



Stress Management Resource Guide



Stress Management Resource Guide

A Guide for Macy's, Inc. Associates

This resource guide is designed to provide:

- education and awareness around stress,
- an understanding of why stress management is important, and
- resources and methods to relieve and/or decrease stress in their lives.

Please Note: This is an informational resource only, and is not to be used or relied on for any diagnostic or treatment purposes. This material is intended to be basic patient education. You should consult with your health care provider before making any health care decisions or for receiving diagnosis of, or guidance about, a specific medical condition.



**Designed to enhance the lives of Macy's, Inc. associates and their families.
Live Healthy provides inspiration, incentives, and tools to create healthier lifestyles.**

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Definition, Signs and Symptoms of Stress

What is Stress?

Stress is the body's normal response to dealing with life's daily pressures - work, personal and more. In small doses, a little stress can be good as it may help you to stay focused, energetic and alert. But when stress becomes overwhelming, it can damage your health, your mood, your productivity, your relationships and ultimately your quality of life.

Stress can easily sneak up on you. It can begin to feel normal to be stressed out and overwhelmed. You may not realize how much it's affecting you, even as it takes a heavy toll on your mind, body, and behavior.

What Causes Stress?

Although everyone experiences stress differently, there are some common signs and symptoms. You can protect yourself by learning how to recognize stress overload and taking steps to reduce its harmful effects.

Common causes of short-term stress:

- Having a lot to accomplish in a short amount of time
- Experiencing many small problems in the same day, like a traffic jam, running late or getting lost, etc.
- Having high expectations when things don't go as planned
- Having an argument

Common causes of longer-term stress:

- Death of a loved one
- Chronic illness (i.e., cancer, diabetes etc.)
- Caring for someone with a chronic illness
- Relationship problems at home and/or work
- Financial problems

Health conditions that can occur as a result of long-term stress include:

- Hair loss (alopecia)
- Heart palpitations
- Hyperventilation
- Gastrointestinal problems (i.e., indigestion, heartburn, irritable bowel syndrome)
- Worsening skin conditions (i.e., dermatitis, eczema)
- High blood pressure
- Recurrent colds and the flu

Common Stressors

The situations and pressures that cause stress are called stressors. A stressor is an outside stimulus – something we may or may not have control over. How we choose to respond to that stimulus is called stress. Stressors are different for everyone. What one person may experience and consider as no big deal another could perceive as being very challenging.

Common external causes of stress	Common internal causes of stress
<ul style="list-style-type: none"> ▪ Major life changes ▪ Work, school or home ▪ Relationship troubles ▪ Financial problems ▪ Being busy ▪ Children and family 	<ul style="list-style-type: none"> ▪ Chronic worry ▪ Pessimism ▪ Negative self-talk ▪ Unrealistic expectations/perfectionist ▪ Lack of flexibility ▪ All or nothing attitude

Signs of Stress

There are many signs of stress that may indicate you or someone you know is experiencing stress. Signs of stress are usually experienced as physical, mental, emotional or behavioral changes from one's normal behavior.

The table below lists some of the common warning signs and symptoms of stress. The more signs and symptoms you notice in yourself, the closer you may be to stress overload.

Cognitive Symptoms	Emotional Symptoms
<ul style="list-style-type: none"> ▪ Memory problems ▪ Inability to concentrate ▪ Poor judgment ▪ Seeing only the negative ▪ Anxious or racing thoughts ▪ Constant worrying 	<ul style="list-style-type: none"> ▪ Moodiness ▪ Irritability or short temper ▪ Agitation, inability to relax ▪ Feeling overwhelmed ▪ Sense of loneliness and isolation ▪ Depression or general unhappiness
Physical Symptoms	Behavioral Symptoms
<ul style="list-style-type: none"> ▪ Aches and pains ▪ Fatigue ▪ Diarrhea or constipation ▪ Nausea, dizziness ▪ Chest pain, rapid heartbeat ▪ Migraines/tension headaches ▪ Weakened immune system making you less able to fight off colds and infections 	<ul style="list-style-type: none"> ▪ Eating more or less resulting in weight gain/weight loss ▪ Sleeping too much or too little ▪ Isolating yourself from others ▪ Procrastinating or neglecting responsibilities; loss of interest ▪ Using alcohol, cigarettes, or drugs to relax and/or cope ▪ Nervous habits (i.e., nail biting, pacing)

