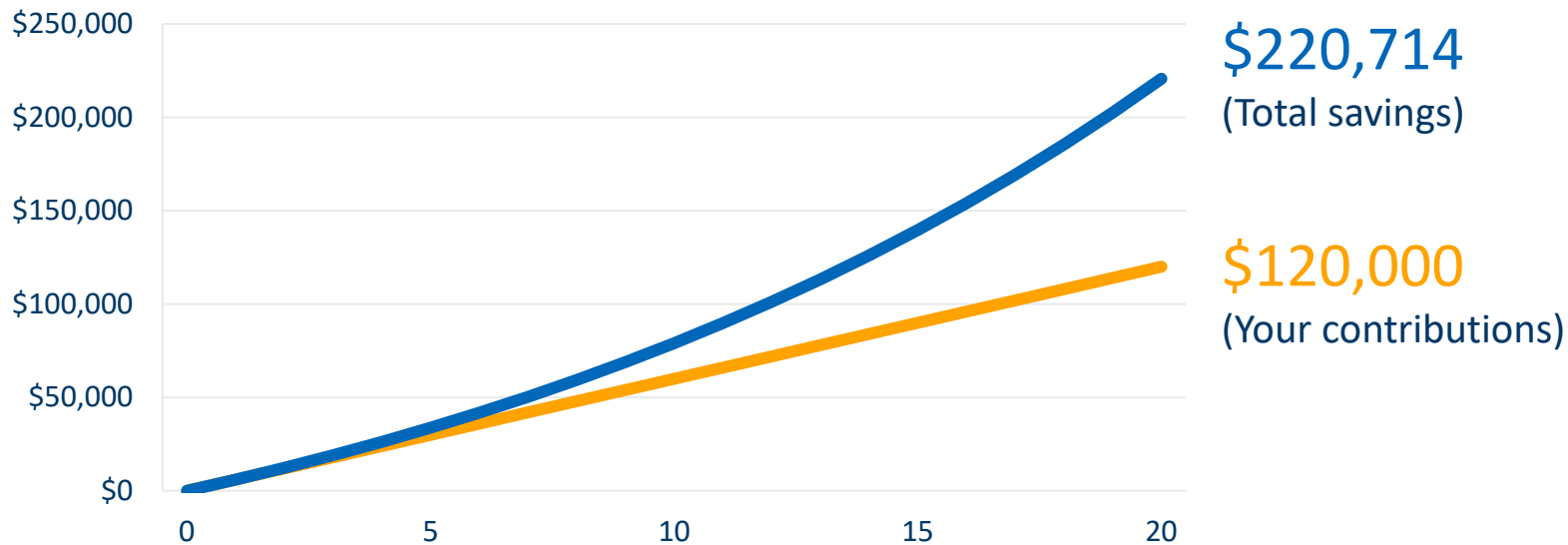
Review your strategy and investments regularly



# Principle 1: Take advantage of time

See the potential of compound interest—when you give it time.

Saving \$500/month for 20 years at 6%



Waiting 1 year

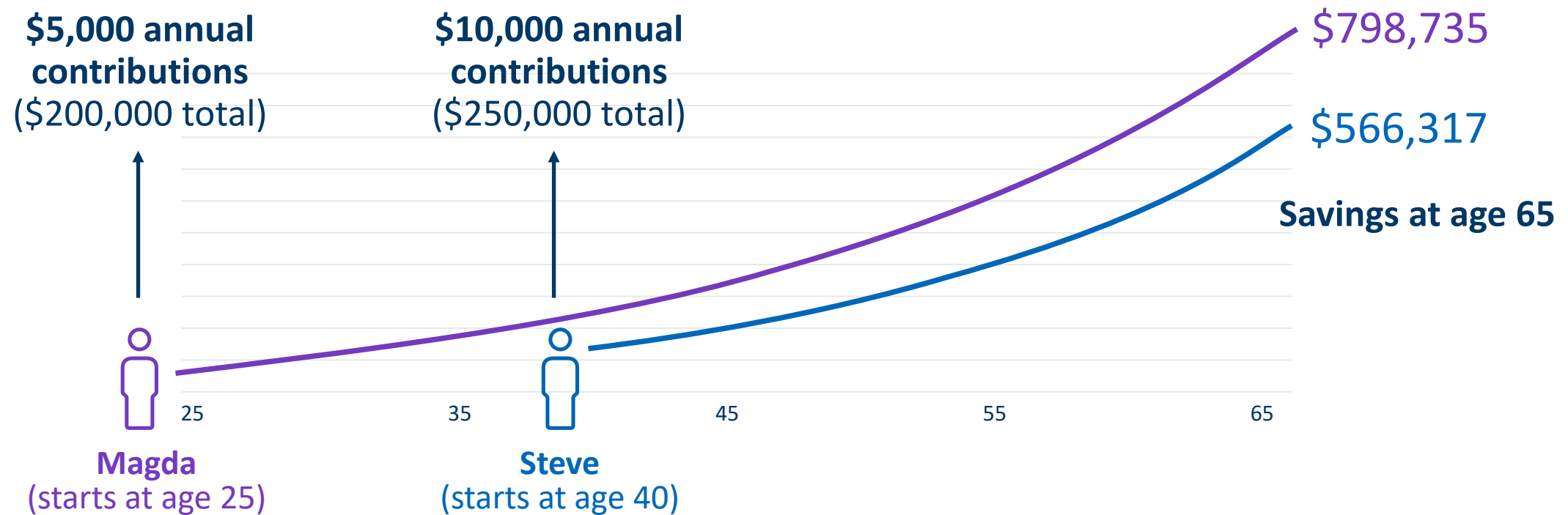
Lose **\$12,154** in earnings on only **\$6,000** more in contributions (**\$18,154** total)

“Compound Interest Calculator,” U.S. Securities and Exchange Commission, investor.gov/financial-tools-calculators/calculators/compound-interest-calculator. For illustration only.



# Waiting may cost you

The sooner you start, the easier it may be to save enough.



Hypothetical illustration only. Not intended to represent the past or future performance of any investment. Assumes contributions are made monthly with a 6% annual effective return, compounded monthly. Actual performance will vary with market conditions. Source: "Investing 101," TIAA.org/public/learn/personal-finance-101/investing-101. See slide 10 for disclosure on historical stock market increases.



## Listen to what retirees say

A recent survey offers eye-opening lessons for younger generations.



**70%**  
of retirees...

- Wished they had started saving earlier and/or investing more
- Would have reduced discretionary spending

Bridget Bearden, "Retiree Reflections," EBRI Issue Brief No. 561, Employee Benefit Research Institute, June 16, 2022, [ebri.org/content/retiree-reflections](https://www.ebri.org/content/retiree-reflections).



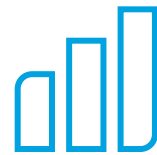
# Principle 2: Make use of tax-advantaged saving options

Your workplace retirement plan offers valuable benefits.

2023 contribution limits: **\$22,500 per year, \$30,000 if age 50+**



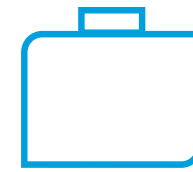
Tax-deductible contributions



Tax-deferred growth



Employer matching funds, if available



Portability if you change jobs



Valuable resources and support

Withdrawals from a Traditional IRA before age 59½ may be subject to a 10% tax penalty.



# IRAs also offer tax advantages for saving

Save additional money outside your workplace plan or consolidate prior accounts with an IRA.

**2023 contribution limits: \$6,500 per year, \$7,500 if 50+**

## Traditional IRA

- Tax-deductible contributions up to income limit
- Tax-deferred growth
- Income taxes due upon withdrawal

## Roth IRA

- No tax-deductible contributions
- Tax-free growth
- Tax-free withdrawals

Withdrawals from a Traditional IRA before age 59½ may be subject to a 10% tax penalty. Withdrawals from a Roth IRA are completely tax free after age 59½ if owned for at least five years.

Before rolling over assets, consider your other options. You may be able to leave money in your current plan, withdraw cash or roll over the assets to your new employer's plan if one is available and rollovers are permitted. Compare the differences in investment options, services, fees and expenses, withdrawal options, required minimum distributions, other plan features, and tax treatment. Speak with a TIAA consultant and your tax advisor regarding your situation. Learn more at [TIAA.org/reviewyouroptions](https://www.tiaa.org/reviewyouroptions).



## Consider other ways to save

These options may be better for short-term goals or after you've maxed out tax-advantaged plans.

### Options using after-tax dollars

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- Brokerage accounts
- Savings accounts
- CDs
- Money market accounts

### Typically used for...

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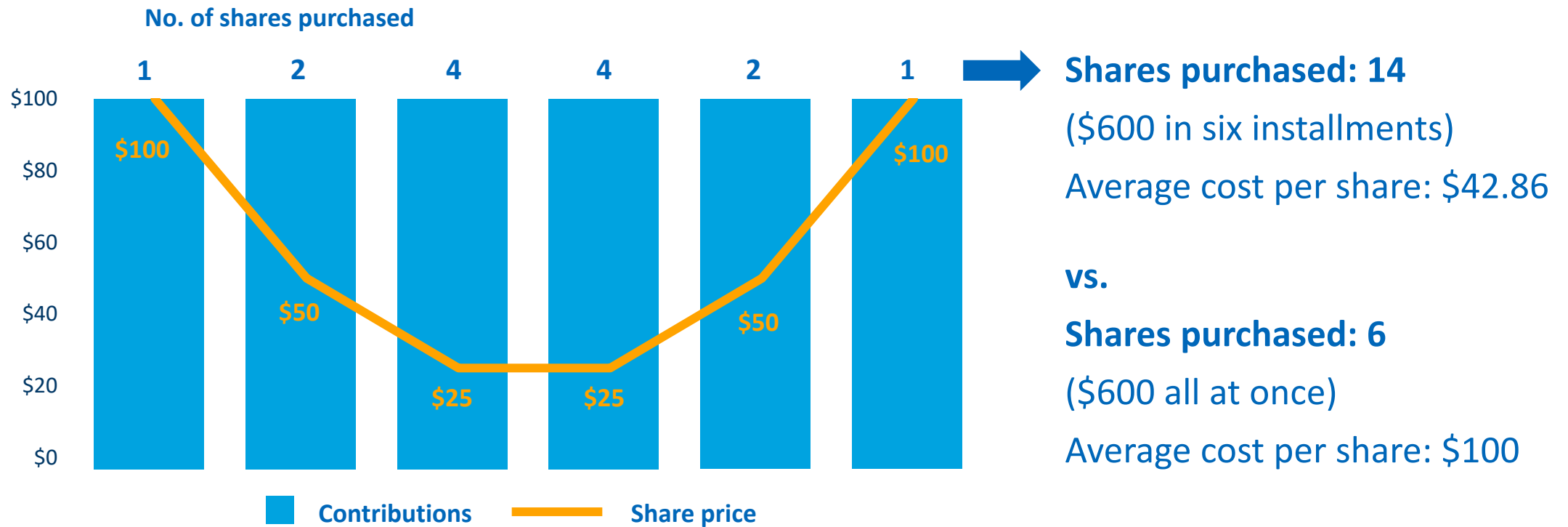
- Emergency funds
- Short-term savings goals
- Additional savings if tax-advantaged options already maxed out





# Principle 3: Commit to regular contributions and stick to them

Regular contributions spread out your risk over time (dollar-cost averaging).



