STEP INTO WELLNESS

Diocese of Palm Beach

2025 Healthiest Employers Award

Halloween Eye Safety

Oct 2025

Whether you're taking your little ones trick-or-treating or you're heading to a Halloween party, the fun of Halloween often begins with picking out a costume. But don't let your scariest costume turn into a real nightmare for your eyes.

Did you know that Halloween costumes and masks lead to hundreds of eye injuries each year? Thankfully, there are simple ways you can decrease your risk of a Halloween eye injury.

Follow these five simple Halloween eye safety tips to avoid common Halloween snafus that could result in unexpected eye injuries.

1. Don't Block Your Vision

When creating the perfect Halloween costume, you may be tempted to wear a mask or wig that blocks the face. But always make sure that your costume doesn't cover your eyes or impair your vision. When wearing masks, wigs, or accessories, make sure your eyes are clear.

And if you or your child typically wears glasses to see well, don't ditch them for fashion's sake. With all the traffic and hubbub of trick-or-treating, it's essential to see clearly.

The risk of pedestrian fatalities is 43% higher on October 31st compared to other evenings of the year. Keep yourself and your children safe by making sure your vision is clear and you look both ways before crossing the street.

2. Be Safe with Decorative Contact Lenses

If you like to go all out with your costume, decorative contact lenses may seem like an easy way to take your costume to the next level.

Cosmetic or decorative contact lenses are colored or alter the appearance of your eyes in some way. While wearing them may seem harmless, doing so without a prescription from your eye doctor can result in permanent blindness.

Cosmetic contact lenses come with serious risks, including:

- Cornea scratch
- Allergic reaction
- Vision changes
- Eye infection
- Blindness

To mitigate these risks and keep your eyes safe, follow these guidelines before buying or using cosmetic contact lenses:

- **Get an eye exam**: visit your eye doctor for an eye exam, and make sure to get a prescription for cosmetic contacts.
- **Get a prescription**: never buy decorative contacts without a prescription from your eye doctor. It's illegal to sell contact lenses in the U.S. without a prescription, and buying contacts without one is dangerous.
- **Only get FDA-approved lenses**: all contact lenses, including cosmetic ones, are medical devices regulated by the FDA. Make sure any cosmetic contacts you wear are approved by the FDA.
- **Perform proper lens care**: just like with any other contact lenses, make sure to perform proper hygiene and cleaning protocols.
- **Don't share contacts**: this should go without saying, but never share contact lenses with anyone else or use someone else's prescription to buy decorative contacts.

Stop wearing if irritation occurs: If your eyes get red, watery, or painful, remove the contacts right away and see your eye doctor to check for an infection.

3. Take Care with Eye Makeup

If your Halloween costume includes any type of eye or face makeup, take care around your eyes. Make sure eye makeup is hypoallergenic and doesn't have loose particles or glitter that could fall into your eye and scratch the surface of the eye. To help prevent an eye infection, remember to remove all eye makeup before bed, never share makeup, and replace your makeup every three months.

4. Avoid Sharp Props

Many Halloween costumes include fun props, such as swords, wands, bows and arrows, light sabers, and more. While these props can be fun, if not handled carefully, sharp or pointy objects can cause eye injuries, and it's not worth the risk.

See and BE SEEN!!!!!!

In this issue:

Breast Cancer Awareness Month

October is Breast Cancer Awareness Month, so be sure to wear some Pink! According to the Centers for Disease Control and Prevention (CDC) Breast Cancer is the most common cancer among American women. Mammograms are the best way to find breast cancer early. Although breast cancer screening cannot prevent breast cancer, it can help find breast cancer early when it is easier to treat.

Showcase your staff showing off their pink for Breast Cancer Awareness Month! Send photos to be included in the next edition of Step Into Wellness!!

Fall Produce For Eye Health

There's something about vegetables pulled straight from the earth that resonates with us—especially in the fall.

Whether you're brushing the soil off carrots that have been freshly pulled from the earth, taking a first, crunchy bite of your favorite apple, or washing and peeling potatoes to let cook in the crockpot, fall produce can bring back a flood of good memories and cozy feelings, along with a wealth of health benefits.

Shopping Seasonal Fall Produce

For many, fall produce evokes feelings of warmth and coziness, and signals the arrival of cooler temperatures. It also helps provide the nutrients our bodies need to function well.

