



2010 Spring Training Catalog

A Guide for Supervisors & Managers



2010 Horizon Health EAP Training Catalog

Horizon Health EAP offers training as an additional benefit to our primary EAP services. This benefit helps your organization provide employees with a wide range of brief, high-level, educational experiences that introduce employees to new information, and provide basic skill training.

*Please keep in mind that these courses are not designed as behavioral interventions, to provide assessments or to replace in-depth organizational consults. We have an organizational development partner to whom we refer organizations whose needs go beyond basic lunch and learn-type training. **These services are offered on a fee for service basis.***

This catalog is divided into several training areas:

Horizon EAP Orientations

These presentations offer an overview of the many benefits contained in your Employee Assistance Program. We offer both an employee and supervisor version of the orientation.

Workplace Seminars for Employees

These classes are designed to be brief, but effective, learning experiences that help employees learn new work/life skills.

Workplace Seminars for Supervisors and Managers

These seminars will allow Managers to acquire and strengthen management skills to better assist their employees.

Compliance Courses

These courses can help reduce risk and liability by reinforcing codes of conduct, appropriate workplace behavior, and maintaining compliance with mandatory training regulations.

Personal Improvement Classes

These topics include a wide variety of personal improvement topics from Assertiveness to Stress Management.

Family Life

These topics address concerns such as elder care, parenting, and talking with kids about tough topics, including drugs and alcohol.

Wellness

Our wellness courses cover a range of topics to encourage healthier emotional, nutritional, and prevention choices.



Financial & Legal

Our financial and legal courses cover a range of topics designed to help employees cope with legal and financial challenges in life. These specialized classes require six weeks advance notice to schedule.

Our Instructors

Our instructors are clinicians from our network that reside in your geographical area. The benefit of this training model is two-fold: 1) your participants have access to someone with more clinical background and 2) the trainer is someone familiar with work, cultural, or economic trends in your geographical area.

Training Consultants

Our training consultants are based out of the Organizational Risk Management Center and are available to help you determine which classes will best fit your needs. If you request customized or specialized training, these projects are considered to be outside of your standard training benefit. Your consultant can discuss the additional fees that will apply. Special projects will only be considered on a case-by-case basis.

Length of Classes

Keep in mind that while most of our basic courses are one-hour classes, a few topics require more time to present effectively. **All classes are one-hour sessions unless otherwise noted.** Many of our topics include educational and interactive exercises for maximized adult learning.

Modalities

Most of our topics can be delivered in either a face-to-face, trainer-facilitated modality or as webinars. Check with your training consultant as to the modality that fits your needs. Discuss your preferences with your training consultant.

LEAD TIME FOR TRAINING REQUESTS

We do request sufficient lead time to schedule your trainers, and appreciate your understanding of the need for sufficient scheduling time.

- **30 Days Notice:** All Standard Horizon Courses
- **Six Weeks Notice:** For the Financial and Legal training topics. (Trainings will be identified with an asterisk* if they require a six week notice)

Enjoy browsing through the catalog, and please call us in the Horizon Health EAP Training Department if you have any questions!



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Getting Acquainted with Horizon Health EAP

EAP Employee Orientation

30-45 minute training for employees about the Horizon EAP benefits provided by their company. It will give details about who is eligible, how the process works, confidentiality, what types of problems are often addressed, and how to access benefits.

EAP Supervisor Orientation

45-60 minute training for supervisors about the Horizon EAP benefits provided by their company. It will give details about who is eligible, how the process works, confidentiality, what types of problems are often addressed, and how to access benefits. It also provides information for supervisors on how to identify a troubled employee and walks them through the company's process of referring an employee to the EAP.

Critical Incident Stress Debriefing

This workshop describes what critical incident stress debriefings are and when and why companies would call into their EAP for this service. Managers are guided through the steps of trauma debriefing and learn the benefit to their employees, organizations, and overall productivity. Workplace trauma includes such things as a death, an accident, violence in the workplace, natural and man-made disasters.

EAP Workplace Seminars for Employees

Boundaries in the Workplace (New for 2010)

People with healthy boundaries are more likely to have healthy relationships, garner respect in the workplace, and be candidates for promotion. This seminar discusses the definition and purposes for boundaries in the workplace. Participants will gain the skills to negotiate personal style with professional expectations, communicate appropriately with others, and navigate their organization's workplace guidelines.

