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Risk Management



# EMPLOYEE

## HEALTH & WELLNESS

### NEWSLETTER

NOVEMBER

*“Take Time When You Need It”*

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# RISK MANAGEMENT CORNER

As we enter the season of reflection and celebration, November is a great time to focus on self-care, leave planning, and financial wellness—while enjoying the many free and festive activities Houston has to offer.

## **Leave of Absence Information**

If you anticipate being absent for more than five consecutive workdays, you must submit a Leave of Absence request. Here's what to know:

- Submit your Employee Request for Leave Application online.
- Provide 30 days' notice when possible.
- Have your physician complete the medical certification form.
- Submit a medical release at least two days before returning to work.

Types of leave include:

- FMLA (Protected Leave) – Up to 12 workweeks for qualifying medical or family reasons.
- Intermittent Leave – For chronic conditions or ongoing treatment.
- Temporary Disability Leave (TDL) – For employees not eligible for FMLA.

Visit the [Alief ISD Leave of Absence page](#) for forms and details.

## **Managing Stress and Burnout**

November is International Stress Awareness Week. Here are a few tips to help you recharge:

- Use your EAP benefits for free counseling and mental health support.
- Take short breaks during the day to reset.
- Practice gratitude—it's proven to boost emotional resilience.
- Don't hesitate to ask for help or delegate when needed.

## **Gratitude & Safety During Holiday Travel**

Whether you're traveling or hosting this Thanksgiving:

- Plan ahead and check weather and traffic updates.
- Secure your home before leaving—lock doors, unplug electronics.
- Stay alert in crowded areas and airports.
- Practice patience—holiday travel can be hectic, but kindness goes a long way.



# IMPORTANT ANNOUNCEMENT

## Open Enrollment Has Closed

All elected benefits will begin **January 1, 2026** deductions will begin **January 15, 2026**.

If you selected new medical or dental DHMO coverage during open enrollment, please be on the lookout for your insurance cards to arrive by mail in the coming weeks.

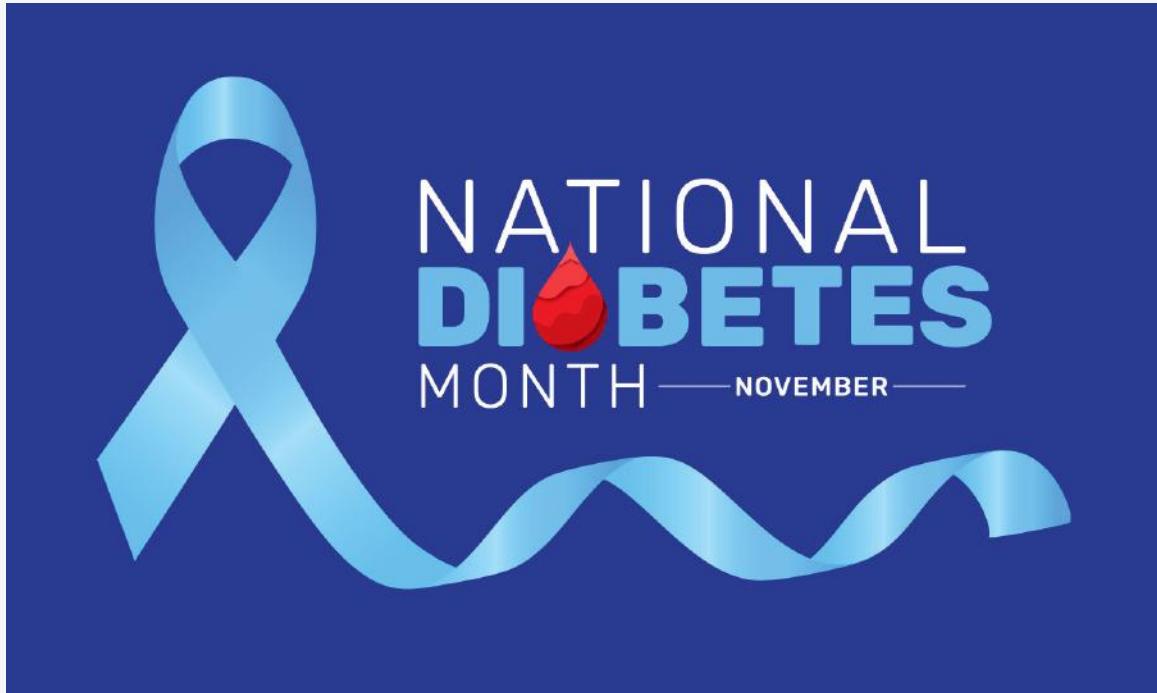
 **Reminder:** Our FSA (Flexible Spending Account) provider has changed for 2026.