Our favorite fall fruits and vegetables are "yam-packed" with antioxidants like lutein and zeaxanthin, vitamins C, B, A, potassium, and more. While a diet rich in many vitamins and minerals is essential to keeping our bodies healthy, these nutrients also play an important role in keeping our eyes healthy and functioning well. As you browse your local farmers market or grocery store aisles, keep an eye out for these in-season fruits and vegetables:

Apples, Butternut squash, Cabbage, Carrots, Kale, Pears, Potatoes, Pumpkins, Spaghetti Squash, Spinach, Sweet potatoes, Swiss Chard

When choosing fruits, feel the product (but don't squish it) before you buy it. Many fruits, such as pears, should be slightly soft. Apples, however, should be firm and not give easily when you press on them. Look for bruising on the fruit and check its color. Fruit with a very light color can sometimes indicate it isn't ripe yet. Vegetables often follow the rule that the harder they are, the better they are. Vegetables that are too squishy may be mushy on the inside. When choosing between leafy greens, check the stems and leaves to make sure they are brightly colored, this is a great indicator of their freshness.

Many fall produce favorites, such as apples, pears, and carrots, are perfectly fine (and delicious) when eaten raw. However, you can further cultivate your produce's flavor and texture with a little preparation. Here are some fall produce preparation ideas:

Cut up your **apples**, add a little cinnamon, and bake them low and slow in the oven for a softer texture and added flavor.

Dice up your favorite fall veggies, like **sweet potatoes** and **squash**, drizzle some olive oil over them, and add spices (like salt, pepper, or garlic), then roast them in the oven.

Bake your **spaghetti squash** and serve with spaghetti sauce, it makes a great alternative to pasta!

Cut up **cabbage**, **carrots**, and **potatoes**, and toss them in a crock pot with vegetable broth to create your own vegetable stew (add any other spices and produce you want to include to really make it your own).

Sort out the seeds from your **pumpkin**, toss with some spices, and lay them out on a cookie sheet, roasting them low and slow.

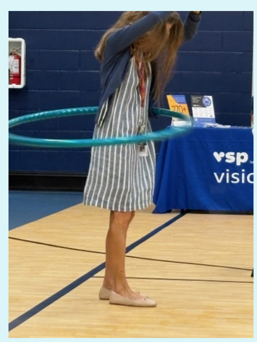
October Happenings Calendar

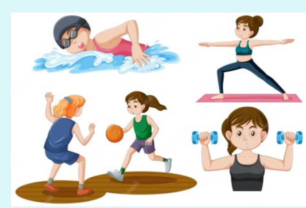
Oct 1—31	Breast Cancer Awareness Month
Oct 1—31	Health Literacy Month
Oct 1—31	Eye Injury Prevention Month
Oct 1—31	National Dental Hygiene Month
Oct 31	Halloween

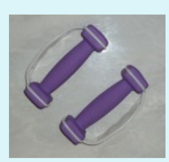
FIT, FUN ZONE

At the 2025 Wellness Expo held at St. Helen School staff had a great time exploring the Fit, Fun Zone.

There were stations to try out the weighted hula hoops, mini-stepper, stretch bands, and more! There is nothing better than adding a dash of exercise to your daily routine…..AND having fun while doing it!!!!







Have an idea, suggestion or comment? Contact your Wellness Coordinator, Carol Waring at cwaring@diocesepb.org or 561-775-9572. Have a benefits question? Contact your Benefits Assistant, Sandy Maulden at smaulden@diocesepb.org or 561-775-9574. Be sure to visit the wellness web page at **www.diocesepb.org/wellness** for helpful links and information.

Know Your Health and Wellness Benefits!

CAPTRUST

CAPTRUST at Work:
A Financial Wellness Benefit

CAPTRUST AT WORK

Expert Advice to Help You Retire with Confidence and Avoid Financial Stress

If you are like most people, you may struggle with feeling confident about making financial decisions. The Diocese of Palm Beach believes in helping you make the most of your compensation and benefits package. To help you build a solid financial future, we have hired CAPTRUST as a resource to help you with these important decisions. Improving your financial wellness is one of the Diocese of Palm Beach top concerns.

Is this advice part of my benefits package?

Yes, CAPTRUST is here to provide you with access to professional, unbiased advice. CAPTRUST will not sell you any products – their services are made available to you as part of The Diocese of Palm Beach benefits package.

When should I call CAPTRUST?

- Assistance with enrolling in the retirement plan and selecting/reviewing investments, providing investment advice
- Deciding how much you should contribute to your retirement plan
- Determining the difference between Roth and pretax contributions and which one is right for you
- Creating a financial plan, discuss budgeting and cash management tools and resources
- Answer questions regarding specific financial wellness concerns

When should I call Lincoln Financial?

