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Member Services Overview

The State of California Employee Assistance Program (EAP)

From simple questions, like struggling with time management, to more difficult issues, like finding support after the loss of a loved one, the State of California is committed to providing a high-quality EAP to its employees and their eligible family members.

Your EAP includes:

• Member services that offer access to resources, tools, and clinicians to address emotional challenges and improve your health and wellbeing.

• Workplace support services offer help, assistance, and resources to managers and supervisors dealing with employees with performance and conduct problems.

Member Services

EAP services are offered at no additional charge to employees and their eligible dependents. Services are completely confidential and available at any time, day or night.

Magellan provides posters, member brochures, flyers, and articles that can help increase awareness about EAP services. Please contact your EAP departmental coordinator to request materials.

EAP counseling services

Members have access to licensed professionals who can help with emotional health issues, including:

• Stress and anxiety
• Depression and sadness
• Marital, relationship, and family concerns
• Substance abuse and addiction
• Workplace challenges

When a member calls Magellan, an intake specialist will assess the member’s needs and evaluate the degree of risk of the caller. If someone is identified as in need of urgent help, they will be immediately connected with the appropriate person.

All Magellan network providers who provide EAP services are fully licensed and specialize in providing short-term EAP counseling. Providers include psychologists, licensed clinical social workers, certified alcohol and drug counselors, and licensed marriage and family therapists.

Online tools and resources

The EAP website, eap.calhr.ca.gov, offers a wide range of tools and resources that empower members to take charge of their wellbeing and simplify their life. The website allows members to:

• Search for an EAP counselor and begin the referral process.
• View EAP benefits.
• View pre-recorded webinars, podcasts, and videos that highlight emotional wellbeing topics.
• Access self-help tools, articles, and information for specific topics such as stress, anxiety, sleep, depression, legal issues, financial challenges, and more.
Work-life resources
The work-life program offers helpful resources and tools for everyday challenges such as finding childcare, locating home renovation services, daily discounts, pet services, and informative articles about children, relationships, and more.

Get personalized assistance and support—in just one phone call.

Work-life specialists help members understand options and find local services—all with confirmed availability.

• Child and elder care needs assessment and referrals to childcare and eldercare providers.
• Assistance with available recommendations for daily needs such as travel assistance, home improvement contractors, local fitness centers, and more.
• Pet and animal care options and guidance.
• Education assistance including researching schools, programs, colleges, and more.

Legal, financial, and identity theft services
Legal services are available through EAP. Members can call and receive one, free 60-minute consultation per issue, per year on the phone or in-person at no cost. Consultations are available for issues relating to civil, consumer, personal and family law, financial matters, business law, real estate, estate planning, and more. (This program does not include advice on issues regarding the program, its employees, providers, or attorneys. This program covers one free initial in-person consultation per topic per year.)

Financial services are available to all members through EAP. Members can call and receive receive two, free 30-minute telephone consultations per issue, per year at no cost. Consultations are available for issues relating to budgeting, credit and financial guidance, retirement planning, and taxes.

Identity theft assistance provides a variety of support services to guide members through fraud-related emergencies. Members receive one, free 60-minute telephone consultation with a highly trained Fraud Resolution Specialist™ who can assist members with restoring their identity and good credit.

Well-being
EAP offers a robust wellbeing program to make it easier to bring healthy habits into daily living. By setting daily goals and tracking progress, members can participate in an online health and well-being program. Fitness activities are designed to help members feel better while losing weight, and online tools and resources provide a wide variety of information for members and their families.
What’s Included and What Costs Extra

State of California fee-for-service schedule

Organization guidance is included in EAP services. Please refer to the following fee-for-service schedule for other EAP services.

1. Training (rate per hour)
   • EAP orientation for employees: $230
   • EAP training for supervisors and managers: $230
   • EAP training course: $230
   • Training program development time: $120 (rates include travel time unless a department requests a specific trainer located outside of the geographical area)

2. CHP Specialized Training (two hour sessions)
   • First-line Supervisor’s Training: $540 (travel not included)

3. Critical Incident Stress Debriefing (including reduction in force and other clinical onsite services) (rate per hour)
   • Face-to-face group session: $250 (includes travel)
   • Face-to-face individual session: $250 (includes travel)
   • Telephonic session: $110
   • Critical incident stress debriefing - CHP: $250 (travel time not included)

4. Organizational Development Consulting (rate per hour)
   • Onsite organizational consultation and assessments: $250
   • Travel time: $100
How to Access EAP Services

**EAP member services**
Answered by a licensed professional at any time, day or night, seven days a week.

Members (employees and their covered dependents) are offered telephonic consultations as needed and face-to-face clinical counseling sessions.

**EAP departmental coordinators**
Contact EAP departmental coordinators to obtain printed materials, schedule training sessions, utilize organizational development services, or to increase employee engagement.

**Workplace support services**
Call a workplace support consultant at 1-866-327-4762.

Speak with a workplace support consultant regarding employee performance, or other team and organizational challenges.

Online tools and resources are accessible at anytime, day or night. View information, monthly webinar registration, articles, news, and more by visiting the EAP website at eap.calhr.ca.gov.
Workplace Support Services

EAP for managers and supervisors

As a manager or supervisor, you want to have the most productive and effective work environment possible. Managing people can be a rewarding and overwhelming task. It is important to be aware of employees’ personal reactions to events in the workplace and outside of the workplace, which can impact productivity and the work environment. Events outside the workplace, such as problems in a marriage, family issues or other challenges at home, can become a distraction for your employees and may impact their overall performance. As a supervisor, it is important to listen but to avoid giving advice or your opinion when discussing situations and issues. The following pages provide an in-depth look at our suite of client services:

- Organizational guidance
- Organizational development
- Training and skill development

Workplace Support Consultations

Magellan’s workplace support consultations offer unlimited telephonic support to managers and supervisors on how to best address difficult workplace situations such as workplace performance issues, attendance problems, workplace violence, emotional health, and more. Workplace support consultants provide objective and professional assessments, and will make a professional recommendation for the employee. With this service, managers and supervisors are empowered to do their best for their team and employees.

Types of referrals

Suggested self-referral. If you feel that an employee would benefit from EAP or an employee requests help in dealing with a personal concern, you can suggest that they contact EAP. As a supervisor, you can be a resource to help educate employees about EAP and what services are available.