Building Successful Teams (New for 2010)

Teams are most successful when individuals not only work together towards a common goal, but also continually work to build trust, respect, and support for one another along the way. Effective teams progress through specific stages of development, allowing them to operate at an optimal level. This education-focused seminar provides a general overview of each stage, suggestions for improving team communication, and skills to maximize team collaboration.

Career Planning Due to Lay-offs (1.5 to 2 hours)

This is a hands-on, workbook-based course for individuals who may be laid off. This intensive, 1.5 to 2 hour class covers guidelines for managing change and loss issues during and after a lay-off or RIF. It also covers budgeting, self-appraisal, resume and job search tips, and interviewing skills. Finally, an overview of how your Employee Assistance Program can provide support in difficult times associated with lay-offs is included.

Coping with Organizational Change (1.5 hours)

In today's organizations, change is the rule rather than the exception. Reorganization, downsizing, mergers, takeovers, rapid growth, new technology, and a diverse workforce are among the major changes. These create more pressures and place more demands on employees at all levels. The purpose of this workshop is to highlight practical and proven methods for coping with organizational change. "It will also emphasize approaches to minimize liability and maintain employee productivity"

Coping with Shift Work

The unique demands of shift work affect employees personally and professionally by creating conflicts between balancing work and family, as well as impacting their productivity on the job. This workshop will focus on identifying resources to help create successful strategies to effectively respond to the demands of shift work.

Creative Skills for Dealing with Job Burnout

All employees face occasional periods of loss of enthusiasm, motivation, or direction at work. Often these periods are transient and can be corrected by supervisory intervention. At other times, however, new skills may be required to break out of the burnout "rut". This workshop focuses on acquiring those new skills.

"E-Etiquette": The Everyday Courtesies of Email Communication

Communicating effectively face-to-face is hard; communicating effectively by email is even harder. This workshop will explore the challenges of getting your message across online and provide helpful hints for email communication. Participants will be encouraged to share their own experiences with email.

Effective Communication at Work

Review of the different types of communication used in the workplace and suggestions on how to be effective in each form. It includes: face-to-face communication, meetings, written, electronic (email), and telephone (voicemail). It will cover the benefits and challenges for each type and offer practical do's and don'ts to communicating at work.

Excellence in Customer Service

Customer Service often comes down to one person doing something for another person. One study concluded that when companies lose customers to their competition, 67% of the time this happens due to one incident of poor customer service. Every contact contributes to customers' impressions of your company. Individual communication skills contribute significantly to those impressions. This workshop reviews the different methods of delivering good customer service to your external and internal customers

Generational Differences in the Workplace

Generational differences in the workplace can impact recruiting, team building, dealing with change, motivation, and productivity. This seminar will review generational lifestyles and workplace characteristics. Participants will learn strategies to effectively communicate across the generations.

Negativity in the Workplace (New for 2010)

Negativity can have a significant impact on a workplace's performance and productivity. This seminar will look at the two types of negativity found in the workplace: State and Trait negativity as well as some common causes. Participants will also walk away from this seminar with practical solutions to help promote a more positive work environment.

Respect in the Workplace (New for 2010)

A respectful environment is a critical element of an effective and productive workforce. This seminar reviews various elements of respect; including culture, diversity, healthy communication, and polite behavior. Participants will walk away with an increased awareness of how their actions impact their co-workers and their workplace culture.

Transforming Conflict into Collaboration

This workshop teaches attendees the factors associated with conflict. They will learn appropriate guidelines and settings for healthy confronting and develop effective techniques for addressing disagreements on the job.

Understanding Learning Styles: A Handy Workplace Tool

One of the basic differences between people is the way they process information and put it to work in their everyday lives. This seminar will discuss differences in learning styles – including your own – and will show you how working with these differences can improve your team's communication and increase its effectiveness.

Working with Different Personalities

Working with different personalities can make work a challenge. We may become angry, frustrated, and uncomfortable if someone doesn't have the same personality style as our own. This seminar will first explore how our own defensive behaviors may contribute to difficult situations arising. Then various types of personality styles will be discussed along with why individuals act the way they do. Finally, suggestions will be offered for dealing with each type of individual as well as essential communication skills that will increase personal power.