NOTE: A periodic investment plan such as dollar-cost averaging does not assure a profit or protect against a loss in declining markets. For illustration only.

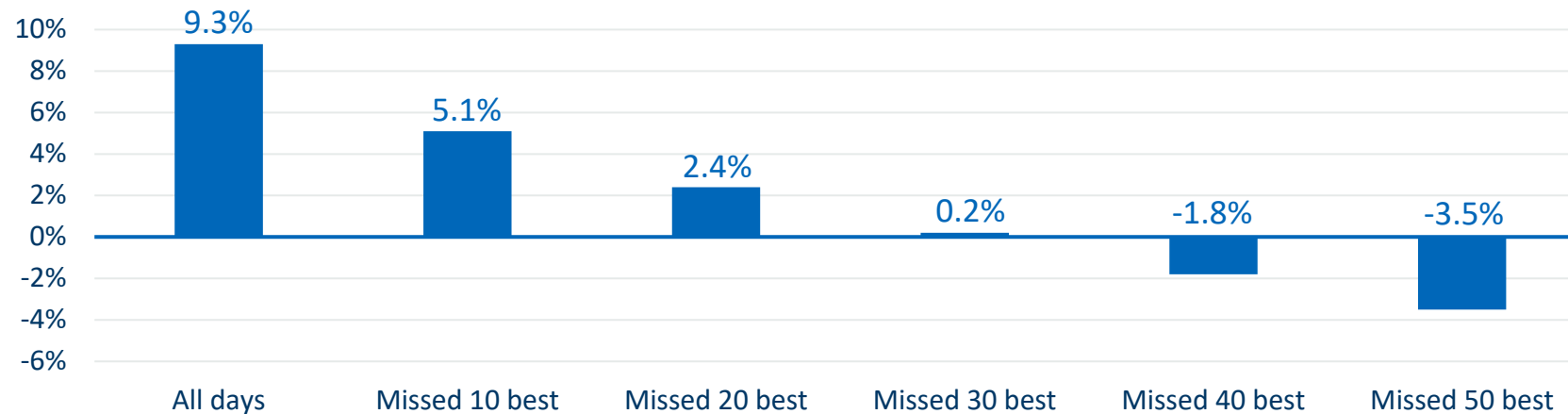


# Don't try to time the market

Missing the best days in the market may set you back.

The risk of missing the best days in the market (2002–2022)

■ Average annual return



\* 2/28/2002 to 2/28/2022. The returns are average annual over the past 20 years ending on 2/28/2022. The bars represent what would have happened if the investor had “missed” the best 10/20/30/40/50 days for the equity markets during that 20-year period. Past performance is no guarantee of future results. This is for illustrative purposes only. This is not indicative of any investment. An investment cannot be made directly in an index. The S&P 500 index is based on the market capitalizations of 500 large companies having common stock listed on the NYSE or NASDAQ. © 2022 Morningstar. All Rights Reserved.

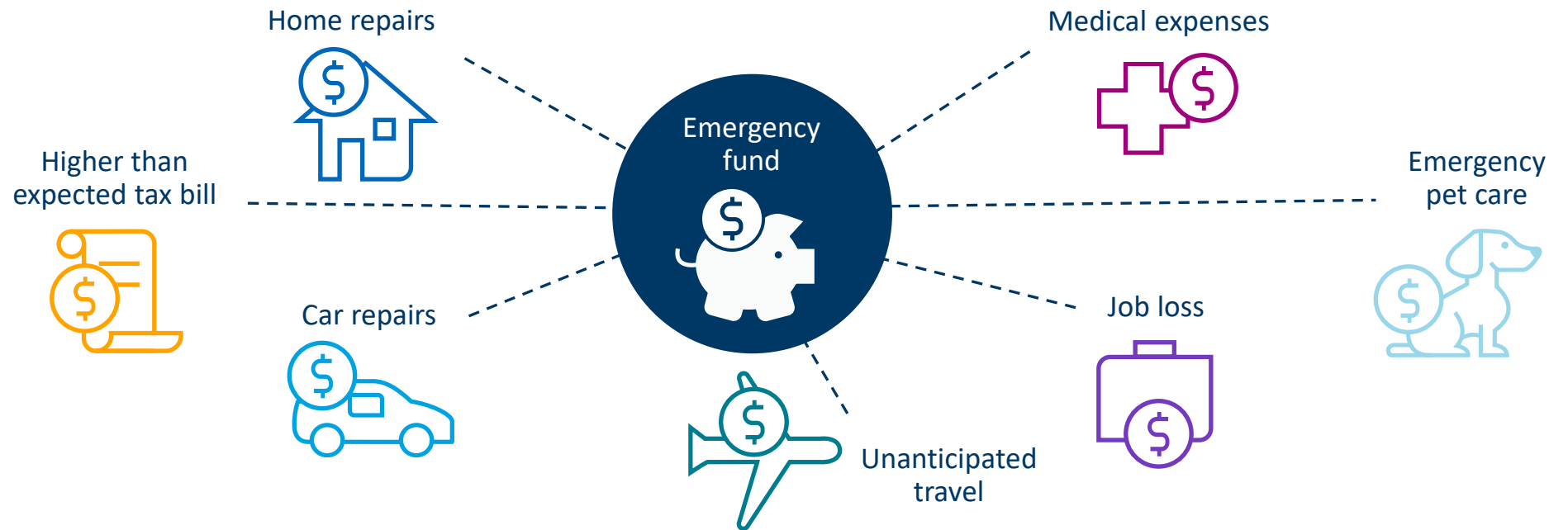
Source for bear market statement: Tom Lauricella, “3 Charts That Show Why Investors Should Stay the Course Throughout Market Turmoil,” Morningstar, March 16, 2020, [morningstar.com/articles/972119/3-charts-that-show-why-investors-should-stay-the-course-throughout-market-turmoil](https://www.morningstar.com/articles/972119/3-charts-that-show-why-investors-should-stay-the-course-throughout-market-turmoil).



# Protect yourself with an emergency fund

An emergency fund can keep you from stopping contributions or dipping into your savings.

Build at least 6 months of living expenses in a separate bank account

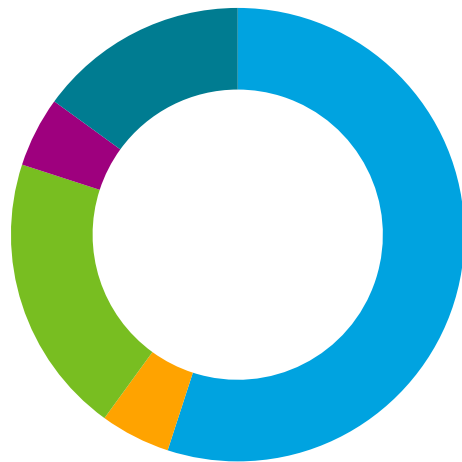




# Principle 4: Choose an appropriate investment mix

Asset allocation has a bigger impact on returns than individual investment selection.

What does your mix of asset classes look like?



Higher risk

- Equities
- Real estate

Lower risk

- Fixed income
- Money market
- Guaranteed\*

\*Guarantees are based on the claims-paying ability of the issuer.

The strategies of diversification, rebalancing and asset allocation cannot eliminate the risk of investment losses or guarantee that an investor's goal will be met.

There are inherent risks in investing in securities. Past performance is no guarantee of future results. In addition, investment returns and principal value will fluctuate so your accumulation, when redeemed, may be worth more or less than the original cost.



# Reconsider target-date funds

Target-date funds don't take your long-term financial security into account.

Asset allocation becomes more conservative over time



Does not include:



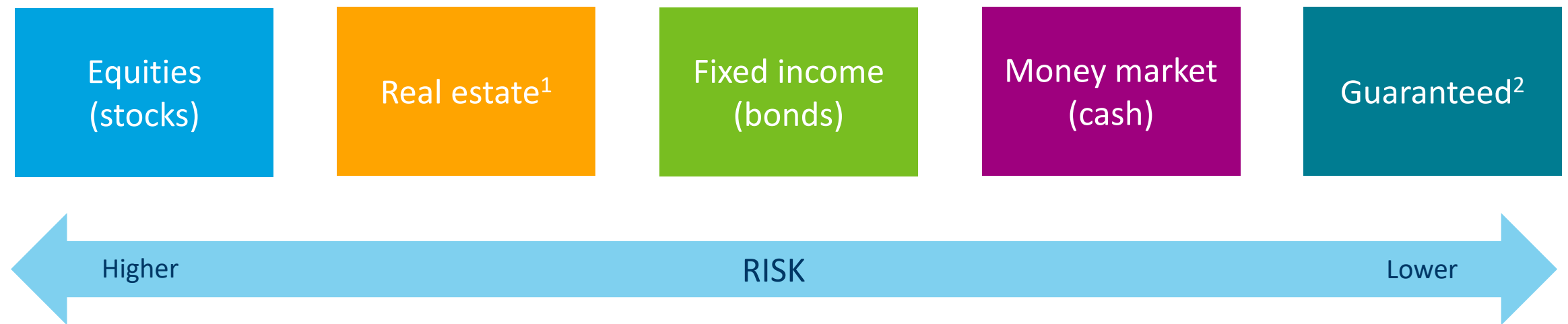
Guaranteed assets (fixed annuity)

The principal value of a target-date fund isn't guaranteed at any time, including at the target date. Target-date funds share the risks associated with the types of securities held by each of the underlying funds in which they invest. In addition to the fees and expenses associated with the target-date funds, there is exposure to the fees and expenses associated with the underlying mutual funds as well.