Formal supervisor referral. A formal referral can be made by a supervisor when an employee’s work performance has shown a pattern of decline. A formal referral is a way to make an attempt to address the performance of an employee. The formal referral is voluntary for the employee but it can be documented that an attempt was made by the supervisor to address the issue. EAP can help assist the employee to address personal problems that may be contributing to the decline in work performance.

The formal supervisor referral is a management tool used to improve work performance and resolve work-related problems. It is not intended as a disciplinary measure, nor does it replace the State of California’s policies and procedures for dealing with poor performance or conduct.

Formal supervisor referrals are separate from corrective feedback and formal disciplinary actions such as adverse actions. EAP formal supervisor referrals, including contact information, should be done by a separate memo which is not retained in the employee’s official personnel file.
Critical Incident Stress Debriefing (CISD)

What is a critical incident?
A critical incident in the workplace is a sudden, traumatic event that is overwhelming, emotionally charged, and often dangerous. Examples of critical incidents include:

- Natural disasters
- Robberies
- Assaults or threats of assaults
- Workplace violence
- Bomb threats
- Death or injury on the job
- Sudden, unexpected death of a co-worker
- Terrorism

How to request a CISD
CISD is a comprehensive approach to managing critical incident stress. Crisis response services are provided by professionals nationwide with a minimum of a Master’s degree and training and/or experience in trauma, grief, and crisis response.

Crisis response training includes International Critical Incident Stress Foundation (ICISF), Red Cross, and the Psychological First Aid model of critical incident response.

How the CISD process works:
- Call and request that a provider respond in-person to a critical incident.
- You will be transferred to a workplace support incident EAP consultant, who will ask for additional information to assess the situation.
- Once the workplace support consultant has the necessary information, they will immediately begin searching for a provider to conduct CISD sessions at the requested time and place. CISD services are usually conducted 24 – 72 hours after an incident has occurred, or as deemed appropriate to meet the needs of the site.
- As soon as a provider is assigned, you will be contacted to make specific arrangements for the visit.

*NOTE: Some State of California departments have their own internal CISD process. Please follow your department’s procedures prior to initiating a CISD request.*
Training and Skill Development

Investing in your employees’ personal and professional development can lead to greater productivity, enhanced work-life balance, and increased job satisfaction. Magellan’s training program includes benefit training and health fair support to raise awareness of EAP services among employees.

The professionals in our national network of trainers and consultants are selected for their solid understanding of behavioral health along with their proven success as presenters and facilitators. Their wide range of expertise includes employee and management development, organizational development, employee relations, and workplace health and wellbeing.

Ready to schedule a training?

• Make a reservation. For existing training courses, please contact Magellan at least three weeks in advance. Custom training courses will require additional time.

• Contracted hours. Training and skill development hours are deducted for actual service time only, not for set-up or travel time. Trainer’s travel expenses will be pre-approved by the client and billed subsequently, if applicable.

• Cancellation of services. To cancel services without being charged, you must provide one week notice. Non-refundable travel expenses will be billed to the client.
Frequently Asked Questions

1. How are the courses in the Options in Learning Guide delivered?

Courses can be delivered in a variety of ways.

- Classroom-based courses are generally held at the work site for a group (approximately 20 – 30) of employees. Magellan’s training network allows us to locate a local trainer to facilitate the course in person. This format is typically best when the course topic could be emotionally stressful, or a lot of interaction is required, such as Navigating Downsizing and Job Loss or Team Building.

- Webinars are presented in real-time via the Internet for the content and via telephone, for the audio. Mobile access is also available using the Adobe Connect mobile app. Participants may log in to the webinar individually or as a group in a conference or meeting room. Participants interact with each other and the presenter via poll questions and the “chat” feature. Speakers with over 30 participants may choose the listen-only mode and conduct all participant communication through the chat. Webinar meeting rooms can accommodate up to 100 attendees.

1. In-person trainings or gathering as a group may not be an option related to COVID-19. If in-person training isn’t an option, you may request a virtual training.

2. Audio is also available via computer. However, the trainer does not have control over technical issues related to audio via computer, because of the diversity in the technology used by participants (e.g. age of the computer, broadband). International attendees will have the option to listen to audio via their computer speakers.

3. The Adobe Connect application can be downloaded from Apple iTunes, Android Market, or Blackberry App World.

4. If you would like to use your company’s webinar platform, please discuss this request with your account representative. Magellan trainers are not responsible for moderating webinars outside of Magellan’s Adobe Connect platform. For that reason, if you use your company’s platform, you will need to provide technical support for the trainer.

5. If you anticipate more than 100 participants, please notify your account representative to discuss options.

2. How soon in advance should I request a course?

Classroom-based: At a minimum, a notice of 25 business days is optimal to ensure we locate a trainer with experience in your course topic. Six to eight weeks is needed to create a classroom-based course that is customized to your company. Consult with your account representative if customization is needed as additional fees may apply.

Please note—larger scale requests, such as more than one training requested on the same day, may require additional lead time.

Legal/Financial trainings: These trainings are conducted by a legal/financial professional. To ensure the availability of an appropriate trainer, please request legal/financial trainings at least five to seven weeks in advance, especially if customization is requested. Please consult with your account representative for additional fee details.

Webinars: Due to their popularity, a minimum of 25 business days’ notice is also optimal for requesting webinars. Six to eight weeks is needed to create a webinar that is customized to your company. Consult with your account representative if customization is needed as additional fees may apply.
3. How do I decide which course to select and in what manner it should be delivered?
In addition to calling your account representative at Magellan for a consultation*, asking yourself the questions below can also help you to decide.

• What’s going on in the workplace that led me to inquire about a Magellan course? (i.e.: a new product line, organizational change, employee stress)
• What do I want employees to gain from this course? (i.e.: strategies to balance work and personal life, strategies to cope with stress)
• What areas are the majority of employees talking about? (i.e.: financial strain, communication concerns)
• Do I want employees from multiple sites to participate at the same time?
• What learning format works best with our employees? (i.e.: classroom based, webinar)

*Magellan develops training content to be easily adaptable to a variety of environments. When requesting a training, providing as much detail as possible will help the trainer tailor the subject matter content to fit the audience.

4. Once I’ve selected a course, how do I request it?
You can request a course by calling either your company’s EAP 800 number or your account representative. Be prepared to provide information such as the course you have selected; whether you would like the presentation via webinar or in person; anticipated number and position of employees participating (leader/non-leader/mixed); any relevant information/events precipitating the request and what day and time you would like the course held.