EAP Workplace Seminars for Managers

Behavior-Based Interviewing

This style of interviewing was developed in the 1970's by industrial psychologists. Behavior based interviewing asserts "the most accurate predictor of future performance is past performance in a similar situation". This 1-2 hour workshop is based on the definitive text on this subject, "Behavior-Based Interviewing: Selecting the Right Person for the Job." Learn the skills and techniques used in effective behavior-based interviewing.

Change Management for Supervisors and Managers (1.5 Hours)

The changes that have occurred in today's workplace present a challenging environment for managers. This workshop will explore the impact organizational change has on employees and will address how managers can respond to this challenge by increasing the effectiveness of their communication and addressing employee disengagement. In addition, participants will increase their ability to provide leadership by understanding the changing role of managers as change agents within the organization.

Leadership

To manage or to lead? The first critical question to ask yourself when you become a supervisor is whether you are going to manage the people who report to you or lead them. Since leadership can be learned, this workshop presents values and behaviors that help develop good leadership skills. It also debunks some myths concerning leadership.

Managing Organizational Risk During RIFs (1.5 Hours)

This workshop is designed to increase managers' understanding of the elevated risks organizations often experience during and after a Reduction in Force (RIF). The presentation will address the potential behavioral warning signs of workplace violence, decreased customer service, increased employee turnover, employee disengagement, and an increase in performance issues. In addition to increasing managers' awareness of these issues, this workshop will also outline prevention activities and inform managers how the EAP is a resource for them in addressing these concerns.

Meeting Management

Poorly run meetings are time wasters and can decrease employees' confidence in management. This class discusses ways to analyze the flaws in your approach to meetings, the components of successful meetings, key roles to assign, using the "parking lot" tactic, and evaluating meeting outcomes.

Mentoring Through Coaching

A mentor's role is to match the interest and talents of the person he or she is mentoring with the organization's needs and development opportunities. This presentation will help you identify the principles that have made you successful and help the person you are mentoring put those principles to use in the context of his or her skills, personality, and goals.

Recognizing and Motivating Employees

More than just making money motivates today's workforce. Companies need to be creative in the way they recognize and motivate their employees. This workshop discusses various types of formal and informal programs that can be initiated to recognize and motivate their teams.

EAP Compliance Trainings

Department of Transportation Drug/Alcohol Awareness: (2 Hours)

The Omnibus Transportation Employee Testing Act of 1991 requires alcohol and drug testing of safety-sensitive employees in the aviation (FAA), commercial motor vehicle (FMCSA), railroad (FRA), pipeline (PHMSA), mass transit industries (FTA), and commercial marine employees (USCG). This seminar meets the training requirements for almost all of the Operating Administrations that require training for their supervisors. It will review the physical, behavioral, speech, and performance indicators of probable alcohol and drug use and abuse in order to determine if there is reasonable suspicion.

Diversity in the Workplace (1.5 hour class)

What makes us different? This workshop will look at several areas of diversity including age, sexual orientation, gender, race, religion, physical ability, family situation, class, and ethnicity. It offers a sensitivity-raising training about the do's and don'ts of appropriate respect of coworker differences. This workshop has both a supervisor and employee version available.

Drug Free Workplace (1 or 2 hour classes available)

Drug abuse costs employers \$100 billion a year in decreased productivity and increased absenteeism, accidents, medical claims, and employee theft. Drug and alcohol abuse affects all aspects of American life; it threatens the workplace as well as the home, schools, and the community. When drug use interferes with an employee's efficient, safe performance of work responsibilities, and reduces the employee's dependability, it creates a problem for the whole organization. In this seminar, learn about the different categories of drugs, signs of alcohol or drug abuse, and learn where to turn if you or someone you know needs help.

Drug Free Workplace and Supervisor Training (1 or 2 hour classes available)

Supervisors have a very important role when it comes to educating employees and enforcing workplace policies and procedures regarding drug and alcohol use and abuse. In this seminar, supervisors will be educated about the impact of substance use/abuse on the workplace, learn to recognize the signs and symptoms of substance abuse, and identify when there is reasonable suspicion that an employee is using, and learn how to apply a constructive approach to intervene when an employee needs assistance.