You will receive new flex cards in the mail before the new plan year begins. Be sure to activate your new card once it arrives.



# NOVEMBER

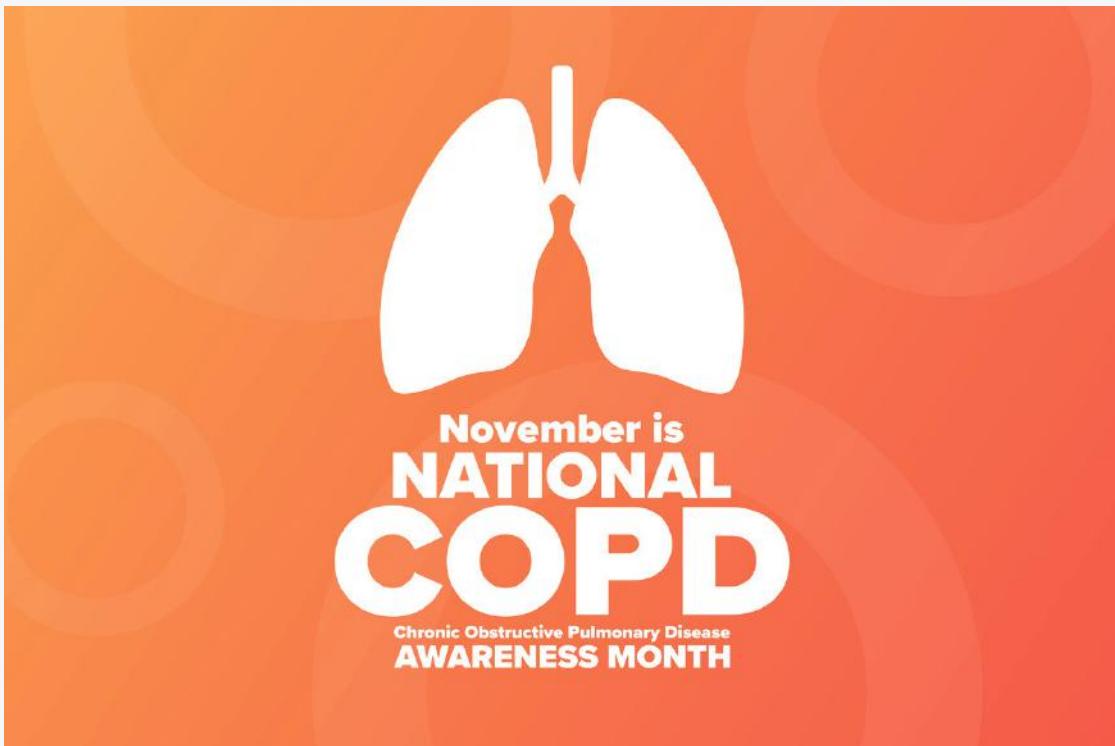
HEALTH  
OBSERVATION



November is National Diabetes Month, a time to raise awareness about the growing impact of diabetes and promote prevention, early detection, and effective management. With over 38 million Americans living with diabetes and nearly 98 million with prediabetes, this month encourages individuals to learn their risk, support loved ones, and take proactive steps toward better health. From lifestyle changes to medical technology like continuous glucose monitors (CGMs), managing diabetes is more possible than ever with the right tools and education.