5. What if I don’t see a course in the Options in Learning Guide that meets my needs?
Most of Magellan’s standard trainings can be adapted to a variety of situations and audiences without additional fees. However, if you need an entirely new course, please consult with your account representative for customization fee details. Please keep in mind additional lead-time is needed for customization. Please note—Magellan does not create trainings in compliance with any state regulations and/or requirements.

Magellan maintains copyrights on all Magellan developed materials.

6. What if I schedule a course and then have to cancel it?
Please notify your account representative as soon as you know the course will need to be canceled. Please respect the trainer’s schedule and provide at least one week notice. Consult with your account representative regarding cancellation fees if a training needs to be canceled with less than one week notice.

7. How long are the courses?
• Classroom-based: Classroom-based courses vary in length depending on topic, but most are between 60 and 90 minutes.
• Webinars: Webinars also vary in length, but are generally 60 minutes.

8. What if I want to change the content or length of a training?
Please contact your account representative to discuss this variation. Please note—customization of materials may change the course objectives. Also, all customizations require additional lead-time. Please consult with your account representative for customization fee details.

Magellan maintains copyrights on all Magellan developed materials.
9. Whom do I contact if I want to have Magellan at a health fair?

You can request Magellan attend a health fair by calling either your company’s EAP toll-free number or your account representative. Let us know the location of the health fair, how many employees will be participating, and what day and time you would like the health fair to be held. At a minimum, a notice of 15 business days is optimal to ensure we locate a provider in your area.

10. Can a Magellan training session be recorded by the customer?

In order to retain sole control over Magellan copyrighted training content, Magellan does not allow customers to record their trainings.

11. How are the courses organized in the Options in Learning Guide?

There are six categories, and the bulleted list beneath each category will give you an idea of the types of courses located in that category.

<table>
<thead>
<tr>
<th>Category</th>
<th>Courses</th>
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| Emotional Well-Being  | • Anxiety  
• Mental health and suicide prevention  
• Stress  
• Relationships  
• Resiliency                                                   |
| Healthy Living        | • Aging well  
• Health promotion  
• Tobacco cessation  
• Weight management                                                  |
| Home & Family         | • Addictions  
• Elder care  
• Employee EAP orientations  
• Parenting                                                             |
| Leadership            | All courses where the audience would be those in a leadership position such as supervisors, managers and HR representatives. |
| Working Well          | • Change management  
• Cultural communication  
• Drug-free workplace  
• Job loss  
• Communication  
• Time management  
• Work-life balance  
• Workplace safety                                                   |
| Specialty Trainings   | • Legal  
• Financial  

*Specialty trainings are conducted by a legal/financial professional.*
Navigating Uncertain Times

Coping and Supporting Others Through Grief
The loss of a loved one, job, relationship or ‘the way things used to be’ may lead to many challenging and conflicting emotions. While there is no right or wrong way to grieve, there are healthy ways to cope with the pain. In this seminar, you will learn the impact of loss and grief, what happens when we grieve, how to cope and help others overcome grief and when to seek help.

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<tr>
<td>General Audience</td>
<td>ECSTG</td>
<td>In-person, Webinar</td>
<td>1 hour</td>
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Conquering Workplace Stress
Stress is inevitable, but not all stress is bad; when well-managed, it can help us grow and become resilient. In fact, when job pressures match our abilities and resources, stress helps to motivate us to achieve our goals. However, when we have difficulty managing our stressors it affects our ability to be productive and may start to impact our emotional health, relationships, and home life. In this training, participants will learn the common causes of workplace stress and techniques to manage these stressors.

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<td>In-person, Webinar</td>
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How to Build Resilience and Adaptive Skills During COVID-19
The COVID-19 pandemic has brought uncertainty, rapid change, worry and stress to our world. Attend this training to learn insights on reasons people are feeling stress and panic, tips on how to build resiliency and fine tune adaptive skills, how to help children cope and thrive and when professional intervention may be needed.

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<td>Webinar</td>
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Managing Anxiety and Worry During Uncertain Times
Our rapidly changing world can lead us to worry. Although we all worry from time to time, excessive anxiety and worry can affect us emotionally and physically and prevent us from functioning effectively in our work and family lives. In this training, learn how to pinpoint your most significant worries and develop a plan and strategies to manage them better. You will also hear tips on how to help others in your life to manage their anxiety.

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<tr>
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<td>EWOR_cv19</td>
<td>Webinar</td>
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Navigating Teleworking During Uncertain Times
There can many benefits to teleworking including decreased stress and increased productivity and morale. While there are definite advantages to teleworking, the rapid changes associated with large scale moves to work at home during the pandemic are not ideal. In this training, receive support as you explore strategies and tips for successful teleworking.

**Audience:** General Audience  
**Order code:** WGTR_w_c19  
**Format:** Webinar  
**Length:** 1 hour

Helping Employees Cope with Change During the Pandemic
Frequent changes of varying size and circumstances in organizations is not unusual to stay successful. What is not at all usual are the many impacts of the pandemic leading to numerous changes for you and your staff. In this training, managers, supervisors and human resource managers will learn about the process and human experience of change, the types of change and challenges and benefits to each, effective leadership for a changing environment and the importance and proven methods of self-care in times of change.

**Audience:** Manager/Supervisor/HR Rep  
**Order code:** LHEPC_w_c19  
**Format:** Webinar  
**Length:** 1 hour

Helping Your Employees Manage Workplace Stress During COVID-19
The pandemic has likely changed the way you and your staff work. Adapting to this new normal adds to stress. Fear, anxiety and other strong emotions about this new disease can be overwhelming. How individuals cope with these emotions and stress can affect overall well-being and work performance. During this pandemic, it’s critical for leaders to recognize signs of employee job stress, encourage and support effective stress management practices, and know when and how to refer for additional support.

**Audience:** Manager/Supervisor/HR Rep  
**Order code:** LHWS_w_cv19  
**Format:** Webinar  
**Length:** 1 hour

Managing and Supporting Remote Employees During Uncertain Times
Supervising staff who work at remote locations can pose a unique set of circumstances. This is especially the case with forced, large-scale remote-working situations as with the pandemic. Though, when done thoughtfully it can decrease stress and increase productivity and morale. In this training, you will learn how to support individuals while shifting your thinking related to managing remote workers, ways to measure performance and how to maintain an effective working relationship with teleworkers.