Sexual Harassment Prevention for Employees (2 Hours)

Sexual harassment complaints are on the rise and co-workers were named as alleged harassers 72% of the time. The most common complaint from victims involved offensive remarks, offensive jokes or teasing, or unwelcome touching. It is important to become aware of the types of behavior that others consider offensive. This seminar will outline the federal laws prohibiting discrimination in the workplace, define harassment and discrimination, and give examples of the different types. Suggestions for responding to harassment will also be reviewed.

Sexual Harassment Prevention for Supervisors (2 Hours- Mandatory in CA, CT, and ME)

“What you don’t know can hurt you.” This 2-hour workshop for supervisors will outline the federal laws prohibiting discrimination and harassment in the workplace. It includes various current scenarios of harassment to encourage discussion of what does and does not constitute harassment. It will review how to respond to a complaint and support employees who are being harassed and how to protect themselves and their organizations from lawsuits.

Violence in the Workplace (Employee version 1 hour & Supervisor version 2 hours)

Incidents of workplace violence have dramatically increased and violence in the workplace is quickly becoming the number one concern in business and industry. The cost of workplace violence to American businesses is estimated to be \$5 billion a year. The mere threat of violence can temporarily destroy the ability of the individual and the work unit to function normally. This seminar will address the possible causes and effects of violence in the workplace, gives warning flags on how to recognize potentially violent individuals, provides proactive steps on preventing workplace violence, and suggests how to respond to pending or actual violence.

EAP Personal Improvement Seminars***Assertiveness***

If someone told you that you were assertive, would you take it as a compliment or as a put down? This workshop describes what is and is not assertive behavior. It offers tips on how to be assertive. The training encourages audience participation in resolving three scenarios relating to how to be assertive.

The Balancing Act

This workshop guides participants through the signs and symptoms of being out of balance in employees' work and family lives. It offers techniques and handouts to assess where employees stand on maintaining healthy balance in their lives.

Battling The Blues

How do we tell the difference between normal feelings of sadness and more serious symptoms of depression? This workshop will help participants understand the causes of depression along with provide practical tools to help you be better equipped to notice signs in your own life or in the life of someone close to you.

Coping with Grief and Loss

There are times in life when we all experience loss. The grief that accompanies this loss can be overwhelming. This seminar will help participants understand the wide range of "normal" reactions to loss, identify ways of coping, and learn what resources are important to draw upon in times of healing.

Dealing Effectively with Change

This seminar will explore ways to effectively deal with change, whether it is on the job or in one's personal life. Participants will explore ways to stay anchored during rapid changes and explore personal reactions to change, as well as learning to deal with "what we can't control".

Dealing with Anger

All of us are prone to anger—we are not abnormal when we experience it. However, anger is not positive when it becomes unmanageable. There are constructive ways to handle anger. This seminar will address the different ways different people handle and express their anger. It will discuss the myths about anger and it will offer some constructive ways of dealing with anger.

Dealing with Road Rage

People perceive that society as a whole is becoming more violent, and our behavior behind the wheel is no exception. Only cigarette smoking and heart disease kill more people than automobile accidents in America. In this seminar, behaviors that characterize aggressive driving will be outlined and techniques will be given on what to do and what not to do when coming in contact with an aggressive driver. Safe driving skills will also be taught to increase driver protection.

Goal Setting for Life and Work

This seminar will assist participants in learning specific and effective skills that will increase the likelihood of achieving personal or professional goals. Participants will learn the process of identifying and creating goals that are based on the things that are most important in their lives.

Healthy Boundaries in Online Relationships

We live in a fast-paced, constantly changing world. One of the tools we have come to rely on to help us adapt is the internet. It has become an important tool, not only for information, but a place to network and meet people. In this seminar, learn the basic "rules of the road" for online relationships. This workshop will help you understand ways to enjoy chatting and meeting socially online, while still protecting your security and privacy.

Keeping our Children Safe

This class discusses the many aspects of child safety, including what parents need to know, prevention tips for different age groups, internet safety with a parent/child internet use contract, kids and drugs, and writing your own family safety rules.