# NOVEMBER

HEALTH  
OBSERVATION



November is COPD Awareness Month, dedicated to educating the public about Chronic Obstructive Pulmonary Disease—a progressive lung condition that affects over 16 million Americans, with millions more undiagnosed. COPD includes emphysema and chronic bronchitis, and is often caused by smoking, air pollution, or occupational exposure. Early diagnosis and treatment can greatly improve quality of life. This month, we encourage everyone to learn the symptoms, seek evaluation, and support those living with COPD.

# 5 Easy Ways

## to seek medical treatment

- Convenient & easily accessible from your any location (always in-network)
- Evening & weekend hours available
- Employees & dependents on Alief medical can use

**NO COPAY**

### 1 TELEMEDICINE (REDIMD)

**Examples of treatment:** cold, allergies, diabetes, cough, sinus infections, flu, sore throat, headaches.

- Conveniently located in Alief & easily accessible during work hours & virtual visits available
- Evening & Saturday appointments available
- Employees & dependents 7 years old & up on district medical can use

**NO COPAY**

### 2 ALIEF EMPLOYEE CLINIC

**Examples of treatment:** cold, allergies, cough, sinus infections, flu, sore throat, headaches, minor broken bones, minor/moderate cuts requiring stitches, sprains, back problems, accidents, falls, asthma, diabetes management, hypertension (high blood pressure) management

- Know your medical history
- Some physician's have Saturday appointments
- Treat regular medical problems
- Regular check-ups

**\$30 COPAY**

### 3 PRIMARY CARE PHYSICIAN

**Examples of treatment:** cold, allergies, cough, sinus infections, flu, sore throat, headaches, minor broken bones, minor/moderate cuts requiring stitches, sprains, back problems, accidents, falls, asthma, diabetes management, hypertension (high blood pressure) management

- \$40 copay on all three medical plans
- Convenient evening and weekend hours
- Numerous clinics to choose from on any of the plans
- X-ray services available at some clinics
- Average wait time less than one hour

**\$40 COPAY**

### 4 URGENT CARE

**Examples of treatment:** fevers, flu or cold symptoms, ear infections, sprains and broken bones, cuts and bleeding that require stitches, vomiting, UTI, X-rays and labs

- Average wait times of 4 hours and 58 minutes
- Not all hospitals and independent ER's are in-network (costly for employees & Alief ISD)

Blue Essentials HMO: \$250 + 20% after deductible (\$1,500)  
Blue Choice EPO: \$500 Copay + 20% after deductible (\$4,500)

### 5 EMERGENCY ROOM

**Examples of treatment:** compound fracture, convulsions, seizures, loss of consciousness, heavy bleeding, moderate to severe burns, heart attack pains, stroke symptoms

# MEMORIAL

HERMANN



Your wellness journey starts here.

Memorial Hermann  
**resolution**®

[Sign Up](#)





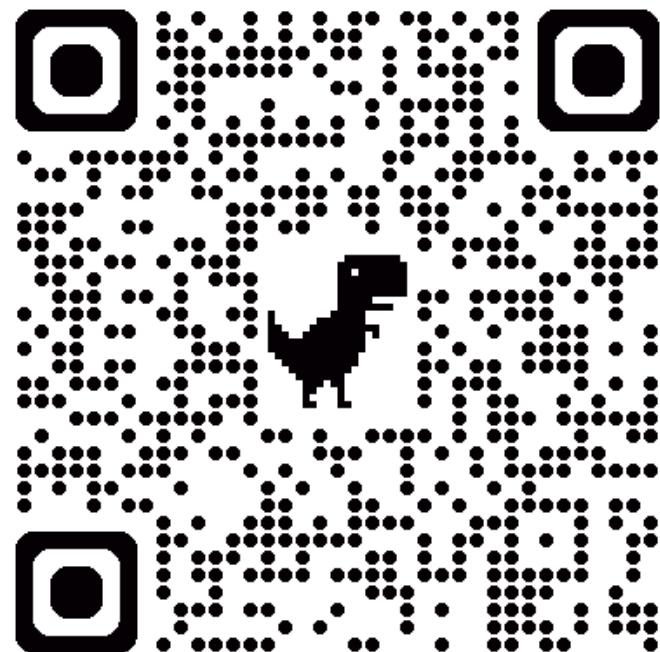
Dr. Rami Ghanayem

## Diabetes Prevention and Control

November 5, 2025

November is Diabetes Awareness Month! Get the facts on how diabetes develops in this webinar with **Dr. Rami Ghanayem, Family Medicine**. Dr. Ghanayem will discuss the healthy lifestyle choices that are crucial to preventing or managing diabetes and answer audience questions.

