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COPING WITH A CANCER DIAGNOSIS

RESOURCES AND SUPPORT

A cancer diagnosis, whether it's breast cancer or any other form, can bring an overwhelming range of emotions—fear, shock, anger, disbelief, sadness, and even numbness. Everyone's emotional journey is different, and how you feel may change from day to day or even hour to hour. It's normal to experience low moments alongside more hopeful ones, especially in the early days after diagnosis.

You may begin to feel calmer once you have more information about your treatment plan. Meanwhile, here are some steps that may help you cope emotionally during this time:

- **Reflect on past coping mechanisms:** Think about how you've dealt with stress or trauma before and see if those strategies can help you now.
- **Lean on your nurses:** Your oncology nurse is a valuable resource who can help you understand your diagnosis and treatment options.
- **Be kind to yourself:** Take time to rest, nourish yourself with healthy food, stay active, and do things you enjoy when you can.
- **Communicate with loved ones:** Talking with family and friends can lighten the emotional load. For tips on how to have these conversations, refer to the section below on discussing your diagnosis with loved ones.

OCTOBER: BREAST CANCER AWARENESS MONTH

October marks Breast Cancer Awareness Month, a time to emphasize the unique challenges of breast cancer and the importance of early detection. As one of the most common cancers worldwide, breast cancer impacts millions, making regular screenings and staying informed about treatment options essential.

A breast cancer diagnosis can feel overwhelming, and it's normal to experience difficulties in focusing on daily tasks or face physical symptoms like loss of appetite, trouble sleeping, or digestive issues. Seeking support during this time can make a significant difference in managing these emotional and physical challenges.

For Franklin County Cooperative employees and their immediate family members, [CancerBridge](#) offers professional cancer support at no cost. CancerBridge provides access to certified oncology nurses and, if needed, consultations with specialized physicians. The service is completely confidential and available without the need for insurance claims. Simply call the toll-free number **(855.366.7700)** to connect with support.

TAKING CARE OF YOUR MENTAL HEALTH

Maintaining your mental health is crucial during this time. Stress and anxiety are common reactions, and a cancer diagnosis can sometimes worsen existing mental health conditions. Franklin County Cooperative's [Emotional Wellbeing Solutions](#) provide tools for managing stress and anxiety, while CancerBridge offers additional support through personalized guidance, expert consultations, and access to webinars covering topics such as nutrition and physical activity.

Whether you're newly diagnosed, in treatment, or transitioning into survivorship, CancerBridge is here to help without the hassle of insurance claims or fees. Simply call the toll-free number to be connected with a certified oncology nurse who can assist you. In addition to personalized support, CancerBridge provides educational resources, including webinars on cancer prevention and wellness.

To access the CancerBridge member area, use the following credentials:

Username: franklincounty

Password: mycancerbridge

Support is always just a call away, ensuring you never have to navigate this journey alone.



HOW TO FIND THE RIGHT HOME FOR YOUR EMERGENCY FUND

HELP FROM ENRICH

Whether your phone breaks, your car needs repair, or your washing machine springs a leak, it's important to be prepared for the unexpected. And one of the best ways to do this is by setting up an emergency fund dedicated to these unforeseen expenses.

Most experts recommend saving three to six months' worth of expenses for the unexpected. However, deciding where to store your emergency fund is just as crucial as building it. While many opt for traditional savings accounts, there are other options that may offer higher returns or extra benefits.

Because of this, we'll take a look at a few important factors to think about when deciding where to store your emergency savings.

WHAT ARE IMPORTANT FACTORS TO CONSIDER WHEN STORING MY EMERGENCY SAVINGS?

Holding your emergency savings in a separate account is often recommended as it can help ensure your money will be there when you need it. But not all financial accounts are suitable for emergency savings. When choosing your account, there are a few factors to keep in mind. These include withdrawal fees, withdrawal restrictions, and minimum balance requirements.

Withdrawal Fees

It's crucial that your emergency fund is easily accessible. Since you never know when you'll need the funds, it's important to have the flexibility to withdraw money without worrying about paying fees. For instance, some accounts charge fees whenever you take money out of your account. Or, if you make more than the allowed monthly withdrawals, you may be charged a fee for every excess withdrawal. Therefore, consider looking for an account that lets you make the maximum number of withdrawals with no charge per withdrawal. Opening a no-fee account will allow you to access your money and avoid paying withdrawal fees.

Withdrawal Restrictions

You'll also want to look at any withdrawal restrictions attached to specific accounts. Accounts with these restrictions limit the number of withdrawals before a specified date, called a maturity date. This means that if you need your funds before the maturity date, you may not be able to access them without paying a penalty for early withdrawal. Because of this, it's worth looking at accounts with withdrawal restrictions attached to them.

Minimum Balance Requirements

Another important factor to consider is the minimum balance requirement. A minimum balance requirement is the lowest amount of money you must keep in your account. When an account has this, you may get charged a fee if the balance goes below

the specified minimum. But when the unexpected happens, and you need to access your emergency funds, you want the ability to withdraw as much as you need without worrying about maintaining a minimum balance. Because of this, consider looking for an account with low to no balance requirement.

