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## STRESS, STRESSORS AND STRESS RESPONSE

by Olaf G. Hendricks, M.D.

**S**tress is one of those words that serve both as subject and predicate as noun and verb, in a sentence, e.g. "Stress has me stressed out". And that's just one of the dualities of stress/stress-response. For millennia this phenomenon has served all biological entities in their endeavor to survive in the face of life-threatening challenges.

So what is stress? It turns out that what most lay folk mean when they use that word is the constellation of effects of the stress response upon the body, including the brain. And this stress response is a reaction to something that has been determined to be a threat to the individual by specific parts of the brain which then trigger a multi-faceted, complex response both inside and outside the brain and includes the secretion of neurotransmitters and "stress hormones". Normally, or in the majority of situations this response is elicited, runs its course and is over. Matter done. But in some cases, what may have been experienced as "some anxiousness" or nothing at all, blows up into an internal nuclear response and the hormones either keep

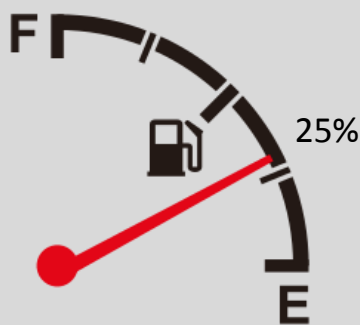
being released or they are called into action for long stretches of time and they shut down some systems while keeping other systems, related to keeping muscles on alert or hard at work, running at full speed and overtime.

These targeted systems include the cardiovascular, respiratory, visual, musculo-skeletal. Generally, this is what causes the sensations we experience when we face danger: racing heartbeats that are stronger than normal, increased respiratory rate, headaches, increased visual, auditory and olfactory perception and a powerful sense of where we are and who everyone is as well as hyper-vigilance. If these conditions were to persist for short time periods we would revert to our normal physiological resting state But if they're too powerful, too lengthy or repeated too often such as is the case in the lead up to, during and after a major Category 5 hurricane, we are quite likely to develop symptoms that run the gamut of disorders from Acute Anxiety to PTSD, Major Depressive Disorder, Adjustment Disorders, Paranoia, Mutism, Obsessive Compulsive disorder and many more psychological maladies. Then there are the various neurological disorders, including stroke and dementia. There are respiratory, cardiovascular, metabolic, immunological, gastro-intestinal, musculoskeletal, genitourinary and sexual disorders.

What should be appreciated here is that some of us have pre-existing diseases/disorders/conditions that often get exacerbated and may require prescription adjustments or we may develop symptoms for the first time after stressful events. Take into consideration that it is not "stress" that causes the diseases/disorders- These are related to the excessive/prolonged stress-responses. "Stress" increases your risk of getting disease that make you sick or if you already have such a disease, stress increases the risk of your defenses being overwhelmed by the disease.

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The GERS **funded status**, which is the level of accumulated assets that have been set aside for the payment of retirement benefits to employees, is currently at about 25%; a negative 4 percent difference since the last reporting quarter (June 30th).

With a declining active membership, GERS has been taking in far less contributions on both the employer and employee side. If this trend continues, and if GERS does not receive a large infusion of cash, it could hasten the insolvency of the System which is expected to run out of cash sometime around 2023.

TOTAL RETIREES (AS OF 9/30/17)	8,560
TOTAL RETIREE PAYROLL 10/1/16 - 9/30/17	\$250 M
TOTAL PORTFOLIO ASSETS (QUARTER ENDING 9/30/17)	\$794 M
Assets include stocks, bonds, alternatives.	
TOTAL RETURN FOR QUARTER ENDING 9/30/17	3.58%

Note: Return numbers exclude the GERS office buildings. They are however included in the total portfolio assets. All figures are estimates.

GERS Administrator Austin L. Nibbs recently sent out correspondence to retirees and survivor beneficiaries regarding the implementation of the Retirement Benefit Payment Direct Deposit Policy. **The policy which delivers retirement annuity and survivor beneficiary payments by direct deposit to all benefit recipients receiving checks, becomes effective January 1, 2018.**

In his correspondence, Mr. Nibbs notes that Direct Deposit and electronic payments have become the norm of how retirement payments across the public and private sectors are processed. He further stated that the GERS is striving to be more efficient and reduce costs associated with the printing and mailing of checks. Consequently, all retirees and Survivor Beneficiaries currently not receiving their payments by direct deposit, are requested to make those arrangements by December 31, 2017.

An automatic waiver is granted to retirees and survivor beneficiaries born on or before May 1, 1921, which is in line with the Social Security Administration's policy. Members who do not sign up by the December 31st deadline, will be contacted directly by a GERS representative.

Hurricanes Irma and Maria have taught us the many advantages of switching to direct deposit.

