

WELLNESS CONNECTION

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GOOD DECISIONS - Having the Talk



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I was driving home the other night and had a scary experience that rattled me. The car on the other side of the road was weaving back and forth over the yellow line and it looked like we were going to crash head on. It was dark and I flashed my lights at them. They swerved and straightened up in their own lane with about two cars' length of space between us. My heart was beating fast, I was shaking, and had to remind myself to breathe.

The rest of the way home I thought about what could have happened – the “what if’s”. Does my husband know where to find our important documents? Would he know the

passwords for our bank accounts, insurance policies, and mortgage? The answer is no. If I were to become sick, incapacitated, or deceased, not having this information would make an already emotional and stressful time that much harder for him.

If something were to happen to you tomorrow, your loved ones need to know key information and have guidance from you about some of life’s worst decisions. This is not an easy talk to have, but it is an important one. Whether you are wanting to get your own affairs in order, or you are helping an aging parent with their circumstances, the National Institute on Aging has a resource

called [Getting Your Affairs in Order](#) to help you get the conversation started. It lists what kinds of personal, financial, and legal records you should share.

Having the talk *now* will ensure that you or your loved ones know what to do in the event of an emergency. Also, it is a good idea to make sure your beneficiary designations are up to date (see the System HR News [section](#) for recent communications about this). Did you know the State of Illinois [MyBenefitsPlus](#) optional term life insurance benefit program includes free legal assistance for creating a will and other personal and estate planning documents? Putting a plan in place can better prepare you and your loved ones for the future.

Content Sources:

<https://www.nia.nih.gov/health/getting-your-affairs-order>

<https://www.hr.uillinois.edu/> and <https://ms-soi.corestream.com/>