**Audience:** Manager/Supervisor/HR Rep  
**Order code:** LGRE_w_c19  
**Format:** Webinar  
**Length:** 1 hour
Emotional Well-Being

Create a Positive Outlook
Many people find it hard to maintain an optimistic attitude. Why is it important to create a positive outlook? Some studies show personality traits, like optimism and pessimism, can affect many areas of your health and well-being. Even if being positive doesn’t come naturally it can be developed. In this training, participants will learn and practice skills to help create a positive outlook.

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Enhance Your Relationships with Better Communication
Effective communication helps us better understand other people or situations, and it assists us to resolve disagreements. What we try to communicate to others, and what others try to communicate to us, frequently gets misunderstood. This miscommunication can cause conflict and frustration in our personal and professional relationships. In this training, you will learn basic techniques to improve your communication skills to enhance your relationships at work and home.

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Five Fast Fixes to Reduce Stress
Stress is an inevitable part of life. It comes in many forms, such as trying to figure out how to pay unexpected bills or managing increased demands at work. We can’t stop all stressful events from happening, but we can learn to manage them in a way that keeps our stress level under control. This training teaches five simple tips to help manage everyday stressors faced at work or home.

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Mental Health and Suicide Prevention Awareness
Despite the high prevalence of mental illness and deaths by suicide, about two-thirds of people with mental illness never seek professional care. Yet, most who receive care improve and many recover completely! Attend this training to learn mental illness and suicide facts and warning signs, how to help yourself and others with mental health concerns, and valuable resources for promoting mental health.

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Mental Health, Substance Use and Suicide Prevention Awareness

Despite the high prevalence and deaths by substance misuse and suicide, about two-thirds of people with mental illness never seek professional care. Yet, most who receive care improve and many recover completely! Attend this training to learn the facts, warning signs and how to help yourself and others with mental illness and substance use concerns. You will also gain valuable resources for promoting mental health.

*Please note*—This training significantly overlaps content within EMHS. The main difference is this training includes substance use content. It is highly recommended either EMHS or EHSS, but not both, is selected based on your specific training goals.

**Audience:**
- General Audience

**Order code:**
- EHSS

**Format:**
- In-person, Webinar

**Length:**
- 1 hour

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Overcome Worry

Worry is feeling uneasy or being overly concerned about a situation or problem. We all worry from time to time, although excessive worry can affect us emotionally and physically. This training will provide a formula to help discover the things you worry about the most and develop a plan to manage those situations or problems. In addition, you will learn tips to help others deal with excessive worry.

**Audience:**
- General Audience

**Order code:**
- EWOR

**Format:**
- In-person, Webinar

**Length:**
- 1 hour

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Preparing Yourself Emotionally for Retirement

Most often when discussing retirement planning, the information pertains to financial matters. However, this training focuses on preparing emotionally for the transition to retirement. The target audience is anyone between one to 15 years from retirement. In this training, participants will learn about the transition into retirement, the emotional stages they may experience during the transition, and what actions they can take to prepare.

**Audience:**
- General Audience

**Order code:**
- EERP

**Format:**
- In-person, Webinar

**Length:**
- 1 hour

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Relaxation for Mind-Body Connection

Research has shown stress can affect our physical and mental health. In fact, stress can contribute to health problems, such as high blood pressure, heart disease, obesity, and diabetes. The good news is we can learn to manage the stress in our lives. One proven way to manage stress is to bring forth the relaxation response. During this training, you will learn relaxation techniques to manage stress and trigger your relaxation response.

**Audience:**
- General Audience

**Order code:**
- EMBS

**Format:**
- In-person, Webinar

**Length:**
- 1 hour
Successfully Navigating Challenging and Difficult Relationships

Relationships are an integral part of our personal and work lives and can be very enriching. Unfortunately, that is not always the case. Some relationships can be a source of anxiety, stress, and negativity. In this training, participants will explore their own challenging and difficult relationships; learn practical strategies, techniques, and resources to improve those situations; and identify a personal action plan.

**Audience:** General Audience  
**Order code:** ECDR  
**Format:** In-person, Webinar  
**Length:** 1 hour

Tackling Life’s Challenges with Resilience and Grit

What gives some people the ability to recover from hardship and reach their long-term goals, while others struggle? The answer might be resilience and grit. In this training, participants will learn the meaning of resilience and grit, characteristics of people with these traits, benefits to building these skills, and ways to improve your resilience and grit.

**Audience:** General Audience  
**Order code:** ETRG  
**Format:** In-person, Webinar  
**Length:** 1 hour

Techniques to Restore Well-Being and Improve Health

Life is full of circumstances that deplete us of energy and can leave us feeling unhealthy and discontented. It’s important to find ways to regularly and purposefully restore our well-being. In this training, participants will learn restorative practices to improve well-being, including approaches to help them feel calm and connected, and how to integrate these techniques into their personal life and goals.

**Audience:** General Audience  
**Order code:** ERTH  
**Format:** In-person, Webinar  
**Length:** 1 hour

The Art of Mindfulness

In this hectic, overstretched world we live in, most of us are doing two or three tasks at any given time throughout the day. In the midst of completing necessary tasks, you may find yourself losing touch with the here and now—missing out on what’s happening in the present moment and how you’re feeling. In this training, you will learn the difference between mindlessness and mindfulness. You will also learn the importance and benefits of being mindful. Additionally, you will have an opportunity to practice mindfulness meditation techniques.

**Audience:** General Audience  
**Order code:** EAOM  
**Format:** In-person, Webinar  
**Length:** 1 hour
Healthy Living

Breaking Free from Tobacco
This six-week program incorporates information, group discussion, and experiential learning that addresses the unique challenges faced in overcoming tobacco. Participants are encouraged to explore options for tobacco detox, identify strategies to quit and develop the support needed to maintain a tobacco-free lifestyle.

| Audience: Tobacco users ready to quit | Order code: HLBF | Format: In-person | Length: 6 weeks, 2 hours each week |

Improving Your Personal and Work-Life with Better Sleep
Not getting enough proper sleep can be harmful to health and well-being. Research shows a lack of quality sleep can interfere with the body’s ability to heal. Also, sleep deprivation leads to decreased productivity and makes it harder to learn new tasks. Many people aren’t even aware they are sleep deprived and believe they are functioning well. In this training, participants will learn why sleep is important; things that interfere with sleep and techniques to improve your sleep, including tips for shift workers.

| Audience: General Audience | Order code: HLIS | Format: In-person, Webinar | Length: 1 hour |