- Changing your investment selections or paycheck deferrals either online or over the phone
- Distribution or loan transactions
- Enrolling online or over the phone
- Obtaining plan highlights, personal performance, and statements
- Updating beneficiaries and other personal information

- **Contact a CAPTRUST Advisor**
- You can reach someone on our team through our website www.captrustatwork.com and schedule an appointment online or by calling 800-967-9948.

CAPTRUST Financial Advisors | 4208 Six Forks Road, Suite 1700 | Raleigh, NC 27609
www.captrustadvice.com | www.captrustadvisors.com | Advice Desk 800.967.9948

CAPTRUST AT WORK

Financial Well-Being

Your financial well-being, or overall financial situation, is unique to you. Often, we equate how well we're doing financially with how much money we make, our credit score, or overall net worth. In reality, your financial well-being is determined by factors that tell a larger story about your relationship to money. This includes how well you're able to stay on top of your financial obligations, how secure you feel about your financial future, and ultimately whether you have the freedom to make financial choices that allow you to enjoy your life. Uneasiness about your own financial situation can cause physical and emotional stress.

Make the most of opportunities available through the diocese 403(b) plan with **Lincoln Financial** by calling **800-234-3500** or via website (www.LincolnFinancial.com) and **CapTrust Financial Services** (www.Captrustatwork.com) **800-967-9948**.

Create a working budget that matches your cash flow. Your cash flow is the timing of when money comes in and when it goes out. Looking at it on a week-by-week basis, especially if you tend to run short, can help you create a working monthly budget .

Request due dates for your bills that help you stay on track. If there are certain weeks when money is especially tight, you can contact your creditors and utility companies and request new due dates that better align with your income .

Compare your spending month-to-month. Track your spending closely for several months. By looking at your spending in real-time and comparing it to the previous month , you'll start to see places where you can make adjustments and move money into savings.

Save for emergencies. Saving money might feel out of reach at times, but consistently putting away even small amounts of money can make a big impact over time. Make saving a part of your everyday routine, and then watch it grow.

Give yourself financial security with an emergency savings fund. Start by putting aside what you can afford in order to help cover many common emergencies, such as a car repair or medical bill, that could otherwise become costly debt. Prioritize a dedicated savings account for these unexpected expenses as one of your top savings goals, and as you get a better handle on your overall financial situation, you may decide to set more aside.

Set rules for your emergency savings, but don't be afraid to use it. Set guidelines for yourself for when you can spend down this savings fund and what constitutes an emergency, but if you need it, don't be afraid to use it. That's what it's there for. Just remember to work to rebuild it.

Make saving easy by making it automatic. Whether it's through your bank or employer, there are a number of ways to have money automatically transferred into your savings every week or month. Reoccurring transfers are considered one of the most effective ways to build your savings.

Put extra money into savings at times when you have it. There may be weeks when money is tighter than others. Take the opportunity to put money into savings when you have it.

Use your tax refund to help you reach financial goals. For many Americans, a tax refund can be one of the largest checks they receive all year. Make a plan now to dedicate a portion of that money to saving for some of your larger financial or savings goals.

Reduce your debt. Before making a plan to pay down your debts, know what you owe. There are two common strategies to pay down your debt: the highest interest-rate method and the snowball method. Learn the differences and pick the one that works best for you.

Learn about federal and private student loans repayment options. Whether you have federal or private student loans, or a mix of the two, start with the loans you're most concerned with, and learn how to optimize paying them off.

Create better money habits.

Apply only for credit you need. Improving how you manage your money on a daily basis may take time and dedication, but as you develop better money habits, you'll create a financial story that you're proud of. While it's not the only factor, a good credit score is key to your financial well-being. One way to get and keep a good credit score is to apply only for credit you need.

Set an annual reminder to check your credit reports. You're entitled to free credit reports every 12 months, so set up an annual reminder to review them for any errors that may be hurting your credit and should be fixed.

Set up alerts to stay on top of your checking account balance. Through most banks and credit unions, you're able to set up alerts to notify you of your checking account balance at the end of the week or if your balance gets low. This helps you monitor your accounts and also protects you from incurring additional overdraft fees.

If you can't make a bill payment, act fast and call your creditors. Missing a bill payment can have several negative financial impacts. If you're experiencing a financial emergency, contact your lenders or creditors before your due date to see what options may be available to you.

Plan for success. Planning ahead is always helpful, and once you get a handle on your current financial picture, set some goals for what comes next. By building a plan, you have a roadmap to help guide you through the rest of your story.

Consumerfinance.gov