Stress Tolerance Levels

How much stress is too much stress? Your ability to tolerate stress depends on many factors, including the quality of your relationships, your general outlook on life, your emotional intelligence and genetics. Here are some factors that influence your stress tolerance level:

- **Support network.** A strong network of supportive friends and family members can be an enormous buffer against life's stressors. On the flip side, the more lonely and isolated you are, the greater your vulnerability to stress.
- **Sense of control.** It may be easier to take stress in your stride if you have confidence in yourself and your ability to influence events and persevere through challenges. If you feel like things are out of your control, you're likely to have less tolerance for stress.
- **Your attitude and outlook.** Optimistic people are often more able to embrace challenges, have a strong sense of humor and accept that change is a part of life.
- **Your ability to deal with your emotions.** You may be extremely vulnerable to stress if you don't know how to calm and soothe yourself when you're feeling sad, angry or overwhelmed by a situation. The ability to bring your emotions into balance helps you bounce back from adversity and is a skill that can be learned at any age.
- **Your knowledge and preparation.** The more you know about a stressful situation, including how long it will last and what to expect, the easier it is to cope. For example, if you go into surgery with a realistic picture of what to expect post-op, a painful recovery will be less traumatic than if you were expecting to bounce back immediately.

Relieving and Managing Stress

Stress Relief for the Common Stressors

Sometimes just thinking about embarking on a program of stress control can feel stressful. Give yourself a week to focus on practical solutions that could help you cope with just one stumbling block or source of stress in your life. Try choosing one of the common stressors below and see if these suggestions work for you and your situation.

Frequently running late? Apply time management principles. Consider your priorities (be sure to include time for yourself) and delegate or discard unnecessary tasks. Map out your day, segment by segment, setting aside time for different tasks, such as writing or phone calls. If you are overly optimistic about travel time, consistently give yourself an extra 15 minutes or more to get to your destinations. If lateness stems from dragging your heels, consider the underlying issue. Are you anxious about what will happen after you get to work or to a social event, for example? Or maybe you're trying to jam too many tasks into too little time.

Easily irritated or often find yourself angry? Consider the weight of cognitive distortions. Are you magnifying a problem, leaping to conclusions or applying emotional reasoning? Take the time to stop, breathe, reflect and choose.

Unsure of your ability to do something? Don't try to go it alone. If the problem is work, talk to a co-worker or supportive boss.

Over-extended? Clear the deck of at least one time-consuming household task. Seek help with housecleaning, shop for groceries through the Internet, call a family meeting to consider who can take on certain jobs, or barter with or pay teens for work around the house and yard. Consider what is truly essential and important to you and what might take a backseat right now.

Don't have enough time for stress relief? Make a commitment to yourself to pare down your optional activities for just one week so you can practice evoking the relaxation response every day. Slowing down to pay attention to just one task or pleasure at hand is an excellent method of stress relief.

Feeling unbearably tense? Try getting a massage, taking a hot bath, attending a yoga class or taking a mindful walk. Practically any exercise—a brisk walk, a quick run, a sprint up and down the stairs—will help remove the tension.

Frequently feeling pessimistic? Remind yourself of the value of learned optimism: a more joyful life and, quite possibly, better health. Practice deflating negative thoughts. Rent funny movies and read amusing books. Create a mental list of reasons you have to feel grateful. If the list seems too short, consider beefing up your social network and adding creative, productive and leisure pursuits to your life.

