PO Box 190477
Boise, ID 83719

EAP Benefit:

III-A members may receive up to 10 EAP sessions per eligible incident per calendar year for counseling services with an III-A EAP Provider.

Eligible EAP Incidents:

- Relationships (Marriage/Divorce/Couples/Family)
- Mental Health Disorders (Anxiety/Depression/Anger/ Substance Abuse/Addiction/Adjustment Disorder/Suicidal Ideation/Eating Disorder/Intrusive Thoughts)
- Stressors (Work/Life/School)
- Crisis Incident (PTSD/Trauma/Grief/ Line of Duty Death)

To find an EAP Provider, visit iii-a.org and click "Find a Provider."

More Wellness Benefits:

Go to iii-a.org/wellness for more information!

Wellness Wednesday Webinars

Mindful Mondays

Wellness Challenges

24/7 Helplines:

III-A First Responder & Family Helpline:
(208) 244-7000

III-A Non-First Responder Members:
(208) 938-8199

Idaho Suicide Hotline:
988 (text or call)

III-A Benefits Team:
208-938-8199

Shared Strength · Trusted Care

Strong Mind Strong Life

Financial Calm After the Holidays

The weeks after the holidays often bring a mix of emotional and financial stress. Gifts, travel, gatherings, and year-end expenses can add up quickly—and so can the pressure to "fix everything" in January. The good news: you can make big strides with a few steps.

Post-Holiday Finances Can:

- ***Increase stress and anxiety.*** Research shows that money concerns are a leading cause of stress for adults. After holiday spending, worries about credit card balances or budgeting can intensify.
- ***Guilt or regret.*** Many people second-guess their choices once the bills arrive, which can fuel negative self-talk.
- ***Avoidance behaviors.*** Feeling overwhelmed can cause people to ignore bills or avoid checking accounts, which increases anxiety over time.

Regain Control:

1. ***Start with clarity, not guilt.*** List your holiday-related expenses and balances. Seeing the full picture reduces uncertainty and helps your brain shift from "threat mode" to problem-solving mode.
2. ***Create a simple 60-day reset plan.*** Choose one or two small financial habits to focus on—such as reducing discretionary spending, paying a set amount toward a balance, or setting up autopay.
3. ***Practice mental health "check-ins."*** Notice how financial stress feels in your body: tight shoulders, racing thoughts, irritability, fatigue. Naming emotions can lower their intensity.
4. ***Break challenges into small wins.*** Instead of "I need to pay off all my debt," try "I'll make one extra $25 payment this month." Small wins build confidence and momentum.
5. ***Rebuild a realistic budget.*** Shift from a holiday spending mindset to your everyday needs. It's okay if this season requires temporary adjustments.
6. ***Talk openly about financial stress.*** Whether with a partner, a friend, or a financial counselor, sharing what you're carrying can reduce the emotional weight.

Post-holiday financial stress is common. With small, focused steps, you can regain financial stability and protect your mental well-being at the same time.

Financial Facts

- **36%** of Americans take on holiday debt, averaging $1,200.
- **62%** use credit cards; many face 20%+ interest rates.
- **40%** carry debt for over a month, with some taking 3+ months to pay off.
- **60%** feel stressed and 45% regret their spending.
- **79%** of households have less than $1,000 saved for holiday expenses.

Oral Health Concerns

Regular use may:

- Irritate gum tissue and recession which leads to tooth loss.
- Increase tooth sensitivity and enamel loss.
- Reduce saliva production, which increases risk of cavities, bad breath, and infection.
- Long-term cancer risks continue to be studied as these products are still relatively new.

Addiction

Nicotine is addictive in every form. Many pouches contain concentrated levels that can increase dependence and make quitting more difficult. Because they're easy to use throughout the day, people may consume far more nicotine than intended.

Did You Know?

Nicotine & Type 2 Diabetes:

- Nicotine users are **30–40%** more likely to develop Type 2 diabetes
- It increases insulin resistance, raises stress hormones, and contributes to visceral fat

Takeaway: Quitting nicotine improves blood sugar regulation within weeks.

Nicotine & Mood:

- Users have **2–3x higher** rates of anxiety and depression
- The "calm" is just relief from withdrawal
- Nicotine disrupts sleep and lowers natural dopamine response over time

Takeaway: Short-term boosts lead to long-term stress and lower mood.

Small Changes Can Make a Big Difference

- Delay your first pouch of the day.
- Create nicotine-free zones or times.
- Step down to lower-strength options.
- Replace one pouch a day with gum, mints, or stress-relief techniques.
- Consider FDA-approved nicotine replacement therapies for gradual support.
- Taking steps toward reducing nicotine use is an important investment in long-term health and well-being.
- **Free support is available for III-A medical members. Health coaching for tobacco and nicotine cessation is available at no cost. For confidential support, email wellness@iii-a.org.**

Strong Mind, Strong Life: 3 Deep Breaths Daily

Feeling stressed? Take a moment each day for three deep, abdominal breaths. This simple habit can have a big impact on your mental wellness:

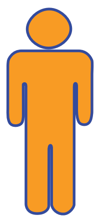
- **Calms your nervous system:** Helps your body shift from "fight or flight" to "rest and digest."
- **Lowers blood pressure:** Supports healthy systolic and diastolic levels.
- **Boosts oxygen flow:** Sends more oxygen to your organs for better function.
- **Relieves tension:** Eases tight muscles in the neck and shoulders and relaxes your body.

Even a few mindful breaths can leave you feeling calmer, clearer, and more centered—a small step toward a strong mind and strong life.

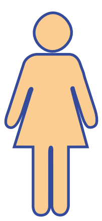
Nicotine Pouches: What You Should Know

Nicotine pouches are popular as a discreet alternative to traditional tobacco products. Marketed as "clean" these pouches seem like a safer choice. However, even without tobacco leaf, they still deliver nicotine — a highly addictive substance with significant health risks:

Nicotine's Impact on Hormones



In men:
- Significantly contributes to Erectile Dysfunction (ED) by constricting blood vessels, damaging artery linings, and reducing blood flow needed for erections. Men who vape have **2.4 times** higher ED risk than non-nicotine users.*
- Lower sperm count and quality due to nicotine usage.*
- Nicotine alters male testosterone levels.*



In women:
- Impacts fertility issues by increasing ectopic pregnancy due to impact of the Oviduct; decreasing estrogen and progesterone levels; decreases uterus receptivity to a pregnancy.*
- Heavy use alters menstrual cycles by shortening the follicular phase and may create early menopause.*
- Increases pregnancy risks because nicotine crosses the placenta and affects fetal development.

Heart Strain & Brain Issues

- Nicotine naturally elevates heart rate and blood pressure, while reducing blood flow to the brain and can raise heart rate **10-20+** beats per minute.
- Significantly increases the risk of fatal stroke, with studies showing risks around **1.4 to 1.7 times higher** for fatal stroke (**40%-50%** increased risk).
- A 6mg nicotine pouch can raise heart rate and arterial stiffness the same as smoking one cigarette.
- **37% higher risk** of fatal coronary heart disease.

Behavioral Effects

Nicotine may create a brief boost in focus or mood, but ongoing use can negatively affect mental wellness. Regular exposure has been linked to:

- Increased anxiety
- Sleep disruptions
- Heightened stress cycles
- Irritability and withdrawal symptoms

*Studies published in National Library of Medicine found on the National Institutes of Health website.