Keys to Successful Aging

For the young and "young at heart," we will explore the myths of aging and help dispel some of the common misperceptions of what it means to be an older person. We will examine the behaviors and attitudes that you can develop at an early age and use throughout life that leads to successful aging.

Response Management: Building Skills to Handle Life's Pressures

Managing our emotions can be a difficult task when faced with numerous life and work pressures. Self-regulation is a valuable tool that can be utilized to improve our responses in both our personal and work lives. Learning to manage our responses can lead to improved relationships in all aspects of our lives, including in our work environment. This seminar will provide information on the concept of self regulation while introducing participants to the physical and emotional effects of being under pressure. Participants will be provided with tools to help communicate more effectively under pressure and resources to implement a personal plan to relieve pressures.

Retirement: Are You Emotionally Prepared?

Individuals spend a great deal of time and effort planning for their financial concerns associated with retirement. Have you considered the emotional impact this major life adjustment will have on employees and their families? This seminar is geared to employees 50 years and older and reviews the eight phases of retirement that begin long before you actually stop working. It can be offered to employees and their spouses as they contemplate this major step in life.

Skills to Help You Cope During a Crisis

The overall goal of this workshop is to strengthen one's ability to deal with a crisis situation and the aftermath. What constitutes a crisis will be discussed. Participants of this workshop will learn how to gather information, make decisions, and recognize the traumatic effects on others.

Social Networks for Healthy Living

Do you ever feel alone and think “there should be more to life” than what you’re experiencing? Do you find yourself so busy with work or other commitments that you’ve become isolated and out of touch with friends and family? Attend this workshop to learn the importance of friends, family, and other relationships in contributing to your physical, emotional, and mental well-being.

Surviving the Holiday Season

The conflict between the “fantasy” holiday and the stress of the season is tough for many of us to handle. This class will help participants understand the origins of holiday stress, examine unreasonable expectations, look at ways we can use moderation for healthier choices, and brainstorm with other participants about new ways to reduce holiday stress.

Stress Management

We all experience stress to varying degrees, and have different responses to cope. This seminar is designed to enable participants to become aware of their own responses to stress, and develop the skills necessary to lessen the effects of stress on our physical, mental, and emotional health.

Stress Management for Law Enforcement Officers (1.5 Hours)

This special-focus class helps law enforcement personnel understand the normal human stress response and how that differs from the chronic and extreme stress encountered by law enforcement officers and support staff. Participants will learn effective stress management strategies and know the warning signs that indicate a need for seeking professional assistance when self-help strategies aren’t enough.

Stress Management and Achieving Balance at Work and Home (2 Hours)

This workshop was developed due to company requests for a longer stress management workshop. This two-hour workshop has two parts. Part One deals with stress and distress, recognizing symptoms, and ways to combat the distress. Part two looks at achieving balance in employees’ lives that contributes to maximum productivity at home and on the job. It provides several assessments for participants to get a picture of where they currently stand on balancing life, and suggestions for moving toward their goals with their families and work.

Time Management

This seminar looks at the two factors that drive our choice of how we use our time: Urgency and Importance. It helps participants identify their personal time management style and offers tips and tools to support their style.

Family Life Seminars

College Planning/The Parent's Role in the College Application Process

This workshop provides parents with the “nuts and bolts” of college planning and tips for helping both themselves and their children through the college application process.

Communicating with Teenagers

Effective listening and observation are fundamental to understanding what is “going on” with our teenagers. Participants will learn why it is difficult to communicate with teenagers, how to avoid “bad” communication, and the communication blocks that often get in the way of talking with your teenager.

Domestic Violence Awareness (New for 2010)

It is estimated that 4-6 million people are involved in domestic violence situations each year, and businesses typically forfeit around \$100 million a year in lost wages, sick leave, absenteeism, and non-productivity due to this growing problem. This seminar is designed to increase participants' awareness by helping them gain a better understanding of the signs of abuse, types of violence involved, and appropriate steps to take when supporting someone in an abusive relationship.

Elder Care - Where Do I Begin?

As your parents or relatives age, they experience significant physical and emotional changes. In this workshop, participants will learn to recognize when an elder needs help, how to overcome their resistance to accept help, and what resources are available.