Maximizing Your Attention
It can be hard to maintain our attention and focus when we have so many things on our minds. Most of us spend the day distracted by our thoughts regarding things that happened in the past or things we have to do in the future. The inability to be “present” in the moment can affect our ability to do our job well. In this training, you will learn how to define a distraction, the importance of attention, techniques for maximizing your attention and how to put aside personal/family issues.

| Audience: General Audience | Order code: HLMA | Format: In-person, Webinar | Length: 1 hour |

Surviving the Holidays
The holidays can be a very joyful and exciting time. However, for many, it can be very challenging with feelings of stress, worry, and sadness. In this training, participants will learn practical strategies and set goals for managing common threats; including, depression, financial, excessive eating and drinking, relationships and overcommitment.

| Audience: General Audience | Order code: HLSH | Format: In-person, Webinar | Length: 1 hour |
The Mind-Body Connection: Healthy Aging and the Brain

As we get older, changes happen in all parts of our body, including our brain. The brain is the most complex part of the human body. The health of our mind can affect the health of our body and vice versa, so brain health is essential for overall health and wellness. In this training, you will learn about the mind-body connection as it relates to aging. You will also learn about changes that happen in the brain as you age and ways to keep the brain healthy.

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Tobacco Cessation: Setting the Stage to Quit

Quitting tobacco is a difficult feat. However, it can be done! In this interactive training, participants will determine their readiness to quit, personal reasons to quit and triggers to tobacco use. Participants will learn about signs and symptoms of withdrawal and how to manage these, how to deal with relapses and get tips on how to quit using tobacco.

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Using Self-Coaching to Achieve Your Health and Wellness Goals

People struggling to reach health and wellness goals might find self-coaching to be the answer. In this training, participants will explore what healthy living means to them. They will also learn about self-coaching, how it can help to achieve health and wellness goals, and specifically how to use it in their day to day life.

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Well-Being for a Healthier Body and Mind

Who doesn’t want to be “comfortable,” “happy,” and “healthy?” These are the components that makeup one’s sense of ‘well-being.’ In this training, participants will explore these three states of well-being in more depth. This includes learning benefits and strategies for improved physical fitness, nutrition, mindfulness, stress management and happiness.

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Home and Family

Combating Caregiver Burnout
The stress of caring for someone with a chronic illness, disability or an aging loved one puts a person at risk for caregiver burnout. Caregivers neglecting their own emotional and physical health is often the cause. In this training, participants will learn the warning signs of burnout, reasons people experience burnout, and what they can do to prevent or manage it.

**Audience:** General Audience  
**Order code:** HCCB  
**Format:** In-person, Webinar  
**Length:** 1 hour

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From New Parent to Working Parent
Balancing our various roles in life can often be challenging; especially becoming a new parent which naturally includes more responsibilities and demands on our time and resources. Along with this come new and often difficult feelings to manage. All of these changes can contribute to increased stress often compounded when transitioning back to work. Yet, despite all these changes, becoming a new parent and a working parent can and should be a very positive experience for the whole family! During this session, new or prospective parents will receive information and ideas to help better manage separation, transitions, guilt and sustaining a work-life balance.

**Audience:** Current or future new parents  
**Order code:** HBWP  
**Format:** In-person, Webinar  
**Length:** 1 hour

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Improving Communication with Your Teen
Despite the challenges of communicating with teenagers, this can be a very satisfying time in your relationship with your child. Despite their protests to the contrary, our teens still need us. This training will help you to improve your communication with your teen and keep the relationship strong.

**Audience:** General Audience  
**Order code:** HICT  
**Format:** In-person, Webinar  
**Length:** 1 – 1.5 hours

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Parenting and the Power of Positive Discipline
The more effective you become at encouraging appropriate behavior, the less time and effort you’ll have to spend correcting misbehavior—and who doesn’t want that!? This course will address several positive parenting techniques such as modeling, prevention and the use of natural and logical consequences.

**Audience:** General Audience  
**Order code:** HPPD  
**Format:** In-person, Webinar  
**Length:** 1 hour
Sandwich Generation

Today, many people in their thirties, forties, and fifties find themselves caught in the middle. They are raising young children or financially supporting a grown child, and caring for their elderly parent. The stress of this situation can be overwhelming. In this training, you will learn about common caregiver concerns and strategies for dealing with those concerns. Furthermore, you will get tips for preserving your marriage, personal and professional life while being a caregiver.

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Your Employee Assistance Program: Your Life’s Journey – Made Easier

The juggles of life are real! The EAP is here to help employees become aware of how they’re doing and improve areas of their lives. The EAP has a community of experts to support employees confidentially, plus perks and digital resources to help with work-life juggles and struggles. The program offers employees and their household members a variety of resources, tools, and services to make life a little easier. In this training, employees will learn the details of their EAP benefits, how to use them and different methods of access.

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Leadership

A Leader’s Guide to a Drug-Free Workplace
Seventy-five percent of those with substance misuse disorders are employed which could lead to repercussions for the employee and employer. Attend this training to learn the impact of substance use on the workplace; emotional, behavioral and physical signs and symptoms; when employees may be tested; and leadership responsibilities, interventions and resources for maintaining a drug-free workplace.

| Audience: Manager/Supervisor/HR Rep | Order code: LDFWC9 | Format: In-person, Webinar | Length: 1 – 1.5 hours |

A Leader’s Guide to Understanding the Impact and Prevention of Workplace Violence
No workplace is immune from the possibility of violence. Maintaining workplace safety is everyone’s responsibility. This is especially true for managers, supervisors and HR personnel. In this training, you will learn more about what is workplace violence, including intimate partner violence, and potential warning signs. You will also learn more about your responsibilities, intervention options and a range of resources available to help in responding to potential and actual threats of violence including active shooter incidents.

| Audience: Manager/Supervisor/HR Rep | Order code: LUIP | Format: In-person, Webinar | Length: 1.5 hours |

A Leader’s Orientation to the Employee Assistance Program (EAP)
The juggle is real! Whether checking off daily tasks or working on more complex issues, the Employee Assistance Program offers a variety of resources, tools and services. The EAP has a community of experts offering confidential support, plus perks and digital resources to help with work-life juggles and struggles. In this training, leaders will learn the full scope of EAP benefits and specialized services and resources to assist them in their roles of supporting employees while facilitating a positive and productive workplace.

| Audience: Manager/Supervisor/HR Rep | Order code: LOSU19 | Format: In-person, Webinar | Length: 1 hour |

