



## May is Mental Health Awareness Month

### *Mental Health Matters: Let's Talk, Learn & Support Each Other*

Each May, we come together to raise awareness for something that affects us all—mental health. Whether it's anxiety, depression, burnout, or simply feeling overwhelmed, you're not alone—and there is help.

Why Mental Health Awareness Matters:

1 in 5 adults experiences mental illness each year, yet stigma and silence often prevent people from seeking help. Mental Health Awareness Month is a time to change that—to start conversations, offer support, and prioritize emotional well-being.

#### **This Month, Let's Focus On:**

- Education – Learn the signs of mental health struggles in yourself and others
- Compassion – Replace judgment with empathy; you never know what someone is carrying
- Self-Care – Prioritize rest, connection, and healthy boundaries
- Resources – Know where to turn for help when you or someone you love needs it

#### **What You Can Do:**

- Share your story or check in with a friend
- Attend a mental health workshop or event
- Take a break—your mind needs rest too
- Access professional support when needed

#### **You Are Not Alone.**

Whether you're struggling or supporting someone who is, remember: mental health is just as important as physical health. This month is a reminder to care for ourselves and each other—with kindness and without shame.

#### **Signs In Yourself:**

- Changes in Mood or Behavior:
  - Feeling persistently sad, anxious, or irritable.
  - Mood swings or heightened emotional reactions.
  - Loss of interest in activities that were once enjoyable.
- Difficulty Concentrating:
  - Trouble focusing or making decisions.
  - Forgetfulness or feeling mentally "foggy."
- Physical Symptoms:
  - Fatigue, sleep disturbances (insomnia or sleeping too much), or changes in appetite.
  - Unexplained aches and pains.

- Withdrawal:
  - Avoiding social interactions or isolating yourself.
  - Loss of connection with friends or family.
- Increased Use of Substances:
  - Relying on alcohol, drugs, or unhealthy coping mechanisms to manage emotions.
- Negative Thinking:
  - Feeling hopeless, worthless, or excessively guilty.
  - Thoughts of self-harm or suicide.
- Change in Daily Functioning:
  - Difficulty maintaining daily routines (work, school, or home life).
  - Lack of energy or motivation to perform basic tasks.

### Signs In Others:

- Changes in Behavior:
  - Noticeable withdrawal from social situations or a shift in usual activities.
  - Increased irritability or frustration.
- Communication Shifts:
  - Talking about feeling hopeless or talking down about themselves.
  - Expressing thoughts of death or suicide, even in a joking manner.
- Neglecting Responsibilities:
  - Missing work, school, or social commitments frequently.
  - Not taking care of personal hygiene or daily tasks.
- Physical Appearance:
  - Sudden weight loss or gain, or visible fatigue.
  - Neglecting appearance or grooming habits.
- Substance Use or Risky Behavior:
  - Engaging in reckless or risky behaviors (drinking, driving under the influence, etc.).
  - Increased alcohol or drug use.
- Overt Signs of Stress or Anxiety:
  - Frequent panic attacks or visible anxiety in social settings.
  - Ongoing signs of stress, such as excessive worrying, restlessness, or irritability.

### When to Seek Help:

- If someone (or you) is struggling to cope with daily life, or if there are thoughts of self-harm or suicide, seeking help from a professional—such as a therapist, counselor, or doctor—is critical.
- Mental health support can come in various forms: therapy, counseling, medication, or lifestyle changes. Don't hesitate to reach out for help when needed.

Recognizing these signs early can help prevent further distress and promote healthier coping mechanisms.

Community Care Employee Assistance Program (EAP) services are available at 918-594-5232, 24/7.



## My City of Tulsa Retirement Benefits

The City of Tulsa has two retirement plans for its employees and participating agencies.

1. **Municipal Employees Retirement Plan (MERP)** is a mandatory plan which guarantees you a monthly income after retirement; all full-time regular employees participate in this plan.
2. **City of Tulsa Deferred Compensation Plan** is an optional plan that all full-time and part-time employees are allowed to participate in to set back additional savings towards retirement.

### MERP Highlights

- Your contributions are 8% of your base salary. These contributions are tax deferred. They reduce your taxable income during your working years, and you pay no taxes on your contributions until you receive benefit payments from the Plan.
- Contributions do not go into account with your name on it. The funds go into a pool of funds to pay for benefits for everyone.
- All your contributions are available to you as a refund if you terminate your employment before retirement. The refund amount is the total of your contributions plus interest.
- You cannot borrow against or take a loan from this plan.
- This benefit is determined by a calculation of several factors not based on an account balance. The formula uses your final average earnings, your years and months of credited service, your hire date, your age when the benefit payments begin, and the form of payment to determine the benefit amount.
- You cannot contribute more money to increase your retirement benefit, and you cannot roll funds from another plan into MERP.
- Benefits of the plan include options for early retirement and death benefits.