Grandparents & Adult Children: Exploring the Joys & Challenges

Most people eagerly look forward to becoming a grandparent. In this workshop, for both grandparents and adult children, we will share the joys of grand-parenting, explore some of the “boundaries” and conflicts that may exist, and focus on how to resolve those issues so that all thrive in this relationship – parents, grandparents, and grandchildren.

Improving Communication with Elderly Parents & Relatives

Participants will gain an appreciation of the obstacles to effective communication that result from the natural aging process. They will learn how to become more comfortable in talking, listening, and being heard by parents, especially on difficult topics such as health, living situations, and planning for the future.

Parenting Skills

This seminar addresses several hurdles faced by parents today. Some of the topics covered include interpersonal conflicts encountered by blended families, the unique aspects of single parenting, specific issues related to parenting teenagers, and general considerations for parenting in troubled times.

Perspectives on Disability: In the Workplace & Community

This workshop will help participants gain a perspective on their own response to a co-worker or neighbor who has a disability and the effect on those relationships. In addition, we will discuss how to help children in their understanding and relationships, particularly with schoolmates with a disability.

Selecting Child Care

Decisions about childcare are difficult. There are many options, and when our choices affect our children, we want to be sure we've "done our homework"! This workshop will address questions that often arise when considering childcare and help parents and prospective parents as they take on the challenge of finding the best possible care for their family.

Taking Care of Yourself as Caregiver

A significant portion of employees, especially those in the sandwich generation, are providing some level of care for elder relatives while working and caring for their own family. Participants will explore the "mixed blessing" of being a caregiver for an older adult, why it is important to take care of yourself as a caregiver, and the resources available to support you.

Talking to Your Kids about Drugs and Alcohol

Young people who use alcohol at an early age are more likely to use alcohol heavily and to have alcohol-related problems; they are also more likely to abuse other drugs and to get into trouble with the law. This seminar will teach parents the signs and effects of the different categories of drugs, will give parents suggested activities to do with their children to help educate their child of the dangers of alcohol and drugs, and will tell parents how their Employee Assistance Program can help if someone in their family has a problem.

Wellness Seminars

Emotional Eating

In this course, you will learn about the basic behaviors that describe emotional eaters, signs to watch for that indicate emotional eating v. physical hunger, some root causes, strategies for breaking away from emotional eating, and how to find resources for ongoing support. The class also offers some basic information on coping skills that serve as alternatives to emotional eating.

Fitness and Nutrition

Two out of three Americans are overweight or obese. This workshop discusses the common causes and raises participants' awareness of nutritionists' recommendations for healthy eating. Participants will learn stress strategies for healthy eating at parties and other social events. The workshop will review the obstacles encountered by individuals that discourages physical activity and exercise.

Healthy Living Tips

This workshop discusses the benefits of taking care of you, such as eating smarter, exercising, and maintaining balance in your life. It includes a 6-week facilitator's guide for employees who wish to set up a support program in-house. These guides offer action steps for employees to stay the course in making healthy changes in their lifestyles.

Living Green Made Easy

Are you interested in learning easy ways to go about your everyday life in eco-conscious ways? You may find small changes in your daily routine can have a significant impact on meeting our environmental challenges. This seminar will allow you to consider the strategies that might work for you in your efforts to live the green life.

Smoking Cessation (1.5 – 2 Hours)

This seminar helps participants take the first step towards quitting smoking—getting motivated to quit. Each participant will learn about the stages of change, how to identify individual readiness to quit smoking, and appropriate resources for that stage of readiness. Participants will have the opportunity to work on their own personal change plan and discuss a case study. The class emphasizes the approach that different solutions apply to different people, and that to be successful in smoking cessation one must choose a change plan that is a personal fit. Resources for smoking cessation will be included, as well as an overview of alternate coping skills. The recommended length of time for this class is two hours.

Taking Sleep Seriously

According to experts, if you want to be fully alert, in a good mood, mentally sharp, creative and energetic all day long, you need at least 8 hours of sleep a night. But the average American gets significantly less sleep. This seminar will describe the stages of sleep, define different types of insomnia, and offer many techniques for falling asleep naturally.