[Register Here!](#)



# BREAK

IDEAS

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## Free Things to Do in Houston During Thanksgiving Break

Enjoy your time off with these free or low-cost activities:

- H-E-B Thanksgiving Day Parade – Downtown Houston, Nov 28
- Discovery Green Ice Rink – Open Thanksgiving Day
- City Lights Downtown Holiday Magic – Begins Nov 22
- Free Museum Days – Visit the Menil Collection, Rothko Chapel, or Contemporary Arts Museum
- Miller Outdoor Theatre – Free performances through November
- Houston Public Library Events – Storytime, crafts, and more for all ages

Explore more at [Visit Houston](#).

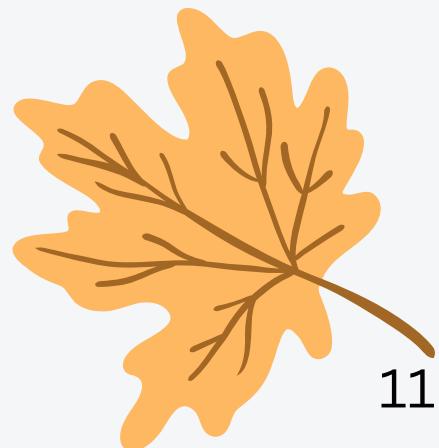


## Smart Spending Tips for Black Friday & Cyber Monday

With deals everywhere, here's how to shop wisely:

- Set a budget and stick to it.
- Compare prices before buying—don't fall for flashy discounts.
- Use loyalty rewards and free shipping to maximize savings.
- Avoid impulse buys—make a list and prioritize needs.

Retailers like Amazon, Walmart, and Target will offer early deals starting mid-November. Plan ahead to avoid overspending.





**Ever wonder what  
it would be like to  
lose weight and  
feel more confident?**

Learn more at  
[wondrhealth.com/aliefisd](https://wondrhealth.com/aliefisd)



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# EMPLOYEE ASSISTANCE PROGRAM

Employees and members of their households can arrange counseling services, take on-demand trainings, search child care providers or college options, and ask questions about the program – it's all right at their fingertips and available 24 hours a day at [guidanceresources.com](http://guidanceresources.com). For those on the go, we have the GuidanceNow mobile app, offering many of the same features right from a smartphone.

It includes:

- Confidential counseling and referral service
- Work-life services - resources to help you with needed services
- Resources and referral service on a variety of life balance topics
- Legal services
- Financial services
- Identity theft resolution consultation service



BlueCross BlueShield of Texas

Scan the QR Code to download the ComPsych Guidance Resource App TODAY -->



## Get to Know Your Employee Assistance Program

Find professional support when you  
need it for challenging life events.

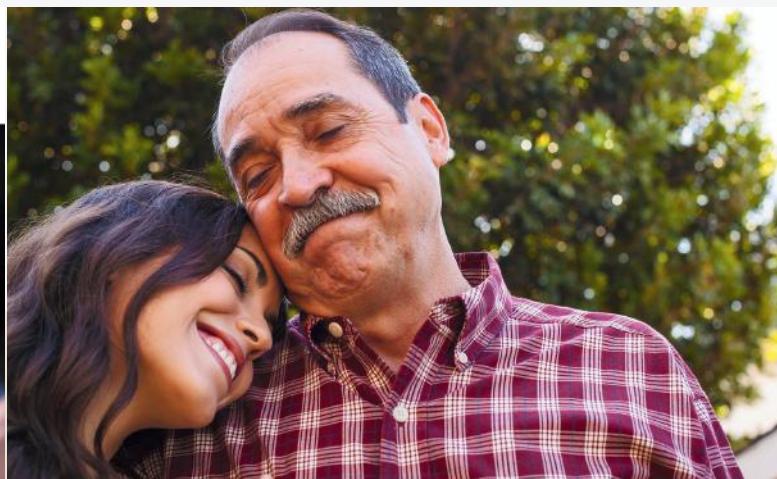
ComPsych GuidanceResources is an Employee Assistance Program (EAP) included with your Blue Cross and Blue Shield of Texas (BCBSTX) plan. You and your family members can use EAP services — no copays or deductibles needed.