Upset by conflicts with others? State your needs or distress directly, avoiding "you always" or "you never". Say, "I feel _____ when you _____." "I would really appreciate it if you could _____." "I need some help setting priorities, what needs to be done first and what should I tackle later?"

Worn out or burned out? Focus on self-nurturing. Carve out time to practice relaxation response techniques or at least indulge in mini-relaxations. Care for your body by eating good, healthy food and for your heart by seeking out others. Give thought to creative, productive and leisure activities. Consider what your priorities are in life - is it worth feeling this way, or is another path open to you? If you want help, consider what kind would be best. Do you want a particular task at work to be taken off your hands? Do you want to do it at a later date? Do you need someone with particular expertise to assist you?

Feeling lonely or alone? Connect with others. Even little connections such as a brief conversation in line at the grocery store, an exchange about local gatherings with a neighbor, a question for a colleague can help. It may also encourage you, too, to seek more opportunities to connect. Be a volunteer. Attend religious or community functions. Suggest coffee with an acquaintance. Call a friend or relative you miss. Take an interesting class.

Stress Management

Stress management involves changing the stressful situation when you can, changing your reaction when you can't, taking care of yourself, and making time for rest and relaxation.

Remember the four A's: avoid, alter, adapt or accept.

1. **Avoid unnecessary stress.** Not all stress can be avoided, but by learning how to say no, distinguishing between "should" and "must" on your to-do list, and steering clear of people or situations that stress you out, you can eliminate many daily stressors.
2. **Alter the situation.** If you can't avoid a stressful situation, try to alter it. Be more assertive and deal with problems head on. Instead of bottling up your feelings and increasing your stress, respectfully let others know about your concerns. Or be more willing to compromise and try meeting others halfway on an issue.
3. **Adapt to the stressor.** When you can't change the stressor, try changing yourself. Reframe from problems or focus on the positive things in your life. If a task at work has you stressed, focus on the aspects of your job you do enjoy and always look at the big picture - is this really something worth getting upset about?
4. **Accept the things you can't change.** There will always be stressors in life that you can't do anything about. Learn to accept the inevitable rather than rail against a situation and making it even more stressful. Look for the upside in a situation, even the most stressful circumstances can be an opportunity for learning or personal growth. Learn to accept that no one, including you, is ever perfect.

Healthy Ways to Manage Stress

Managing stress is about taking charge of your thoughts, emotions and the way you deal with problems. Stress management starts with identifying the sources of stress in your life. This isn't as easy as it sounds. Sometimes your true sources of stress aren't always obvious, and it's easy to overlook your own stress-inducing thoughts, feelings and behaviors. Sure, you may know that you're constantly worried about work deadlines. But maybe it's your procrastination, rather than the actual job demands, that leads to deadline stress.

Developing strategies to deal with stress can prevent or reduce its effects. There are many approaches to managing, relieving or coping with stress, including the following:

- **Acknowledgement.** In order for you to manage your stress, you have to admit the stress exists.
- **Manage your time.** Make a to-do list and prioritize your tasks and determine what's most important and how much time each task will take. Be realistic when prioritizing your list.
- **Plan ahead and use your time efficiently.** Learn how to be a good time manager to allow you to be more productive and less stressed.
- **Exercise.** When you are feeling stressed try going for a walk or a bike ride. Exercise helps to release built up tension and increases fitness. Which, in turn can increase the body's ability to deal with stress and helps to avoid the damage that prolonged stress can cause to your health.
- **Be mindful of the food you eat and how it affects your well-being.** Eating certain foods – too much or not enough can affect mood state and wellbeing. Eat a balanced diet and avoid foods that may increase tension such as coffee, tea and foods high in sugar

(Section continued on next page.)