Seminars below require six weeks notice

Legal Seminars

Estate Planning/Wills/Trusts *

Estate Planning, Wills, and Trusts go hand in hand. This one hour presentation covers the fundamentals of each topic below:

- Identify reasons for the importance of Estate Planning
- Identify assets to consider for Estate Planning
- Define key Estate Planning tools (Wills/Trusts, and their differences)
- Learn the process of Estate Planning
- Develop strategies for communicating about Estate Planning with older relatives and other family members

Legal Issues for Older Relatives (Or Disabled Family Members) *

- The key Estate Planning decisions people need to make for their future
- Describe the legal tools that assist older people and disabled family members when others must make decisions for them
- Identify how and when to utilize various tools to serve the needs of your older relatives
- Create a list of items for preparing for a meeting with your older relatives' attorney

Powers of Attorney/Advanced Directives ("Living-Wills") *

- The definition of "Advanced Directives" and their benefits
- The difference between a "Living Will" and a "Durable Power of Attorney"
- The history of "Advanced Directives"
- Tips for preparing an "Advance Directives"
- Strategies for communicating with older relatives about the need for "Advance Directives"

Financial Seminars

Adjusting to Your Adjustable Mortgage *

Concerned you will not be able to afford future payments? This class presents helpful strategies to fix your broker ARM.

- Is your mortgage ARMed and dangerous?
- Understanding how and when payments adjust
- Knowing when to refinance
- Getting help when payments become unaffordable

Getting and Keeping Good Credit *

Gain the knowledge to use credit to your advantage and learn the steps to get back on top of credit issues.

- The best time to use credit
- You have to manage your credit
- Why your credit score is so important
- Techniques for maintaining good credit

Home Buying Strategies *

You may have felt that home ownership is out of reach, but with the tips and strategies provided, you could be well on your way to becoming a homeowner.

- Is home ownership right for you?
- How much can you afford?
- Today's creative loan programs
- Understanding fees and closing costs

Identity Theft: Prevention & Resolution *

This class highlights helpful information and key strategies people can use to reduce the chance of having their identity stolen.

- The I.D. theft crisis
- I.D. theft prevention
- The need for I.D. theft assistance
- What to do if you are a victim

Life Stages Retirement Planning *

In this class you will review the things to do now to optimize retirement, whatever your age.

- Getting started: 20s and 30s
- Prime time: 40s and 50s
- Head for the finish line: 55 to 65
- At retirement

Money Basics: Spending, Borrowing & Savings *

Money is what makes your financial world go around. Learn how to make it work for you!

- Creating a workable monthly budget
- Techniques for building savings
- Setting financial goals
- Managing debt

Roadmap to Retirement *

Get ahead of the curve or get a plan together to catch up. It's not too late to get started on a solid plan for retirement.

- Defining the retirement challenge
- Finding money to invest
- Paying yourself first
- Types and advantages of different retirement accounts
- How much should you save
- The risk versus return connection

Tips for a Tax Smart Future *

The less money you send Uncle Sam, the more goes into your pocket. This class gives you some great tips on tax savings.

- Income tax overview
- How to check your withholding
- How an FSA or 401(k) contribution can save you money
- Tax credit vs. tax deduction

Understanding Health Savings Accounts (HSA's) *

A Health Savings Account can help individuals save for qualified medical and retiree health expenses on a tax-free basis, but is it right for you?

- What is a Health Savings Account (HSA)
- Who is eligible for an HSA
- Benefits of an HSA
- Contribution and distribution provisions

Understanding Investment Basics *

Even as a small investor, you can make some very smart decisions by understanding how Wall Street works

- Stock investments, bond investments and mutual funds
- Key considerations (ex. Inflation, risk tolerance, asset allocation)
- The investment pyramid

Organizational & Leadership Development

Horizon Health EAP also partners with an Organizational Development Consultant to offer our accounts ***customized courses*** on such topics as: leadership/management training, executive coaching, team building, organizational development, conflict management services, and other relevant workplace topics.

These services are beyond the scope of your EAP contract and are offered on a fee for service basis. Call your EAP training consultant for more information or to request a free consultation to help identify your specific organizational needs.

Contact your Account Manager or Training Consultant for Scheduling and Costs associated with Seminars.

Please provide a minimum of 30 days for requests and 45 days for those marked with an asterisk *.