WHAT TYPES OF ACCOUNTS ARE GOOD FOR EMERGENCY SAVINGS?

When you're faced with an unexpected bill, you want easy access to your money and minimal account restrictions. Savings, money market, and checking accounts do just that and can be great options to park your emergency fund.

Savings Accounts

A savings account is one good option for emergency funds. Savings accounts allow you to earn interest in exchange for depositing and holding funds. Though the interest rate is typically low, savings accounts give you easy access to your funds whenever and however you want. For instance, you can access your money at an ATM, a branch, or, in some cases, through a debit card for direct payment. But it's important to remember that each financial institution offers different balance requirements and fee structures for their savings accounts. Because of this, be sure to check the details before signing up.

Money Market Accounts

Similar to savings accounts, money market accounts pay interest on your account balance. They will also typically allow you to access funds through an ATM, a branch, a debit card, or in some cases, checks.

One difference is that money market accounts generally offer a higher interest rate compared to savings accounts. This can result in potentially greater earnings. But in exchange for providing that higher interest rate, a money market account may require a larger initial deposit to open the account. You may also need to maintain a higher minimum balance requirement.

Checking Accounts

A checking account is another option for your emergency fund. Checking accounts let you easily and quickly deposit and withdraw funds. But keep in mind that checking account funds don't earn interest like savings and money market funds. Despite this, they can give you the most flexibility to access your money using your ATM card or a check.

When choosing the right account for your emergency fund, remember that everyone's financial situation is

unique. That's why it's important to research and select an account that aligns with your specific needs. In times of unexpected expenses, an emergency fund provides essential financial flexibility and peace of mind. To make the most of it, selecting the right place to store your savings is key. By considering factors like withdrawal fees and balance requirements, you can ensure your money is both safe and easily accessible when you need it most.

If you are interested in learning more about growing an emergency fund and ways to determine your savings goal, attend BMI Federal Credit Union's upcoming [Emergency Fund webinar](#) exclusively for Franklin County Cooperative employees. For personalized financial guidance Franklin County Cooperative employees can access Enrich at no cost. Visit fccThriveOn.com and click on the "Wellness Hub" at the top of your dashboard to connect with a Certified Personal Financial Counselor.



REGISTER FOR THE 6TH ANNUAL FRANKLIN COUNTY 5K & THRIVEON CHALLENGE

PARTICIPATE VIRTUALLY

There's still time to join the Franklin County 5k and ThriveOn Challenge! In-person registration is full, but you can still participate virtually. Join solo or with your family from your neighborhood or favorite park. [Virtual registration](#) is open until October 13th!

If you signed up for the in-person race and your plans have changed, please [notify ThriveOn](#) as soon as possible.

NURSES' NOTES

From Your  UnitedHealthcare Health Engagement Nurses

STAY HOME. FEEL BETTER.

Get urgent medical care in your home with DispatchHealth®. DispatchHealth® delivers urgent medical care to your doorstep and can treat most non-life-threatening injuries or illnesses — saving you a trip to the ER. A visit from DispatchHealth® is billed the same as a walk-in urgent care clinic, and they are in-network with the health plan. They operate 365 days a year, including weekends and holidays.

They employ the same experienced professionals you would see in an urgent care, emergency room or hospital. Depending on your specific needs, your DispatchHealth® team may include an emergency medicine or internal medicine physician, physician assistant, nurse practitioner, nurse, medical technician, and/or imaging technician. They bring the tools and technology needed to treat most non-life-threatening emergencies.

This service is not meant to replace your primary care physician, it is meant to compliment your physician and home health care. Their goal is to help integrate your care with that of your current caregivers. DispatchHealth® can act as the “eyes and ears” on the ground for your physician when they are unable to see you, and you require immediate care.

DispatchHealth® can treat conditions and symptoms such as:

- Respiratory conditions such as Pneumonia, COPD and COVID
- Flu
- Migraines
- Cuts, Lacerations and Abrasions
- Fevers, Dehydration, Nausea and Vomiting

DispatchHealth® can treat nearly everything an urgent care can, but they cannot treat life- or limb-threatening health concerns; those require emergency care. If this is an emergency, please call 911 or go to the nearest emergency room. [For more information on DispatchHealth®, click here.](#) For an overview of all healthcare options available under your UnitedHealthcare benefit plan, head to [BeWell.franklincountyohio.gov](https://www.bewell.com/franklincountyohio).

As a member of the Franklin County Cooperative, you have access to several confidential and free resources to help you thrive in your everyday life. This includes private conversations with Franklin County's dedicated Health Engagement Nurses, Therese Lentz and Brittany Meszaros. To speak with either of them, you can call the Onsite EAP and Health Engagement Nurse Support Line at **614.525.6773** or click on the links below.



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