- **Acknowledge and accept your limits and don't be afraid to ask for help.** Some problems may be more than you can handle by yourself, and you may need to seek financial, medical or some other type of help or advice. Some problems may look a lot worse than they are until you talk to someone about them and get a different perspective. If you are the kind of person who hates to ask for help, try changing your attitude towards help.
- **Relaxation techniques.** Yoga, meditation or massages are effective ways to help reduce muscle tension associated with stress. It can also help relax you and improve your mood.
- **Talk to someone you trust and/or a counselor.** Talking is a great way to release the negative frustration or what has you stressed. Sometimes discussing your concerns with an impartial person may assist with recognizing stressors and deciding upon strategies to deal with them. This does not necessarily need to be a professional therapist but may be a trusted family member, friend or colleague.
- **Discuss your concerns.** Often the process of discussing a concern is enough to alleviate the stress it is causing. Asking for help should not be seen as a sign of weakness. Knowing when to ask for help may be one of the changes necessary in order to deal with stress more appropriately.
- **Find time to do activities you love to do.** Finding time to do the things that you love to do will help recharge your mind and take your mind off of the things that are causing you stress. Examples of some activities are: Listening to music, shopping, spending time with friends, traveling, writing (poetry or music), etc.
- **Medication.** In severe cases of stress, medication may be prescribed to treat some of the symptoms caused by stress. Medication should only be considered as a short-term treatment and should be strictly monitored by the prescribing doctor.

When to Seek Professional Help

Do not be afraid to speak with a professional if you feel that you are no longer able to manage things on your own. Many people feel reluctant to seek help as they feel that it is an admission of failure. This is not the case and it is important to get help as soon as possible so you can begin to get better. In some people, what may seem like ongoing stress may actually be depression. Depression is considered an imbalance of hormones and nerve chemicals.

Possible signs of depression:

- Interpersonal difficulties
- Disrupted sleep and appetite patterns
- Emotions feel unwieldy
- Your stress leads to dangerous thoughts or behaviors, such as suicidal thoughts or considering physical harm to yourself
- High use of drugs/alcohol to cope

Resources Available through the Macy's, Inc. Cigna Medical Plans

Employee Assistance Program (EAP)

The Cigna Employee Assistance Program (EAP) provides confidential 24/7 support for those everyday challenges, more serious problems and everything in between at no-cost to you. This program is available to associates (and their household members) who average a 20-hour work week.

Through the EAP, you can access help and resources for situations such as: chronic condition support; securing credit and financial counseling; managing marital issues; depression; parenting and/or work-related stress; and coping with the loss of a loved one. You may receive this assistance over the telephone, or make arrangements to meet face-to-face with a licensed clinician in your area, and receive up to five counseling sessions at no-cost. To access the EAP: 1-800-558-8361 or visit www.cignabehavioral.com. Under the 'I want to' section, click 'log on to access your benefits,' then enter 'macys' for the Employer ID.

Preventive Screenings

Preventive screenings are a key factor to early detection of any cancer or illness. When visiting your doctor to receive your preventive screenings, you are taking steps that could lead to prevention and early detection of health issues. Associates and spouses enrolled in a *My Choice Plan* medical option can each earn a \$50 preventive care incentive for completing an approved preventive screening.

Additionally, these annual preventive screenings are covered at 100% if you are enrolled in a Company-sponsored medical option and visit an in-network doctor. For more information on the preventive services that are covered at 100%, please contact Cigna at the number listed on your ID card. For more information on preventive care and available screenings, visit the Helpful Tools page of My Benefits on My IN-SITE.

Using Cost and Quality Tools to Select a Provider

Visit www.myCigna.com to shop around and compare the costs for services in advance to get a true estimate of your payment responsibility based on the medical plan you are enrolled in. When looking for mental health providers look for the quality designation that is only given to providers that have met specific clinical performance and efficiency standards.

Express Scripts, Inc. (ESI)

Express Scripts is the prescription drug administrator for the *My Choice Plans* and the HMSA medical options. Plus, if you're enrolled in a *My Choice Plan* medical option, you have access to great pharmacy benefits such as no-cost and deductible waived medications!