Bullying and Harassment: The Workplace Responds
The workplace cannot tolerate employees who contribute to or create an abusive work environment through bullying and harassing colleagues. Leaders will learn the impact bullying and harassment can have on the workplace and explore strategies to prevent or address bullying and harassing behaviors. It is recommended a representative of the company’s Human Resources Department be present during this training to discuss company-specific policy on harassment and abuse. *lease note*—this training is general in nature and does not necessarily meet specific state requirements.

| Audience: Manager/Supervisor/HR Rep | Order code: LDBH | Format: In-person, Webinar | Length: 1 hour |
Department of Transportation (DOT) Drug and Alcohol Guidelines for Leaders

Employers of safety-sensitive transportation employees play a vital role in ensuring the safety of their employees and the traveling public. As a leader, you are responsible for understanding workplace drug and alcohol guidelines. In this training you will learn about the impact of substance use in the workplace, reasons for substance testing, what substances are tested, the testing process, employer responsibilities, and what to do if an employee tests positive. Please note—this training is general in nature and does not necessarily meet specific state requirements. It’s highly suggested a representative from your company be available during the training to answer any questions about your company’s policies and procedures.

Whenever possible, a Substance Abuse Professional (SAP) will present D.O.T. trainings. If there are no SAPs available, a non-SAP credentialed trainer will present the training. Because of the specificity of the SAP credential, a minimum of six weeks’ notice is required when requesting this training.

Helping Employees Positively Maneuver Workplace Change

Change is all around us. Change is needed for growth—personally and organizationally. Success or failure of workplace change depends largely on how the change is managed. In this training, managers, supervisors and human resource managers will learn the types of change, challenges and benefits of change, effective leadership for a changing environment and proven methods of self-care in times of change.

Helping Your Employees Manage Workplace Stress

A certain level of stress is healthy; it can boost memory and help people accomplish tasks more efficiently. Stress becomes a problem when it’s chronic and unmanaged, which can lead to physical and emotional issues. These issues may ultimately affect job performance. As a leader, it’s impossible to eliminate all your employees’ stressors, but there are things you can do to help decrease workplace stress. In this training, you will learn causes of workplace stress, warning signs of unmanaged job stress and practical strategies to help reduce your employees’ job-related stress.

Identifying and Addressing Performance Concerns

Unaddressed employee performance concerns can have a significant negative impact on the workplace including the company’s bottom line. Participants of this leadership training will learn to identify employee performance concerns, the importance and process of documenting and addressing performance issues, and review strategies for providing effective employee feedback including addressing commonly encountered barriers. Company and EAP support and consultation resources will also be shared.
### Leading During Times of Downsizing and Job Loss

Navigating downsizing and job loss is challenging, not only for impacted employees but also for leaders. Often the leader is in a dual role of supporting and guiding their employees through this period of change and transition while also being personally impacted. In this training, participants will learn about common reactions to downsizing and job loss; practical support and leadership strategies; best practices for communicating downsizing information; and valuable EAP resources.

**Audience:** Manager/Supervisor/HR Rep  
**Order code:** LDJL  
**Format:** In-person, Webinar  
**Length:** 1 hour

### Leadership Strategies for Resolving Workplace Conflict

Conflict is a normal, natural part of relationships—it’s inevitable. Yet, unaddressed and unresolved conflict can be damaging. In this training, leaders will gain an understanding of why conflict happens and their response to it. Leaders will learn and apply strategies for helping employees approach and resolve workplace conflicts including the Positive Solution-Focused approach. Instances of when leaders should take on a more active role and additional support resources will also be shared.

**Audience:** Manager/Supervisor/HR Rep  
**Order code:** LRWC  
**Format:** In-person, Webinar  
**Length:** 1 – 1.5 hours

### Making the Transition from Individual Contributor to Leader

Being promoted to a manager or supervisor can be an exciting time. It can also be challenging. Often this is because new leaders fail to gain a full understanding of the shift from being a co-worker to a leader. This seminar is specifically designed for new supervisors or managers. New leaders will explore the role shift from being an individual contributor to a leader; identify the traits of effective leaders; learn three simple steps to help get started leading effectively, and receive resource information to develop leadership skills further.

**Audience:** New Managers/Supervisors  
**Order code:** LICL  
**Format:** In-person, Webinar  
**Length:** 1 hour

### Mental Health and Suicide Prevention Awareness for Leaders

Despite the high prevalence and deaths by suicide, about two-thirds of people with mental illness never seek professional care. Yet, most who receive care improve and many recover completely! Attend this training to learn facts, warning signs and how to help and respond to mental illness, suicide, and work performance concerns including emergencies. You will also receive additional information on manager, supervisor and human resource responsibilities and specialized resources.

**Audience:** Manager/Supervisor/HR Rep  
**Order code:** LMHA  
**Format:** In-person, Webinar  
**Length:** 1.5 hours
Mental Health, Substance Use and Suicide Prevention Awareness for Leaders

Despite the high prevalence and deaths by substance misuse and suicide, about two-thirds of people with mental illness never seek professional care. Yet, most who receive care improve and many recover completely! Attend this training to learn facts, warning signs and how to help and respond to mental illness, substance use, suicide, and work performance concerns including emergencies. You will receive additional information on manager, supervisor and human resource responsibilities and specialized resources.

Please note—This training significantly overlaps content within LMHA. The main difference is this training includes substance use content. It is highly recommended either LMHA or LPSS, but not both, is selected based on your specific training goals.

| Audience: Manager/Supervisor/HR Rep | Order code: LPSS | Format: In-person, Webinar | Length: 1.5 hours |

Supporting New Parent Employees’ Transition to Working Parent

New parent employees face added responsibilities, demands, and emotional changes. This can contribute to increased stress, compounded when transitioning back to work. Leaders are in unique positions to provide support, understanding, and resources; often determining factors for a successful transition. In this training, leaders gain insights into the new parent experience and best practices for providing meaningful support.

| Audience: Manager/Supervisor/HR Rep | Order code: LSNP | Format: In-person, Webinar | Length: 1 hour |

Team Building Strategies for Leaders

Creating teamwork can be challenging. Simply calling a group a team doesn’t make it so. In this interactive training supervisors, managers and HR leaders will learn differences between workgroups and teams; team strengthening strategies; identify their team’s areas of improvement; set goals for change and receive information on additional team building activities, continuous team building, and leadership skill development.