# Know the asset classes

The asset classes have different levels of risk and reward.



There are inherent risks in investing in securities. Past performance is no guarantee of future results. In addition, investment returns and principal value will fluctuate so your accumulation, when redeemed, may be worth more or less than the original cost.

<sup>1</sup> The real estate industry is subject to various risks including fluctuations in underlying property values, expenses and income, and potential environmental liabilities.

<sup>2</sup> Guarantees are based on the claims-paying ability of the issuer.



# Know yourself

## Taking too much risk isn't worth it if you can't sleep at night.

### Think about...

- Your timeframe
- Your goals
- Your comfort with risk

### Asset Allocation Evaluator

TIAA.org/aae

Answer 6 quick questions to see an asset allocation that may be right for you

**Questionnaire:**

Inflation, the rise in prices over time, can erode your investment return. Long-term investors should be aware that, if portfolio returns are less than the inflation rate, their ability to purchase goods and services in the future might actually decline.

1. Which of the following portfolios is most consistent with your investment philosophy?

- Portfolio A will most likely exceed long-term inflation by a significant margin and has a high degree of risk.
- Portfolio B will most likely exceed long-term inflation by a moderate margin and has a high to moderate degree of risk.
- Portfolio C will most likely exceed long-term inflation by a small margin and has a moderate degree of risk.
- Portfolio D will most likely match long-term inflation and has a low degree of risk.

2. Please select the portfolio with which you are most comfortable.

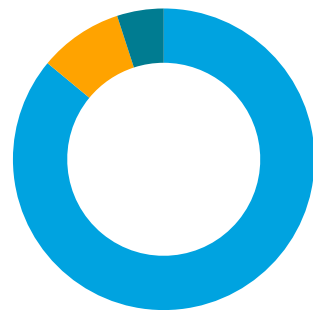
Probabilities After 1 Year		
	Possible Average Value at the End of One Year	Chance of Losing Money at the End of One Year
<input checked="" type="radio"/> Portfolio A	\$106,000	18%
<input type="radio"/> Portfolio B	\$107,000	21%

Data supplied by Morningstar Investment Management, LLC.



# Find your mix

Consider a mix that's right for you. Here are some examples.



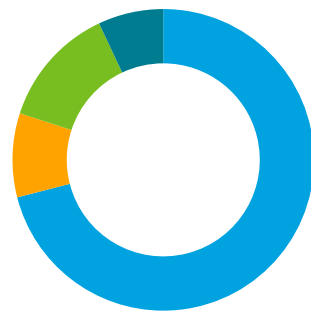
Aggressive portfolio

- Equities (86%)
- Real estate (9%)
- Guaranteed (5%)



Moderately conservative portfolio

- Equities (32%)
- Real estate (8%)
- Fixed income (29%)
- Money market (7%)
- Guaranteed (24%)



Moderately aggressive portfolio

- Equities (71%)
- Real estate (9%)
- Fixed income (13%)
- Guaranteed (7%)



Conservative portfolio

- Equities (12%)
- Real estate (8%)
- Fixed income (42%)
- Money market (9%)
- Guaranteed (29%)

Source: Asset Allocation Evaluator. All examples are hypothetical and for illustration only. See further information at the end of this presentation. Diversification is a technique to help reduce risk. There is no guarantee that diversification will protect against a loss of income.





# Choose investments within asset classes

Mutual funds are a common way to invest.

## What are mutual funds?

---



A collection of investments designed to pursue a specific investment objective

## What's available?

---



- Stock funds
- Bond funds
- Real estate funds
- Target-date funds

## Guaranteed assets

---



A fixed annuity provides guaranteed growth and guaranteed income for life at retirement

Guarantees are based on the claims-paying ability of the issuer.



# Diversify investments within asset classes

It is difficult to predict which investments will do best in any given year.



60/40 Diversified Portfolio assumes annual rebalancing. Data derived from Morningstar Direct<sup>SM</sup>, Morningstar, Inc., 2021. All data represents total returns for the stated period. Past performance does not guarantee future returns. Volatility is defined as standard deviation (2007-2021); the greater the volatility, the greater the variance to the mean return of a given asset.

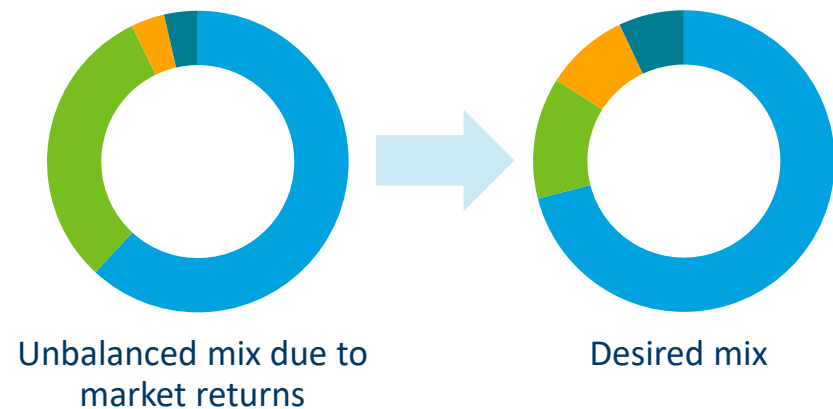
Diversification is a technique to help reduce risk. There is no guarantee that diversification will protect against a loss of income. The strategies of diversification, rebalancing and asset allocation cannot eliminate the risk of investment losses or guarantee that an investor's goal will be met.



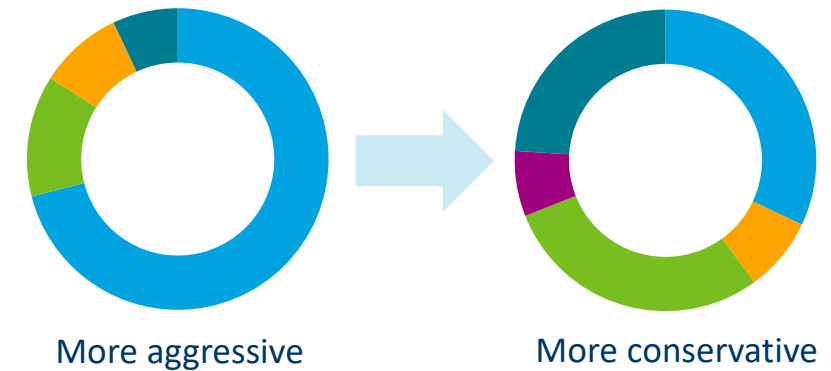
# Principle 5: Review your strategy and investments regularly

Reviewing your account can help keep it on track.

Rebalance to maintain your asset allocation



Adjust your asset allocation to reflect your changing circumstances



For illustration only. Actual allocation amounts should be based on your personal circumstances. There are inherent risks in investing in securities. There is no guarantee that asset allocation reduces risk or increases returns.



# Take the next step for your future



## Remember the 5 investing principles...

---

1. Take advantage of time
2. Make use of tax-advantaged saving options
3. Commit to regular contributions and stick to them
4. Choose an appropriate investment mix
5. Review your strategy and investments regularly



# Take the next step for your future



...and then take action.

---

1. Join your plan or increase your contributions if you can
2. Review your current investments
3. Use the Asset Allocation Evaluator and/or Retirement Advisor to see what strategy may be right for you
4. Schedule an appointment with a TIAA financial consultant



# Take the quiz

1

What is the most important thing to focus on when selecting investments?

- a. Choosing individual investments that are performing well this year
- b. Conservative investments that help protect your savings
- c. An asset allocation that suits your age, goals and tolerance for risk

2

A target-date fund is a diversified mix of investments based on your age. Which asset class is not included in a target-date fund?

- a. Fixed income
- b. Equities
- c. Guaranteed assets

3

As you progress in your career, you may want to increase the portion of savings going into guaranteed assets, or annuities, which can be a source of what?

- a. Dividend-paying stocks
- b. Guaranteed lifetime income
- c. Variable life insurance



# We're here to help

No matter your background, income or financial circumstances, don't hesitate to talk to us.

## Schedule a call with a TIAA financial consultant



800-732-8353  
Weekdays, 8 a.m. to 8 p.m. (ET)



[TIAA.org/schedulenow](https://TIAA.org/schedulenow)

## Check out other webinars



See our upcoming live webinars and on-demand presentations at [TIAA.org/webinars](https://TIAA.org/webinars)

The Asset Allocation Evaluator is intended to serve as an educational tool to help you identify a mix of asset classes that could be used to help you create a diversified portfolio that is consistent with your individual preference to assume investment risk. The asset allocation models in this tool are based on generally accepted investment theories that take into account the historical returns of different asset classes (e.g., equities, bonds, or cash) over defined periods of time. The asset allocation models in this tool do not recommend specific investments and should not be deemed to be investment advice. This tool may provide you with access to information about the specific investments in your retirement plan or IRA for educational purposes only. That information should not be considered a recommendation to invest in any specific investment product. Your circumstances are unique, and you need to assess your own situation and consult with an investment adviser to receive more personalized advice. You should consider your other assets, income and investments before making any investment decisions. All examples used are hypothetical and designed for illustrative purposes only.

In considering these model allocations for your portfolio, keep in mind that they are based solely on your responses to a questionnaire that is designed to gauge your tolerance for investment risk. The model allocations do not take into account your other assets, other sources of retirement income, your future retirement income need, or the impact that the model allocation will have on your ability to achieve that income need. It's therefore important that you consider your entire personal financial situation in evaluating the proposed portfolio. In addition, your circumstances may change over time so review your financial strategy periodically to make sure it continues to meet your goals and needs.

The ultimate decision on asset allocation is yours to make. It is up to you to implement this asset mix if you choose to do so.

Nothing contained herein is a recommendation to buy, sell or exchange any fund or account. We cannot guarantee the suitability or potential value of any investment, and we are not responsible for any losses incurred on any investment.

Retirement Advisor does not monitor your retirement assets or personal circumstances. The purpose of the retirement income tool is to show how the performance of the underlying investment accounts could affect the participant's policy cash value and the resulting retirement income. It is not intended to project or predict investment results. The advice may vary over time and with each use. There may be other investments not considered by the Retirement Advisor that have characteristics similar or superior to those being analyzed. The tool's advice is based on statistical projections of the likelihood that you will achieve your retirement goals. The projections rely on financial and economic assumptions of historical rates of return of various asset classes that may not reoccur in the future; volatility measure and other facts; as well as information you have provided.