### City of Tulsa Deferred Compensation Plan Highlights

- Contributions you make to this plan are optional. You may select a specific dollar amount or percentage to contribute to your account each pay period. These contributions may be pre-tax or after-tax. You have a specific account with your name on it.
- Funds are available to you while an employee of the City if you submit a request for a loan or request a hardship withdrawal.
- When you retire you have several options for payments which include:
  - Lump sum payout
  - Partial lump sum payout
  - Periodic distribution
  - A lifetime annuity payment

- Distributions will be based on your account balance, which includes your contributions, market gains, and market losses.
- Distributions have a tax savings advantage. There is not an early 10% withdrawal penalty on distributions from pretax balances. Nor does this penalty apply on distributions from after-tax balances so long as the account has been open for at least five years.
- This retirement savings plan is a great way to supplement your income. It can help with any income gaps you may have left after payments from your pension and social security.

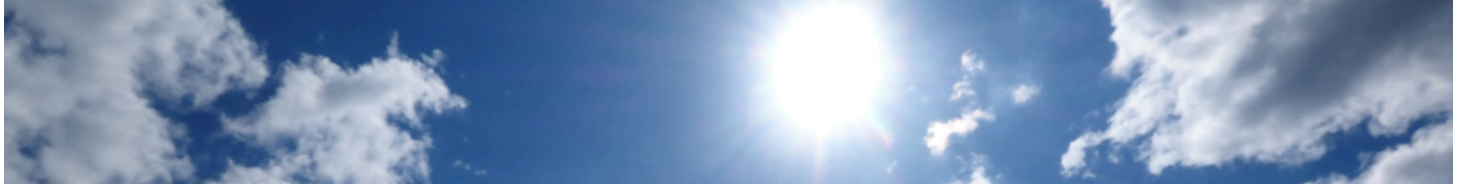
**It is always important to keep your beneficiaries up to date.**

To update your beneficiaries for Municipal Employees' Retirement Plan please contact retirement services for a copy of the beneficiary form to complete and turn in.

To update your beneficiaries for the City of Tulsa Deferred Compensation Plan please log in to your account at [Tulsa457.com](https://Tulsa457.com) after you have completed the registration process for online access.

Please make note that you do not need to update your beneficiaries every year unless there is an update. This beneficiary update is not the same process as your life insurance updates completed each year with insurance open enrollment. To contact retirement services please email [retirement@cityoftulsa.org](mailto:retirement@cityoftulsa.org).

Retirement services must have a 60-90 day notice sent by email if you wish to retire.



## National Heat Awareness Day - May 30, 2025

National Heat Awareness Day is observed annually on the last Friday of May, which falls on May 30 this year. National Heat Awareness Day was founded by the Occupational Safety and Health Administration and the National Weather Service to alert workers, employers, and the public about the (preventable) health dangers related to heat.

The reality is that every year, in the U.S. alone, people suffer and die from heat-induced illnesses, which could easily have been prevented with the right protective measures and intervention. Groups that are especially vulnerable to heat are outdoor workers, young children, elderly adults, people with chronic medical conditions, and pregnant women. Spreading awareness about these conditions and their prevention can help mitigate such unnecessary medical emergencies.

### Ways to Protect Yourself and Others

If you are going through a heat wave in your community, please check in on neighbors who are elderly, housebound, or otherwise may be reluctant to ask for help. You can offer to host them in the air-conditioned comfort of your living room on hot days, drive them to a local cooling center, or call relatives or city services to arrange for them to stay cool.

The best way to avoid a heat-related illness is to limit exposure outdoors during hot days. According to the Centers for Disease Control and Prevention:

- Air conditioning is the best way to cool off
- Drink fluids, even if you don't feel thirsty
- Avoid alcohol
- Wear loose, lightweight clothing and a hat
- Replace salt lost from sweating by drinking a sports drink
- Avoid spending time outdoors during the hottest part of the day, from 11 a.m. to 3 p.m.
- Wear sunscreen; sunburn affects the body's ability to cool itself
- Pace yourself when you run or otherwise exert your body
- Eat light meals

If your job requires you to work outside in hot weather, you and your supervisors can take precautions to minimize the risk of heat-related illnesses. The National Institute for Occupational Safety and Health recommends:

- Working shorter shifts until workers have adjusted to the heat
- Staying hydrated and drinking before you get thirsty
- Watch out for co-workers exhibiting signs of heat exhaustion or heat stroke
- Take time to rest and cool down

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## Know the Signs and Symptoms of Heat Stress

It's important to listen to your body. If you're involved in physical activity in the heat, changes in how you feel may be an indicator of heat stress. Stop and take a break if you experience the following:

- Thirst
- Fatigue
- Sore or painful muscles or cramps
- Pulse higher than usual for the activity
- Dizziness and/or headache
- Low abdominal pain
- Nausea

Knowing the symptoms and proper response to heat-related illnesses can save a life. Sign up for a CPR/AED/First Aid class through your workgroup's registrar for more information on signs and symptoms as well as first aid steps for heat exhaustion, heat stroke, and heat cramps.