- It is an automatic process
- Does not require standing in long lines
- Helps avoid delays in the event of natural disasters
- Eliminates the risk of loss or stolen checks and forgeries

Our staff is available to assist retirees through this transition. Call 340-776-7703 or 340-718-5480, or visit our offices in St. Thomas on Kronprindsens Gade or St. Croix in Orange Grove.

Note: Direct Deposit forms may be obtained from GERS' website ([www.usvigers.com](http://www.usvigers.com)).

Direct Deposit is . . . **Convenient. Safe. Easy.**

### Group Health Insurance Rate Increase

DOP Director Milton Potter recently announced that effective October 2017, insurance rates for employees and retirees of the Virgin Islands Government, increased as follows:

Employees

- Single \$11.28
- Family \$20.30

Retirees under age 65 (Cigna Health Insurance)

- Single \$14.41
- Family \$26.30

Additionally, those covered by United Health Care (UHC) that have dental coverage with Cigna will see an adjustment of \$.44 for Single and \$1.12 for Family.

Individuals under age 65 who are disabled under Medicare and retirees over age 65 (local and abroad) will also see an increase in their plan. To find out what those rates are or for other related questions, call the Group Health Insurance Office at 340-714-5000 or email [gihealth@dop.vi.gov](mailto:gihealth@dop.vi.gov).

Continued from front page

Fortunately, there are several approaches to the management of stress-response related conditions. Of course, for some, it means medication, or changes in medications or talking therapy-individual/group. For the majority of us, however, there are other options, such as eating healthier foods, regular exercise, meditating or praying, spiritual expression-involvement, hobbies, including listening to music, reading, gardening, etc. For others, a respite away from the islands not only removes you from the scene of the "crime", but it also restores some personal power- like when you flip a switch, a light or TV comes on.

All the creature comforts await you. But, isn't this what got us into trouble in the first place? Anyway, there are 2 critical interventions I must mention here. The first being humor especially the reacquisition of our ability to laugh at ourselves and find comical some of the things we did before, during and after the hurricane. One of mine was the time I wore 2 odd shoes to attend a pt. in the ER. And finally, appreciating the benefits of positive family and social interactions and support. There is no better cure for dealing with the ravages of a natural disaster than to hear someone say "that happened to me too" or ask "that happened to you, too?" **Get ready to Rise Up!**

**Say NO to STRESS!**

### Effects of Stress on the Body

- Brain and Nerves:** Headaches, feelings of despair, lack of energy, sadness, nervousness, anger, irritability, trouble concentrating, memory problems, difficulty sleeping, mental health disorders (anxiety, panic attacks, depression, etc.)
- Heart:** Faster heartbeat or palpitations, rise in blood pressure, increased risk of high cholesterol and heart attack
- Stomach:** Nausea, stomach ache, heartburn, weight gain, increased or decreased appetite
- Pancreas:** Increased risk of diabetes
- Intestines:** Diarrhea, constipation and other digestive problems
- Reproductive Organs:** For women-irregular or painful periods, reduced sexual desire. For men-impotence, low sperm production, reduced sexual desire
- Other:** Acne and other skin problems, muscle aches and tension, increased risk for low bone density and weakened immune system (making it harder to fight off or recover from illnesses)

Image: School of Natural Health Sciences EST 1997

## Where to call for Hurricane Disaster Assistance

**FEMA**  
1-800-621-3362  
[www.disasterassistance.gov](http://www.disasterassistance.gov)



**US Army Corps of Engineers**  
(Blue Roof Program)  
1-888-766-3258

**SBA**  
1-800-659-2955  
[www.disaster.sba.gov](http://www.disaster.sba.gov)

Application Deadline: November 23, 2017

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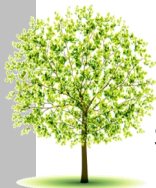
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## Upcoming Events

NOV

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15

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RETIREE PAY DAY

.....

16

St. Thomas

BOARD MEETING

.....

30

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RETIREE PAY DAY



... May the joys of the holidays be with you and yours.

We have so much to give thanks for!

DEC

.....

15

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RETIREE PAY DAY

.....

21

St. Croix

BOARD MEETING

.....

29

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RETIREE PAY DAY

PLEASE NOTE THAT OUR RETIREMENT EDUCATION PROGRAM (WORKSHOPS)

WILL RESUME JANUARY 2018.

### SAVE THE TREES...RECEIVE YOUR NEWSLETTER ELECTRONICALLY

Send an email to [jabramson@usvigers.com](mailto:jabramson@usvigers.com)...type **SIGN ME UP** in the subject line. Please include your name in the email.

## CONTACT Us...

3438 Kronprindsens Gade  
Ste. 1

St. Thomas, VI 00802-5750

Phone: (340) 776-7703

Fax: (340) 776-4499

3004 Estate Orange Grove  
Ste. 1

Christiansted

St. Croix, VI 00820-4260

Phone: (340) 718-5480

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