**IMPORTANT:** Projections and other information generated through the Retirement Advisor regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results and are not a guarantee of future results. The projections are dependent in part on subjective assumptions, including the rate of inflation and the rate of return for different asset classes. These rates are difficult to accurately predict. Changes to the law, financial markets or your personal circumstances can cause substantial deviation from the estimates. This could result in declines in the account's value over short or even extended periods of time.



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**You should consider the investment objectives, risks, charges, and expenses carefully before investing. Please call 877-518-9161 or log in to TIAA.org for underlying product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.**

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[TIAA.org](https://www.tiaa.org)

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GPP-2603716PO-Y1223X

(12/22)



University of Houston  
DOWNTOWN

**PREVENTATIVE CARE**  
**(BlueCross BlueShield of Texas)**



# Preventive Care

**HealthSelect**  
of Texas<sup>®</sup>

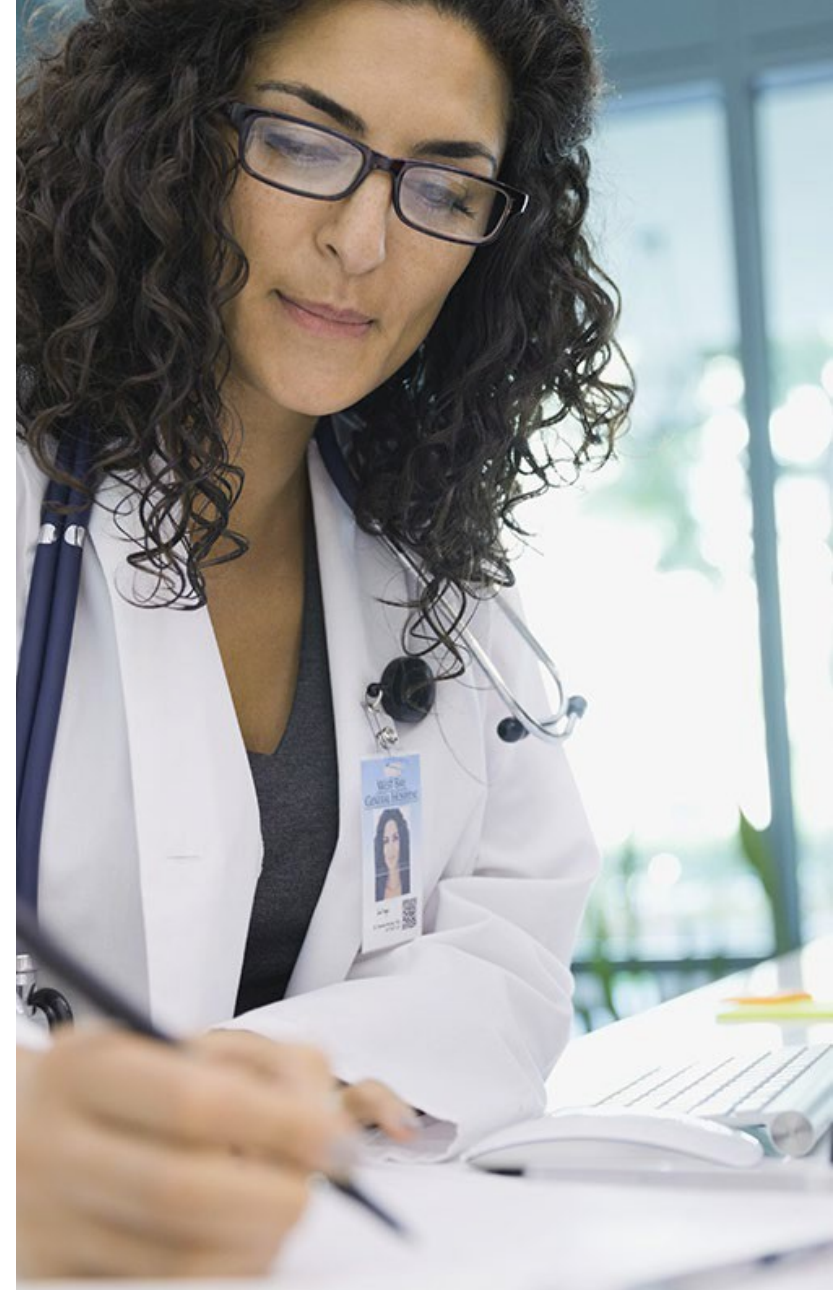
CONSUMER DIRECTED  
**HealthSelect**<sup>SM</sup>



BlueCross BlueShield  
of Texas

# What is preventive care?

- Preventive care is health care that helps prevent illness\*
- Includes annual wellness check-ups, screenings, routine check-ups and most vaccinations
- Covered at no cost to you when you get care from a network provider



\* Source: Centers for Disease Control and Prevention; Health Resources & Services Administration



# Why is preventive care important?

Preventive care can help you:

- **Stay up to date with check-ups, screenings and immunizations**
- **Lower your chance of getting sick**
- **Find health issues early so you can get care sooner**
- Improve your quality of life
- Save money on health care costs



# Where to go for preventive care

- Your primary care provider (PCP) – your best option for any preventive care
- Any network provider\* – preventive care is covered at 100% if your provider is in-network
- Retail Health Clinic\* – convenient option for vaccinations

**\* Important: If you have selected a PCP in the Kelsey-Seybold group, you may be responsible for out-of-pocket costs if you get care, including preventive care, from other network providers.**

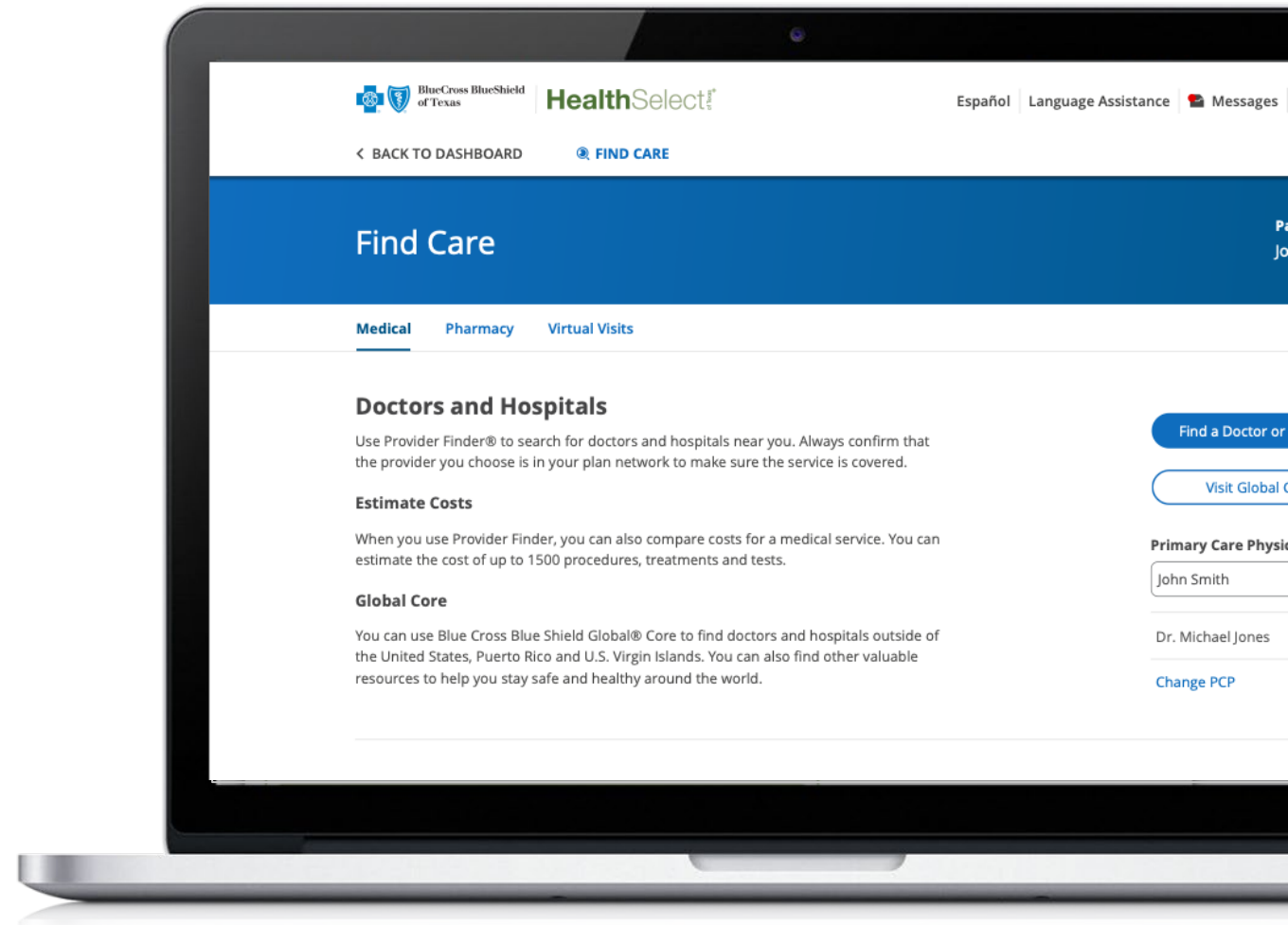


# How to find a PCP for preventive care

- Make your selection on Blue Access for Members<sup>SM</sup>

Or

- Call a BCBSTX Personal Health Assistant toll-free at **(800) 252-8039 (TTY: 711)**



# Learn more about your coverage

- Preventive Services Flier
  - Go to [www.healthselectoftexas.com](http://www.healthselectoftexas.com)
  - Click on Publications and Forms in the left-hand menu
  - Select “Preventive Services Flier”
- Master Benefits Plan Document
  - Also found on the Publications and Forms page on the HealthSelect website
- Call a BCBSTX Personal Health Assistant toll-free at **(800) 252-8039 (TTY: 711)**



**THESE PREVENTIVE SERVICES ARE COVERED AT NO COST WHEN YOU VISIT AN IN-NETWORK DOCTOR.<sup>1</sup>**

**FOR ADULTS**  
Annual preventive medical history and physical exam

**OVER 18**

**FOR CHILDREN**  
Annual preventive medical history and physical exam

**SCREENINGS FOR**

- Abdominal aortic aneurysm
- Cardiovascular disease (CVD) including cholesterol screening and statin use for the prevention of CVD
- Colorectal and lung cancer
- Depression
- Falls prevention
- High blood pressure, obesity, diabetes and depression
- Sexually transmitted infections, HIV, HPV and hepatitis
- Tuberculosis