The annual deductible applies when you need to get most prescriptions, but for brand-name diabetes medications and supplies (including injectables), the deductible is waived and you just pay the 20% coinsurance. If you take a preventive, maintenance and/or diabetic prescription medication that is used to manage health care conditions such as high blood pressure, cholesterol and diabetes, review the prescription drug listings (available on the Helpful Tools page of My IN-SITE) and talk to your doctor about switching to one of the no-cost or deductible-waived medications to save your money!

To access this cost-saving benefit from your *My Choice Plan* medical option, simply fill a 90-day

supply prescription at a Walgreens or Duane Reade, or through Express Scripts convenient home-delivery service!

1-877-603-8396; www.express-scripts.com

Income Protection

Sometimes in life, the unexpected happens. And if you're unable to work as a result of an injury or illness, the Macy's, Inc. Short Term and Long Term Disability Programs provides you partial income protection during that time. Short term disability (STD) insurance covers the "short term" – the first few weeks or months of disability, while long term disability (LTD) insurance picks up where short term disability insurance ends. To find out more information call HR Services (1-800-234-MACY (6229)) or review information available on My IN-SITE. These programs can help you find support groups or create strategies to resume your previous duties.

Nurse Advisor Program

The Nurse Advisor program is available to all Cigna participants and offers personalized support for complex or chronic conditions. The Nurse Advisor team includes trained nurses, coaches, nutritionists, clinicians and counselors who will listen and understand your needs and help you find solutions even when you are not sure.

If you suffer from certain uncontrolled conditions such as diabetes, cardiovascular disease, metabolic syndrome, or you have health risks identified through Know Your Numbers and/or pharmacy and medical claims, a Cigna Nurse Advisor can help; nurses may reach out to you directly about the Disease Management Program. Associates and covered spouses, enrolled in a Macy's, Inc. Cigna medical option can actively engage in disease management coaching sessions that address specific health risks and goals to be eligible for a \$100 incentive.* In order to receive the incentive, participants must complete program goals, including a preventive screening.

**Only one incentive per enrolled participant per plan year*

Cigna: 1-800-558-8361; www.mycigna.com

24-Hour Health Information Line

Cigna participants can access support 24/7 when you need answers to your health care questions or help understanding treatment options by a licensed professional. The 24-Hour Health Information Line number is listed on the back of your ID card; and is always confidential and no-cost to you.

Healthy Lifestyle Coaching

The Healthy Lifestyle Coaching program offers Cigna members the opportunity to work one-on-one with a highly-trained wellness coach. The program allows you and enrolled dependents to choose a goal to achieve, whether it's to stop using tobacco, lose weight, exercise more, or manage stress and depression – you make the call. Work one-on-one with your personal wellness coach to achieve your goal – you decide what's important.

Cigna: 1-800-558-8361; www.mycigna.com

Quit Today Tobacco Cessation

Tobacco use puts you at a greater risk for diabetes, high blood pressure, heart disease, kidney

disease and many other health problems. The Tobacco Cessation program helps you develop a personal quit plan to become and remain tobacco free. If you are enrolled in a Macy's, Inc. medical option and would like to learn more about the free and confidential Tobacco Cessation program and how to develop a quit plan that is right for you, contact:

- Cigna Participants: 1-800-558-8361; and say 'lifestyle coaching' or visit www.mycigna.com and enter your user ID and password
- For all other plan participants contact Cigna :1-866-417-7848 or visit www.cignabehavioral.com (password: macys)

Summary Plan Descriptions (SPDs) Available on My IN-SITE

SPDs are documents that include important information regarding the Macy's, Inc. medical plans. The documents include information on how the plan works, eligibility requirements, what benefits the plan provides (including what services and treatments are covered) and how those benefits may be obtained. Be sure to review the applicable SPDs available on My IN-SITE or by calling HR Services at 1-800-234-MACY (6229).

Sources: Cigna, Mayo Clinic, Web MD, American Institute of Stress