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

### Reach Out

Don't be afraid to reach out for help. Your health records are kept private from your employer, as required by law.

- Call: 844-213-8968
- Online: [guidanceresources.com](http://guidanceresources.com)
- App: GuidanceNow
- Web ID: BCBSTX EAP



### Make a Positive Change

Connect with a therapist for confidential emotional support. A trained mental health professional can counsel you through concerns like:

- Sadness, worry and stress
- Alcohol or drug use
- Grief, loss and personal struggles
- Conflicts with people in your life

Your EAP includes 6 free therapy sessions per issue. Once you've used these free sessions, you can use your BCBSTX network benefits to keep seeing the same therapist in most cases.

### Check off Your To-dos

Specialists can save you time by searching for local services so you don't have to. They can help find:

- Child care, elder care or pet care
- Movers or home repair services
- And much more

### Have Your Legal Questions Answered

Talk to a lawyer for help with legal questions, including:

- Divorce, adoption and family law
- Wills and trusts
- Landlord/tenant issues

### Get Help with Your Finances

Financial experts can help with a wide range of money matters. Call to discuss:

- Retirement planning or taxes
- Relocation, mortgages or insurance
- Budgeting, debt or bankruptcy

### Access Online Tools 24/7

GuidanceResources Online is your link to information and support whenever you need it. Log on for:

- Articles, podcasts, videos and slideshows
- On-demand trainings
- "Ask the Expert" responses to your questions

# NEED HELP WITH MEDICAL COSTS? EXPLORE THESE SUPPORT PROGRAMS

Navigating healthcare expenses can be overwhelming, especially when dealing with chronic or life-altering conditions. Here are some trusted organizations offering financial assistance and support:

- **HealthWell Foundation:** Assists with out-of-pocket costs like co-pays, premiums, and deductibles for individuals with chronic and serious illnesses.

 [healthwellfoundation.org](http://healthwellfoundation.org)

- **Patient Access Network (PAN) Foundation:** Provides grants to help underinsured patients afford medications for life-threatening, rare, or chronic diseases.

 [panfoundation.org](http://panfoundation.org)

- **Patient Advocate Foundation (PAF):** Offers direct financial aid and expert guidance for managing medical debt and insurance challenges.

 [patientadvocate.org](http://patientadvocate.org)

- **Undue Medical Debt (formerly RIP Medical Debt):** A nonprofit that buys and forgives medical debt for individuals facing financial hardship.

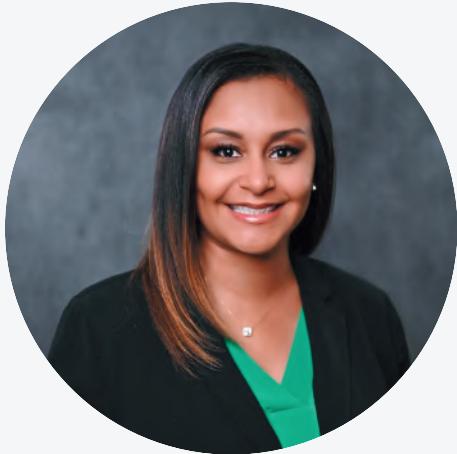
 [unduemedicaldebt.org](http://unduemedicaldebt.org)

- **NeedyMeds:** A comprehensive resource for finding patient assistance programs, including prescription drug support from manufacturers.

 [needy meds.org](http://needy meds.org)

These programs are free to access and can make a meaningful difference. If you or a loved one are struggling with medical costs, consider exploring these options.

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