**COUNSELING FOR**

- Alcohol misuse
- Domestic violence
- Healthy diet and physical activity counseling for adults who are overweight or obese and have additional cardiovascular disease risk factors
- Weight loss
- Sexually transmitted infections
- Skin cancer prevention

**SCREENINGS FOR**

- Autism
- Cervical dysplasia
- Depression
- Developmental delays
- Dyslipidemia
- Hearing loss, hypothyroidism (PKU) in newborns
- Hematocrit or hemoglobin
- Lead poisoning
- Obesity
- Sexually transmitted infections
- Tuberculosis
- Vision screening

**ASSESSMENTS AND COUNSELING**

- Alcohol and drug use assessment
- Obesity counseling
- Oral health risk assessment





# Blue Cross and Blue Shield of Texas Personal Health Assistants

For questions and help with:

- Selecting a PCP
- Benefits, prior authorizations and referrals
- Costs estimates, in-network providers and scheduling appointments
- Understanding additional resources

Call toll-free: **(800) 252-8039 (TTY: 711)**  
Monday–Friday: 7 a.m. - 7 p.m.  
Saturday: 7 a.m. - 3 p.m. CT



# Thank you

# Disclosures

**Under the Affordable Care Act, certain preventive health services are paid at 100% (at no cost to the participant) depending upon physician billing and diagnosis. In some cases, you may be responsible for payment on certain related services that are not guaranteed payment at 100% by the Affordable Care Act.**

**Blue Cross and Blue Shield of Texas is the third-party administrator for HealthSelect of Texas® and Consumer Directed HealthSelectSM.**


**Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association**



# **POSITIVE MINDSET**

## **(Kevin Karschnik)**


**UHD** University of Houston  
DOWNTOWN.




# Positive Mindset

**Kevin Karschnik**  
February 17, 2023  
1:30pm – 2:30pm


1



**Kevin Karschnik**  
[Kevin@KevinKarschnik.com](mailto:Kevin@KevinKarschnik.com)  
512-914-7189 mobile  
**LinkedIn** 

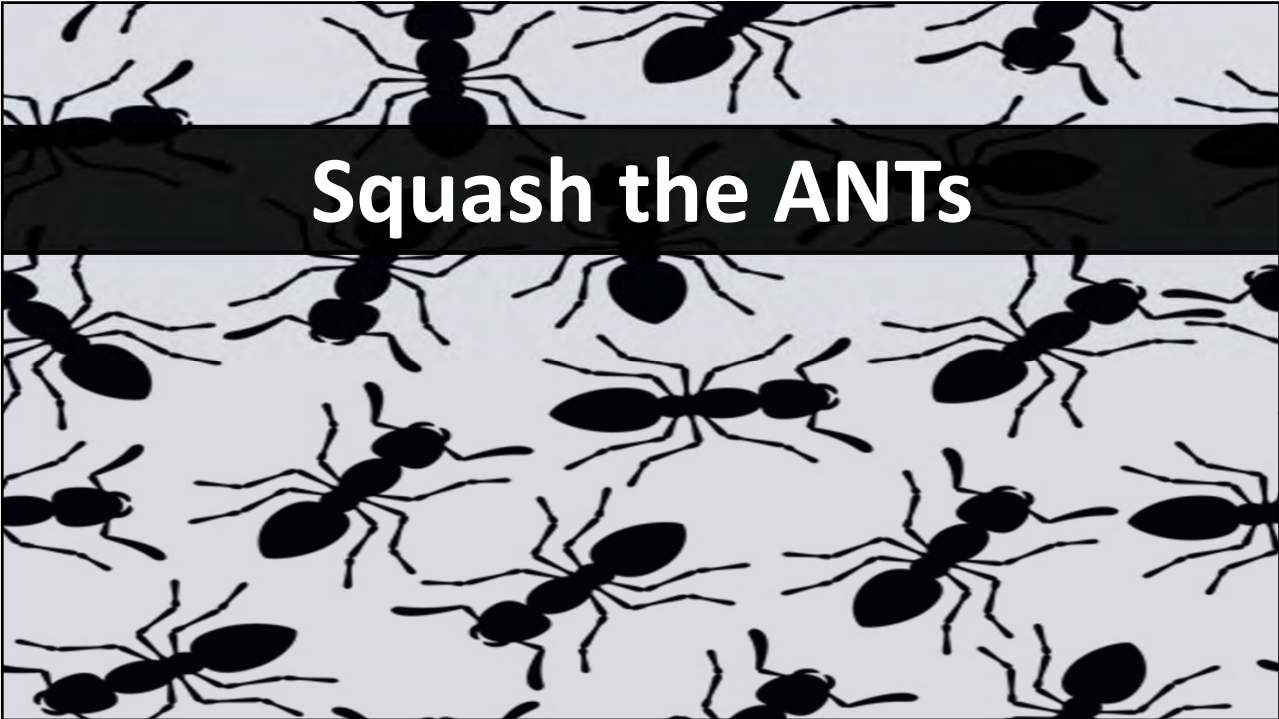
2

6,200 thoughts per day

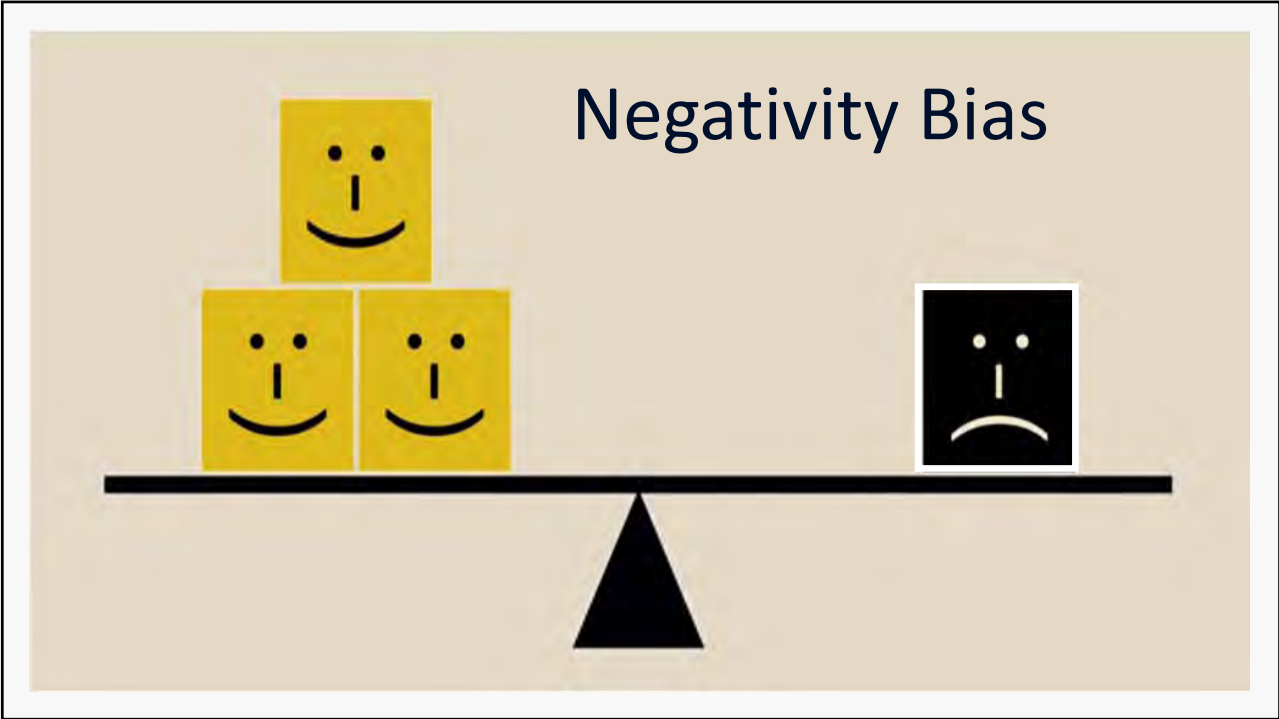
A black silhouette of a human head in profile, facing left. Inside the head, a complex network of colorful lines (purple, yellow, blue, green, red) represents a neural network or brain activity.

3

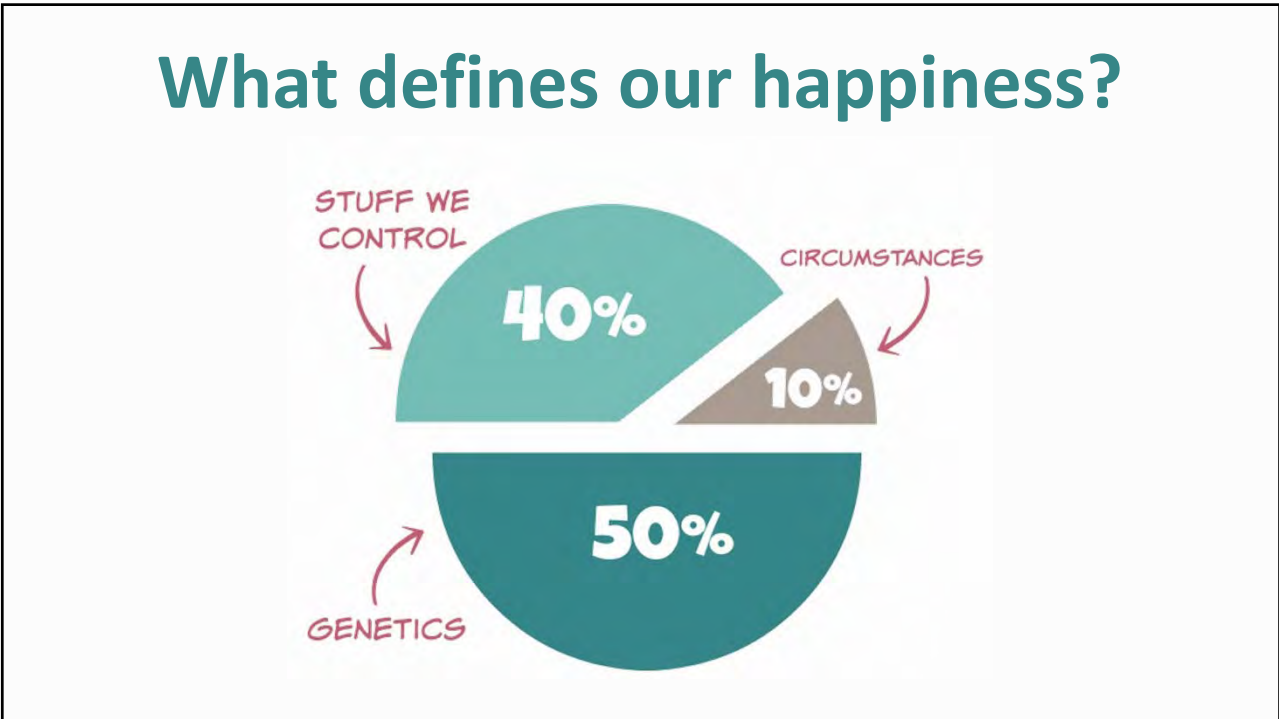
**Squash the ANTs**

A background pattern of black ants on a light gray background. A dark gray horizontal band runs across the middle of the image, containing the text "Squash the ANTs" in white.