| Audience: Manager/Supervisor/HR Rep | Order code: LTBS | Format: In-person, Webinar | Length: 1.5 – 2 hours |

The Manager’s Guide to Supervising Remote Employees

Supervising employees who work at remote locations can pose a unique set of circumstances. Though, when done properly, it can decrease employee stress and increase productivity and morale. In this training, you will learn how to shift your thinking related to managing remote workers, ways to measure performance, and how to maintain an effective working relationship with teleworkers.

| Audience: Manager/Supervisor/HR Rep | Order code: LGRE | Format: In-person, Webinar | Length: 1 hour |
Working Well

A Guide to Teleworking for the Remote Employee

There are many benefits to teleworking. When done properly it can decrease employee stress while increasing productivity and morale. While there are definite advantages to teleworking, it’s important for an employee to prepare for this transition. In this training, employees will explore potential benefits of working remotely and discuss strategies to help successfully adapt to teleworking.

| Audience: General Audience | Order code: WGTR | Format: In-person, Webinar | Length: 1 hour |

Becoming a Successful Team Player

Teamwork is an essential part of any successful team. Whether part of a workgroup; work individually yet interface with a larger group or work across teams, team players are an important part of your organization. In this highly interactive session, participants will learn what it means to be a team player, why it’s important, and characteristics of a good team player. Participants will also receive tips on how to better work with a team in the office and virtually, and develop a short personal action plan to start improving these skills.

Please note—participants do not need to be part of a whole team; members from mixed teams are welcome to attend. Also, participant group size should be no less than five and no more than 30.

| Audience: General Audience | Order code: WTPW | Format: In-person, Webinar | Length: 1.5 hours |

Bringing out the Best in Others

Bringing out the best in others focuses on creating win-win situations by emphasizing the need to recognize individual assets rather than individual deficits. The skills used to bring out the best in others will also bring out the best in ourselves and enhance our relationships both at home and at work.

| Audience: General Audience | Order code: WBBO | Format: In-person, Webinar | Length: 1 hour |

Communicating Effectively in the Workplace—Part One

We’ve all probably experienced a time when we felt frustrated because we weren’t able to successfully get our point across to someone else. Learning the skills to communicate effectively can go a long way towards alleviating some of that frustration. In part one of this two-part series, participants will learn about the communication process and how to efficiently send a message.

Special Instructions—Part two of this training needs to occur within one month or less of part one. The closer together, the better the learning experience. Please order both part one and part two at the same time. This training can’t be condensed to less than a one-hour timeframe.

| Audience: General Audience | Order code: WWECPP1 | Format: In-person, Webinar | Length: 1 hour |

The maximum capacity for in-person training is 30 participants. It cannot be done in a lecture format.
Communicating Effectively in the Workplace—Part Two

It’s not uncommon to have times when we struggle to understand what others are trying to communicate. Sometimes those struggles are because the person sending the message isn’t communicating effectively. Though, it could be because we aren’t taking steps to help us accurately understand the message. In part two of this two-part series, participants will learn how to receive messages successfully and provide proper feedback.

Special Instructions—Part two of this training needs to occur within one month or less of part one. The closer together, the better the learning experience. Please order both part one and part two at the same time. This training can’t be condensed to less than a one-hour timeframe.

**Audience:** General Audience  
**Order code:** WWECP2  
**Format:** In-person, Webinar  
**Length:** 1 hour

The maximum capacity for in-person training is 30 participants. It cannot be done in a lecture format.

Conquering Workplace Stress

Stress is an inevitable and necessary part of life. When job pressures match our abilities and resources, stress helps to motivate us to achieve our goals. However, when we have difficulty managing our stressors it affects our ability to be productive and may start to impact our emotional health, relationships and home life. In this training, participants will learn the common causes of workplace stress and techniques to manage these stressors.

**Audience:** General Audience  
**Order code:** WCWS  
**Format:** In-person, Webinar  
**Length:** 1.5 hours

Cultural Competency in the Workplace

Work environments are increasingly diverse in age, gender, ethnicity, etc. A key component of a healthy and thriving team is the ability to navigate through these differences successfully. In this training, you will gain a deeper understanding of your individual diversity and that of others around you. You will learn what it means to be culturally competent and why this is so important in today’s ever-changing world. Finally, you will gain practical insights and strategies for acquiring skills of cultural competence that are applicable both within and outside of work.

**Audience:** General Audience  
**Order code:** WCCW  
**Format:** In-person, Webinar  
**Length:** 1.5 hours

Daily Stress Balance and Work-Life Survival Guide

As we go through our daily juggling, balance is something we all want, but many of us struggle to achieve. Often, the struggle to find balance stems from a lack of clarity in what’s truly important to us and how we spend our time. In this training, participants will personally define balance, discuss the influence of values and roles on balance, and examine how current roles align with their values. Participants will also learn life hacks to simplify their lives to allow more time to focus on what’s most important to them.

**Audience:** General Audience  
**Order code:** WSBSG  
**Format:** In-person, Webinar  
**Length:** 1 hour
Department of Transportation (DOT) Drug and Alcohol Guidelines for Employees*

Employees performing safety-sensitive functions in the transportation industry are responsible for providing a safe work environment. Creating a safe work environment means following established work rules and the DOT’s rules on drug use and alcohol misuse. In this training employees will learn about the impact of substance use in the workplace, reasons for substance testing, what substances are tested, who gets tested, and the testing process.

*Whenever possible, a Substance Abuse Professional (SAP) will present D.O.T. trainings. If there are no SAPs available, a non-SAP credentialed trainer will present the training. Because of the specificity of the SAP credential, a minimum of six weeks’ notice is required when requesting this training.

Drug-Free Workplace

Substance use issues have a tremendous impact on a person’s work and personal life. In this training, participants will learn emotional, behavioral and physical signs and symptoms; when employees may be tested; impacts at work, on family and co-workers and what you can do to get help for yourself or others.

Goal Setting to Ignite Workplace Success

Goal setting is essential for workplace success. Not having goals can be equated to leaving on a trip without directions. Goals provide guidance and direction and promote planning, motivation, and inspiration. In this training, participants learn about types of goals, the importance of goal setting, creating attainable goals, managing obstacles, and tracking progress.

Employees Respond to Bullying and Harassment in the Workplace

It is difficult for employees to function in a hostile work environment, especially if they are being bullied or harassed. Employees will learn how to characterize bullying behaviors, harassment, and abusive work environments in order to help support a bully-free, harassment-free workplace. It is recommended a representative of the company’s Human Resources Department be present during this training to discuss company-specific policy on harassment and abuse.