4



5



6



**EXERCISE**

# How can we establish a positive mindset?

7



**Reticular Activating System**

8





9

**Happy Habits**

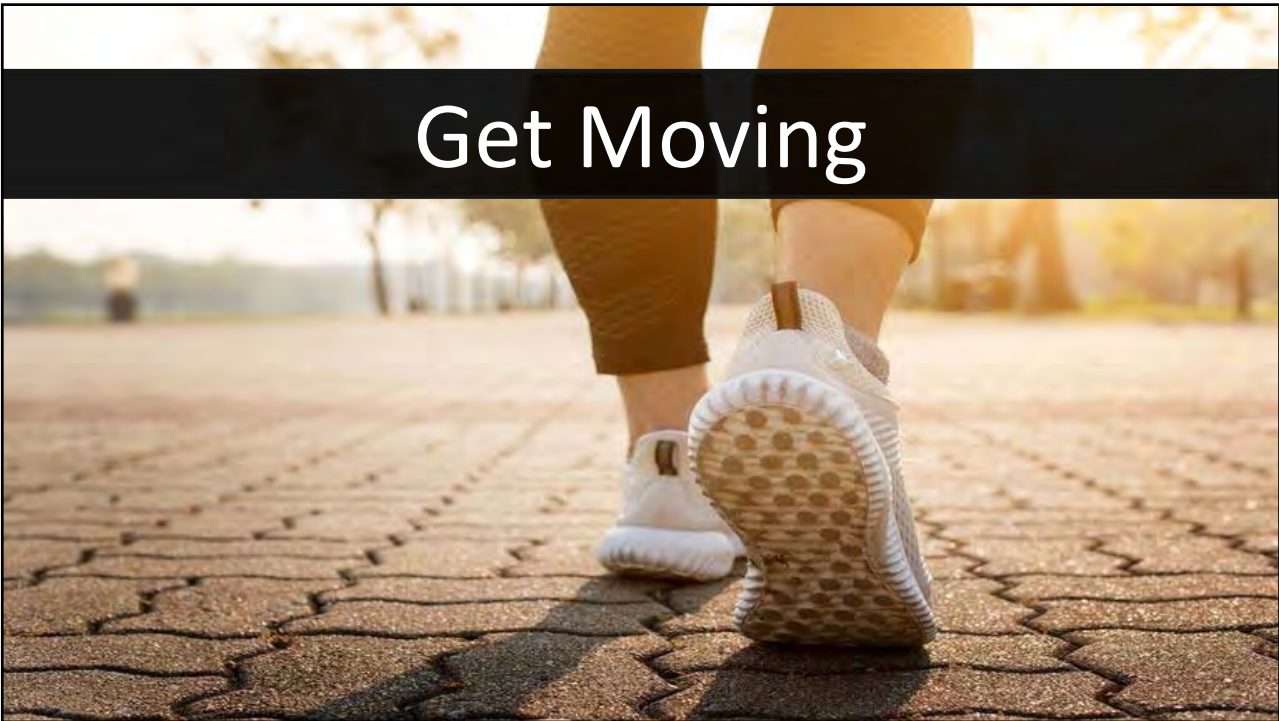
## ACTS OF KINDNESS

Leave someone a kind note	Give a compliment	Hold the door open for someone	Do a chore for a sibling	Create care packages
<b>BRING DINNER TO SOMEONE</b>	Donate old books	smile	Support a small business	Leave a snack and note for the mailman
Tell a family member how much you love them	Weed/rake leaves/shovel snow for a neighbor	<b>FREE SPACE</b>	<b>PICK UP LITTER</b>	Give a hug
<b>LET SOMEONE GO AHEAD OF YOU</b>	volunteer	Leave change at a vending machine	do a chore WITHOUT BEING ASKED	Bake cookies for firefighters or police
Give a friend or the new kid a snack	<b>ASK OTHERS TO PAY IT FORWARD</b>	<b>WRITE A THANK YOU LETTER</b>	Visit a nursing home	Donate to a food bank

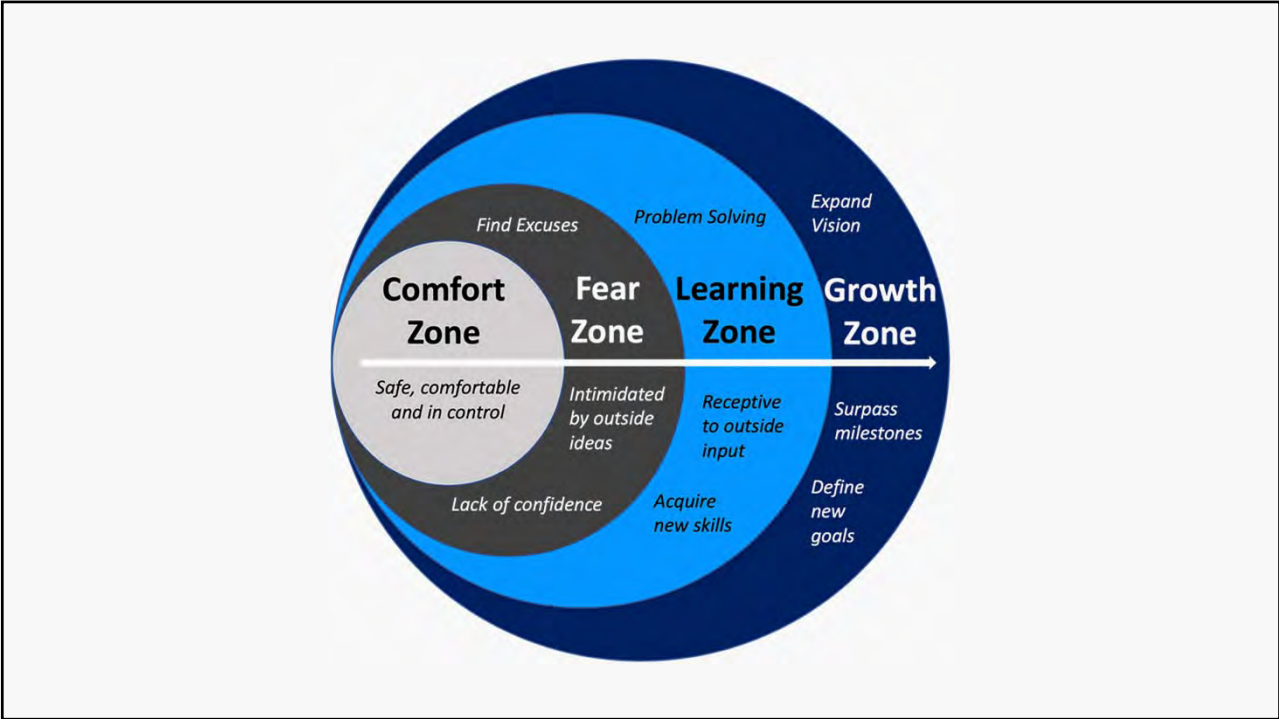
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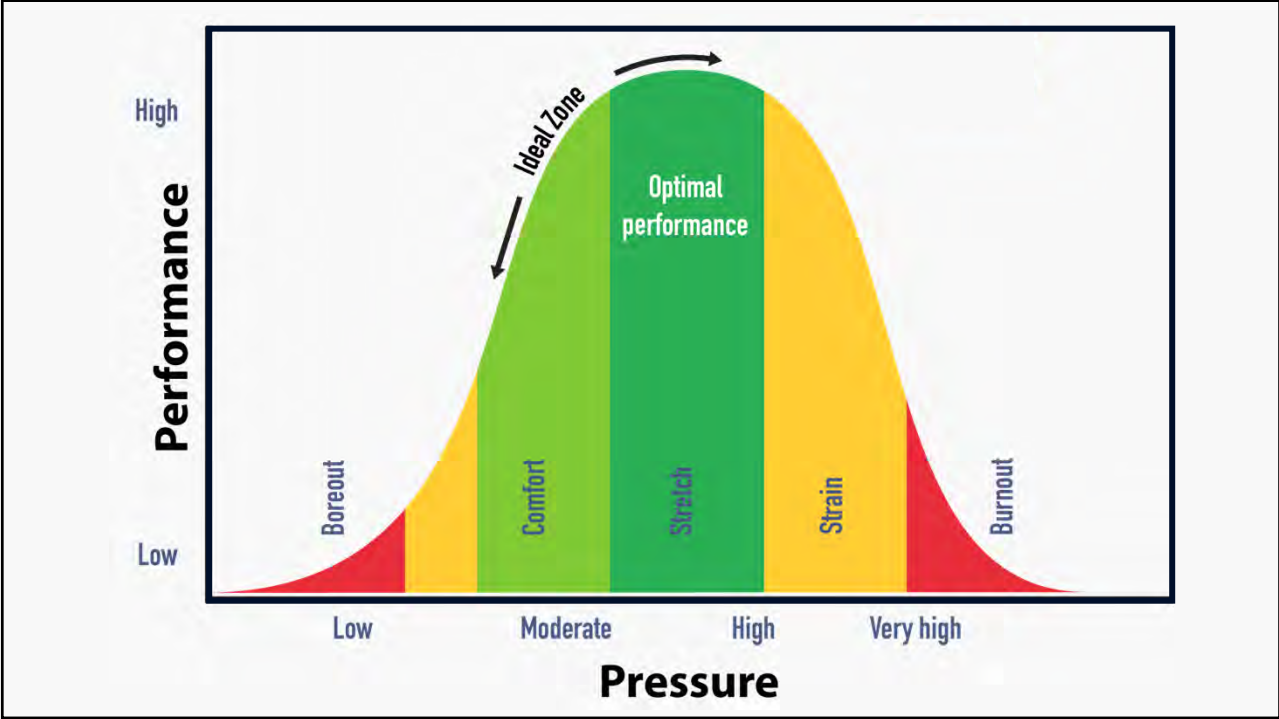
11



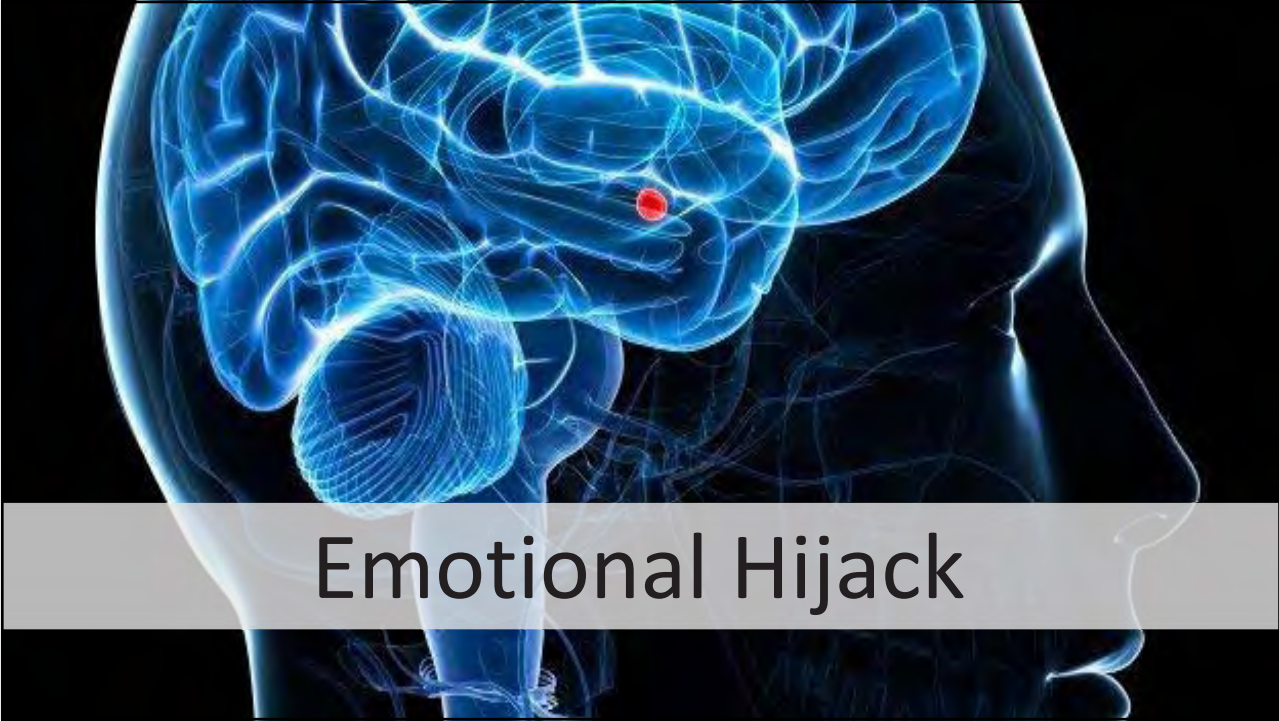
12



13



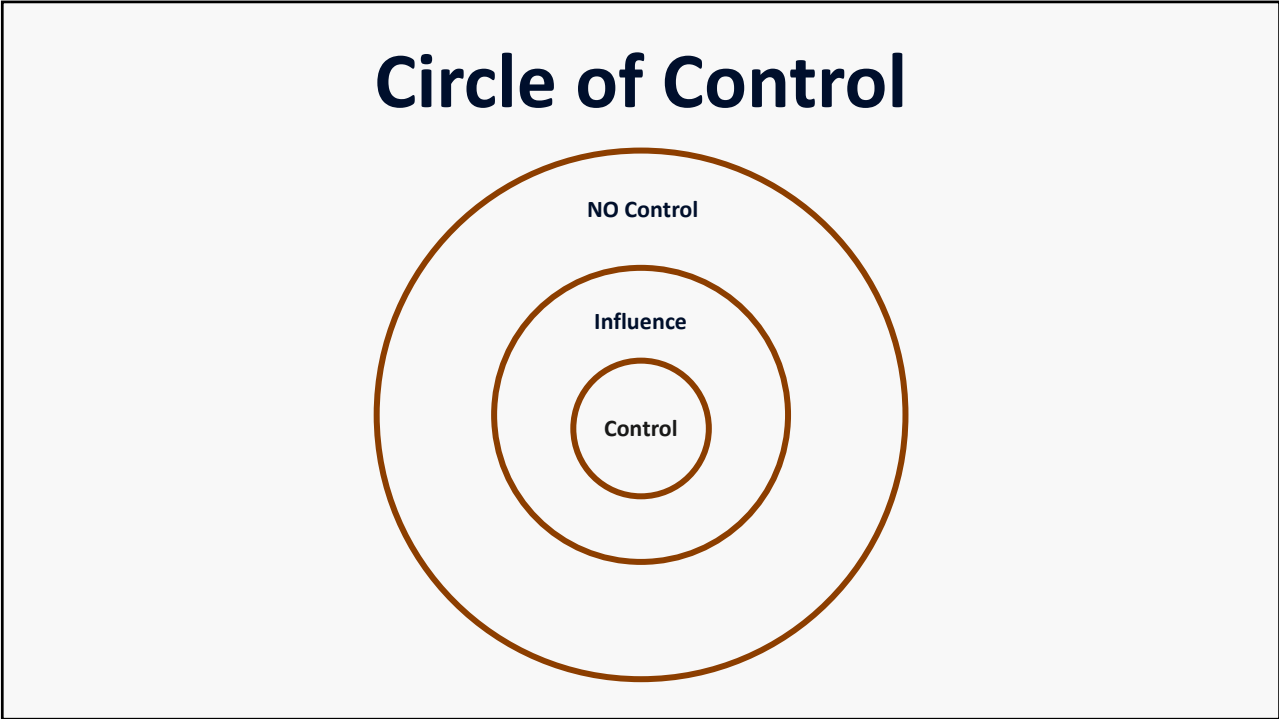
14



15



16



17

Happy  
Habits

Acknowledge **5** things that you can see around you.

Acknowledge **4** things that you can touch around you.

Acknowledge **3** things that you can hear around you.

Acknowledge **1** thing that you can taste around you.

Acknowledge **2** things that you can smell around you.

18



19

**UHD** University of Houston  
**DOWNTOWN.**

- A. Enhancing Student Success**  
*Optimize lifelong student success and engagement*
- B. Strategic Partnerships**  
*Cultivate a diverse portfolio of institutional partnerships*
- C. Dynamic Academic Environment**  
*Cultivate a dynamic academic environment*
- D. Engaged Faculty and Staff**  
*Be the employer of choice*
- E. Sustainable Operations**  
*Maximize our operational portfolio*
- F. Elevated Visibility & Recognition**  
*Enhance the reputation and visibility of UHD*
- G. Impactful Knowledge Creation**  
*Promote knowledge creation and dissemination*

20

Accountability	Discernment	Passion
Adaptability	Faith	Positivity
Adventurous	Family	Prudence
Ambition	Focus	Punctuality
Competitiveness	Fortitude	Resiliency
Confidence	Humor	Seeking Challenges
Creativity	Love of learning	Self-Awareness
Critical Thinking	Motivation	Self-Control
Curiosity	Open-mindedness	Mental Toughness
Decisiveness	Optimism	Vitality
Determination	Organization	Wisdom

21



***Take care that  
your intentions,  
words, thoughts,  
and behaviors  
align with your  
values.***

– Brene Brown

22

## How do you determine your core values?



23

- **What values must you have in your life to feel fulfilled?**
- **Is this value a good filter that I should use to make decisions?**
- **What are the values that are core to the way you do your job or maintain your relationships (home & work)?**

24





# Which values define you?

25



# Which values define you?

Faith, Family, Optimism,  
Competitiveness, Success

26



# Write Your Value Statement

27



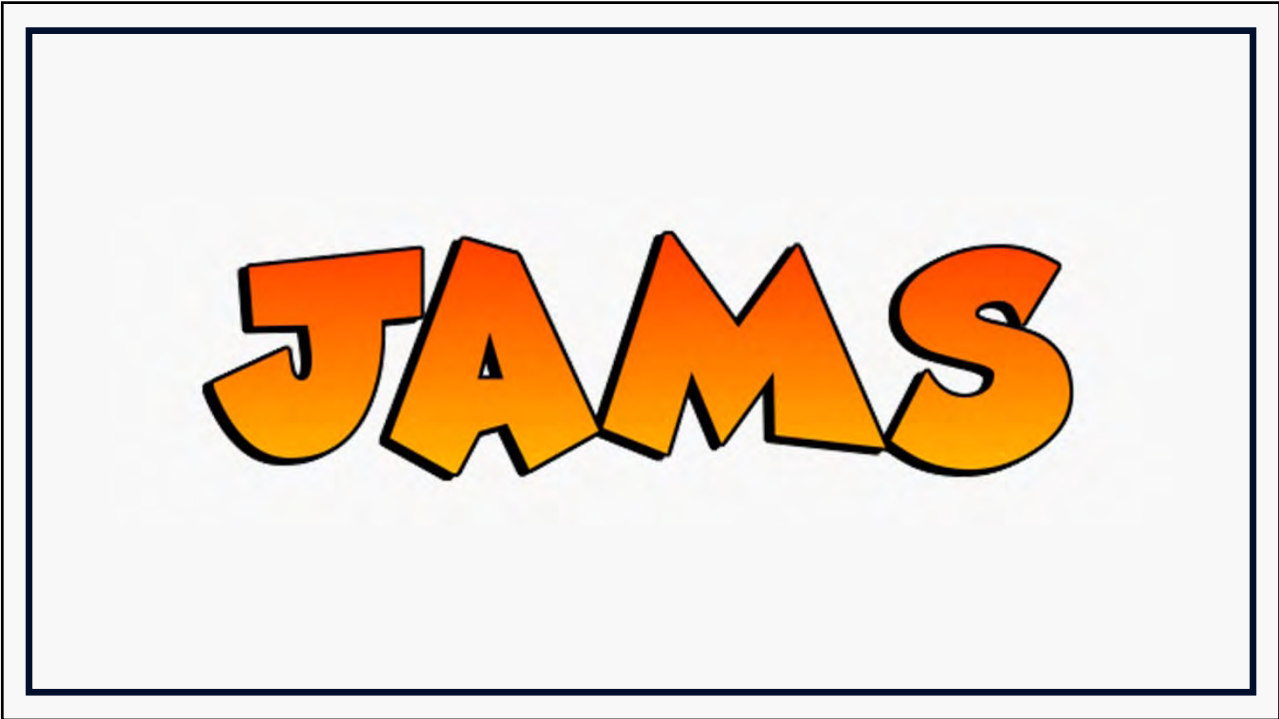
## Value Statement

I am Faith & Family Driven,  
and I Lead with Optimism  
to Achieve Success.