Please note—this training is general in nature and does not necessarily meet specific state requirements.
## Growing Your Personal and Professional Resilience

No one is immune from loss, trauma or significant stressors. We typically can’t control when these things happen. What we can control is how we respond, adapt and even grow from challenges and adversity. In this training, you’ll explore what it means to be resilient and why it is so important. You’ll privately explore and identify your own personal or professional challenges and stressors. Finally, you’ll review characteristics of resilience, how to grow them to adapt to and overcome challenges and leave having started your own Personal Resilience Plan.

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## Managing Compassion Fatigue in the Helping Role

Compassion fatigue is normal, an often unavoidable byproduct of caregiving. While compassion fatigue may not be completely avoidable, helpers can expect to regain feelings of satisfaction and even joy in their caregiving roles. Awareness in the form of information and new insights is the first step towards change. Participants will learn more about compassion fatigue, burnout and compassion satisfaction. They will also learn how to recognize compassion fatigue contributors, warning signs and symptoms. Valuable resources, self-care and resiliency strategies will be shared. Finally, participants will set personal prevention, wellness, and recovery goals.

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## Maximizing Your Day: Basics of Effective Time Management

Today’s world requires employees to do more, better, faster, and with less. If employees don’t grasp the basics of effective time management, it can be challenging for them to understand what they are doing wrong and how to improve. In this training, participants will learn what it means to manage their time, advantages of time management, and techniques to help them better manage their day.

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Navigating Downsizing and Job Loss

Downsizing and job loss aren’t events that should be dealt with alone. During this training, participants will understand the normal phases and feelings they may experience with the knowledge downsizing and job loss are on the horizon, and participants will receive help in preparing to move forward—even in the midst of these feelings.

**Audience:** General Audience  
**Order code:** WWDJ  
**Format:** In-person only  
**Length:** 1.5 hours

Positively Maneuvering Change in the Workplace

Change is inevitable and essential to functioning and growing in today’s world. Our response to change is personal and varied based in part by past experiences and personality traits. In this training, participants will learn how different change types and sizes impact the change experience, the role of resistance in change, the importance and value of change, managing emotions in a changing environment and the power of resiliency and self-care in navigating change.

**Audience:** General Audience  
**Order code:** WPMC  
**Format:** In-person, Webinar  
**Length:** 1 - 1.5 hours

Strategies for Resolving Workplace Conflict

Conflict is normal, a natural part of relationships and is inevitable. This can be especially true in today’s diverse workplace. Yet unaddressed and unresolved conflict can be damaging to workplaces. In this training, employees will gain an understanding of why conflict happens and their response to it. They will also learn and apply strategies for effectively approaching and resolving their workplace conflicts.

**Audience:** General Audience  
**Order code:** WSRC  
**Format:** In-person, Webinar  
**Length:** 1 hour

Thriving in a Multigenerational Workforce

Today’s workforce spans five generations, and each generation has different attitudes and behaviors. The unique characteristics of these generations can have an impact on how we interact in the workplace. This training will focus on the generations currently in the workforce—Traditionalists, Baby Boomers, Generation X, Generation Y and Generation Z. Participants will learn how generational differences impact the workplace and how to work effectively with all generations.

**Audience:** General Audience  
**Order code:** WTMG  
**Format:** In-person, Webinar  
**Length:** 1 – 1.5 hours

Using Emotional Intelligence for Workplace Success

Did you know IQ only accounts for a small part of workplace success? More often employers are looking at personal qualities, such as perseverance, self-control, and superior social skills. Emotional intelligence (EI) is our ability to recognize and understand emotions in ourselves and others, and our ability to use this awareness to manage our behavior and relationships. In this training, you will learn why EI is important in the workplace and ways to improve your emotional intelligence.

**Audience:** General Audience  
**Order code:** WEIW  
**Format:** In-person, Webinar  
**Length:** 1.5 hours
**Workplace Violence: Impact and Prevention**

No workplace is immune from the possibility of violence. Maintaining workplace safety is everyone’s responsibility. In this training, you will learn more about what is workplace violence, including intimate partner violence, and potential warning signs. You will also learn more about your responsibilities, intervention and resource options to help in responding to potential and actual threats of violence, including active shooter incidents.

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Specialty Trainings

**Disclaimer:** Specialty trainings are conducted by a legal/financial professional. To ensure the availability of an appropriate trainer, please request the following specialty trainings at least five to seven weeks in advance, especially if customization is requested. Please consult with your account representative as additional fees may apply to specialty trainings.

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### Dreaming of Retirement

Many people can’t wait for retirement, yet they haven’t considered how they will sustain their ideal retirement lifestyle. To be confident in the amount of retirement income that you need, you should first estimate the difference in cost between your current lifestyle and the retirement lifestyle you dream about. In this class we provide tools to help you estimate that difference. We’ll also offer a wide range of considerations to help you formalize a realistic retirement plan to help make your retirement dream a reality.

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### Identity Theft: Prevention and Resolution

Identity theft is the fastest growing crime in the nation. Every two seconds, someone becomes a victim. Participants will learn how to protect their data and the first steps to take if they are victims of theft. This training will teach participants what thieves are targeting, common scams and how to avoid them, monitoring best practices and what to do if they are a victim.

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### Investing: Education for Beginners

Get ready for several compelling reasons why you need investing to achieve long-term goals. Then build your knowledge base as we define stocks, bonds, mutual funds and other investment options. We’ll also review how you would go about investing in each of those options. We’ll conclude with an overview of risk and return, as well as fees associated with different types of investments, so you can feel more confident about adding investing to your financial action plan.

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### It’s My Budget and I’m Sticking to It

Creating and sticking to a budget is the foundation for great personal finances. Why? It gets you in the habit of reviewing and adjusting your spending so that the most important goals in your life get funded. This class will outline a process for creating a spending plan and will offer practical tips for sticking to it!

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**The Financial Wellness Playbook**

It’s never too late to learn and start practicing good financial habits! To achieve long-term financial goals, practice the 10 habits that make up the Financial Wellness Playbook. Participants will learn to write and prioritize goals, avoid debt, prioritize spending, keep good credit, minimize taxes and never stop saving.

| Audience: General Audience | Order code: GLWP | Format: In-person, Webinar | Length: 1 hour |