28



29



30



# Journal

31

## Daily Journal

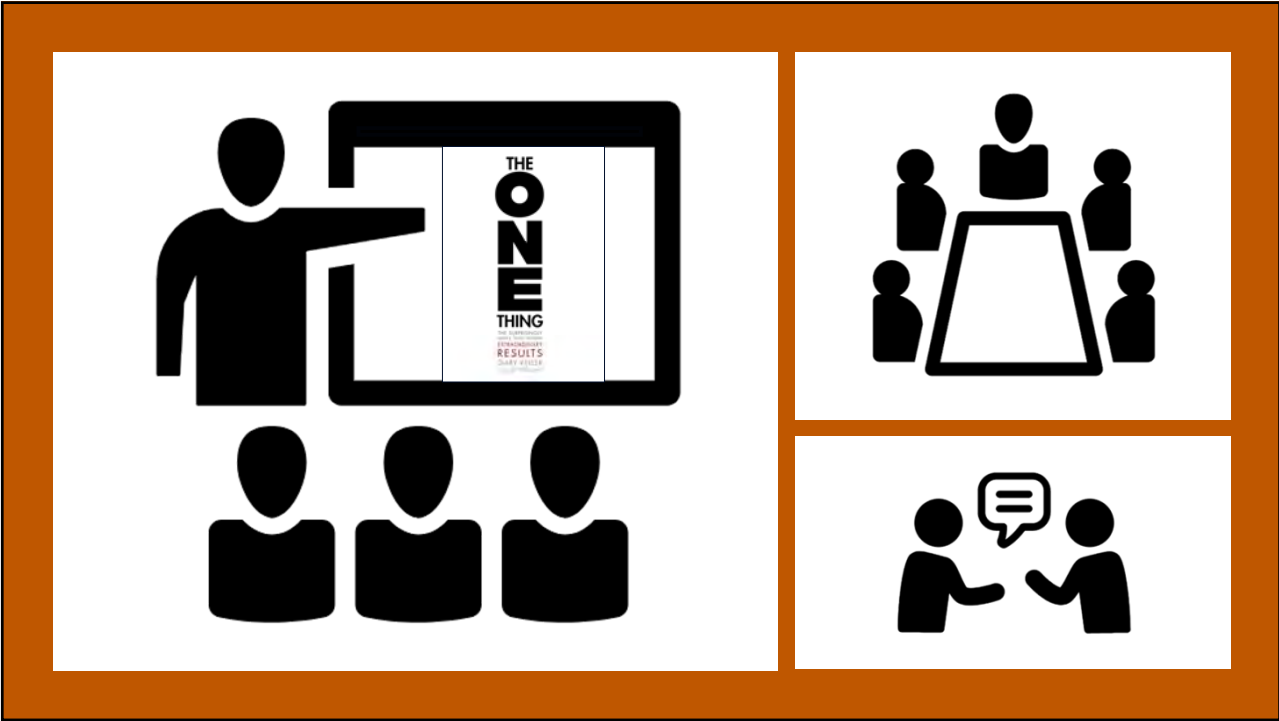
- 1) I am looking forward to...
- 2) I am grateful for...
- 3) I will let go of...



32



33



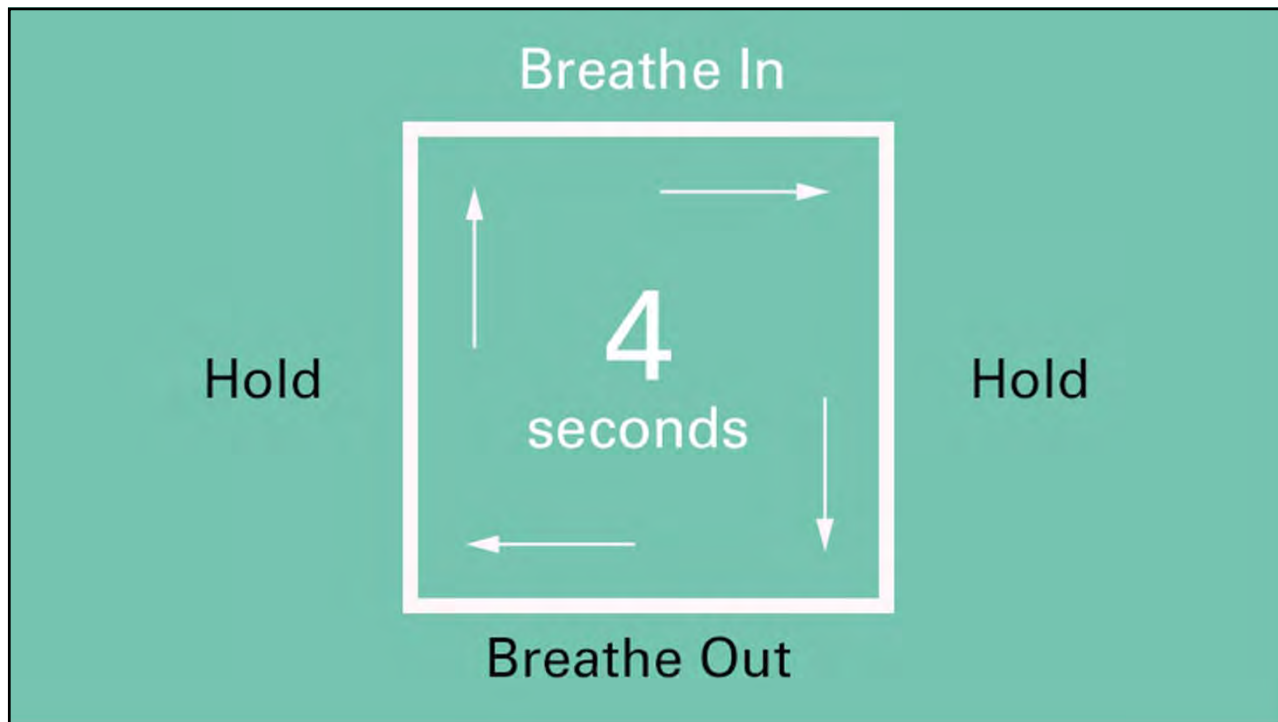
34



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36

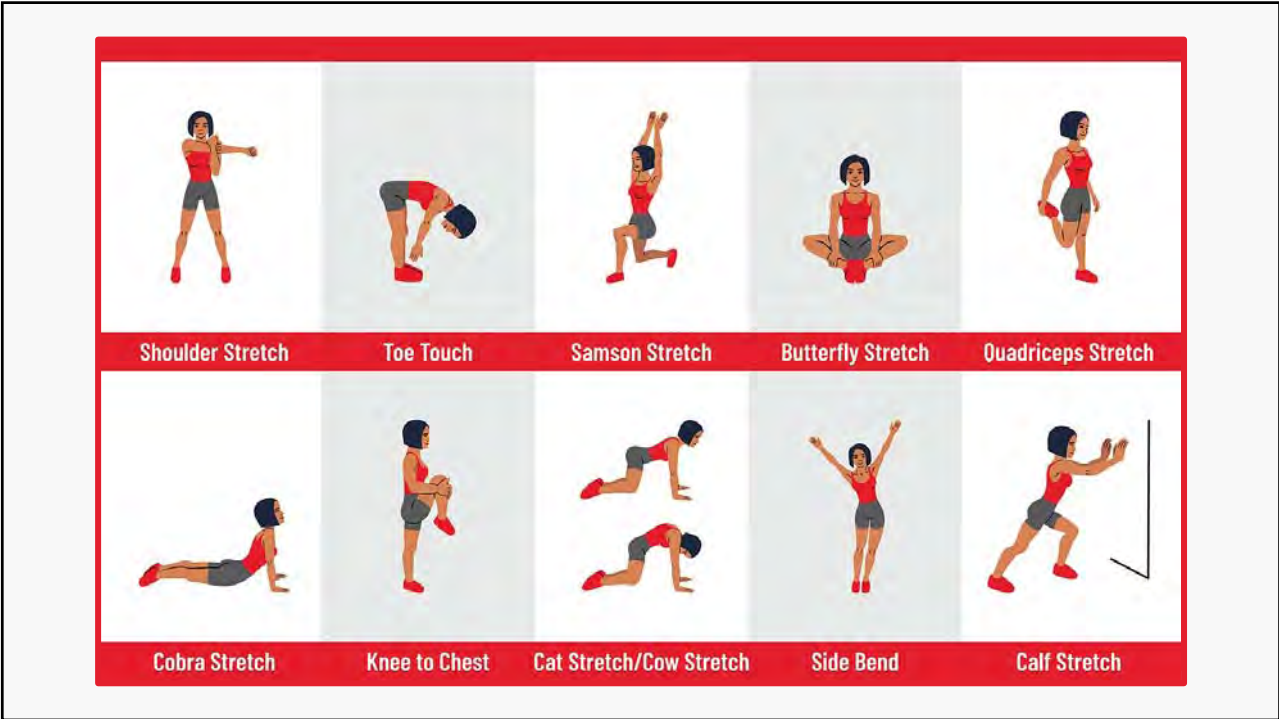


37

38



39



40





41

A business card layout. The left side has a grey background with the text "Positive Mindset" in orange and blue, followed by "Kevin Karschnik" with a logo, "Kevin@KevinKarschnik.com", and "512.914.7189 mobile". The right side has a white background with "Thank you" in cursive, a fountain pen nib, and the "UHD University of Houston DOWNTOWN" logo.

42



**Thank You for Participating  
in the 2023 Staff Retreat!**