

Nationwide Cares

“I got the help and support I was too afraid to ask for.”

Stories of Hope



Information for you and your family about
substance use, misuse, abuse and dependence

The stories shared in this booklet are true. We admire the courage of the associates who have shared them, and we respect their right to privacy. You'll also find more information and education about resources for dealing with substance use.



“Don’t be afraid to ask for help. It’s why they’re here. I don’t know where I would’ve ended up without them.”

- Nationwide Associate recognizing Associate Wellbeing and Safety

Disclaimer: This booklet provides general information about substance use. This information does not constitute medical advice and is not intended to be used for diagnosis or treatment of a health problem or as a substitute for consultation with a licensed health professional. Consult with a qualified physician or health care practitioner to discuss specific individual issues or health needs and to professionally address personal medical concerns.

An associate’s story of hope

As much as we like to think that there is a distinct line between work life and personal life, the two are often far more intertwined than we imagine. One may affect the other, both positively and/or negatively. There are also times that personal health can also affect both. I have experienced this personally firsthand as one of these individuals.

Prior to my career at Nationwide, I had a struggle with alcoholism that I was able to recover from for a number of years. While I was making strides in my career, personal issues of finance and family began to emerge that triggered a relapse in my alcoholism. The combined increased stresses along with alcohol use began to work their way into affecting my career, to the point where it began a fast spiral of things getting worse on both ends. This led to my impairment at work. Luckily with the intervention of my Nationwide leadership, I was able to put a stop to a domino effect that would have surely not ended well.

Nationwide was able to team me up with appropriate counselors educated in the field. They also understood that alcohol was a symptom of other situational issues that needed to be addressed to help me get to a point where life was manageable and that I could return to the workplace as a productive team member. I was able to work out financial issues including home refinance, and also see a doctor, which I had not done in years. I was able to build a list of resources that I could turn to for help in each area. All doing so while on an administrative leave until Nationwide knew I was in a better place. My leadership was kept informed to help the transition back to the workplace be as smooth as possible.

The best advice I would give to anyone that finds themselves in a situation where they need help that is above and beyond what they can handle themselves, is to ask for the help, as scary as it may be. If I had done that, I would have not found myself in an even worse situation than when it began. Also, listen to and follow the program. Be open to feedback.

Knowing that a company is willing to see an associate that needs help, and step up to provide it, is very comforting. Hopefully this can calm the fears of another associate that may be in a similar situation that may seem hopeless.

- Nationwide Associate

Everyone uses substances

From that cup of coffee to get you going to that multivitamin to keep you healthy, everyone uses substances to improve her or his quality of life. There's a difference between an extra cup of coffee and problem drinking, but oftentimes, it's easy to overlook or misunderstand substance use and the potential problems it can bring.



The most important thing to remember is that addiction is not a character flaw. It is a disease. People who are struggling with addiction require treatment and they deserve compassion. It is our hope that through education we can get the help you or a family member may need to avoid the negative consequences that come with untreated addiction.

Alcohol is a commonly misused substance

When we talk about substance use, we often think of illicit drugs. According to the Centers for Disease Control and Prevention (CDC.gov), alcohol is a commonly misused substance and is associated with a variety of short- and long-term health risks ranging from cancers and high blood pressure to motor vehicle accidents and sexual risk behaviors.

Risks increase with the amount of alcohol a person drinks. The 2015-2020 U.S. Dietary Guidelines for Americans recommends only moderate alcohol consumption — up to one drink per day for women and two drinks per day for men.

But what is a drink?

Without knowing it, you may be drinking more than you think:

What is a “drink”? U.S. standard drink sizes



What is binge drinking?

The National Institute on Alcohol Abuse and Alcoholism defines binge drinking as a pattern of drinking that brings a person's blood alcohol concentration (BAC) to .08 grams percent or above. This is the “legal limit” in most areas, and it typically happens when men consume 5 or more drinks and women consume 4 or more drinks in about 2 hours.

Other commonly misused substances

Marijuana

The dried leaves and female flowers of the hemp plant are generally smoked or eaten for its euphoric effect. Marijuana is also referred to as cannabis, pot or Mary Jane. Marijuana is legal in some states at varying levels, but remains illegal at the federal level.

Cocaine

Derived from the coca leaf, cocaine is snorted or injected in its powder form or smoked in its rock form. Cocaine creates a feeling of euphoria, giving users increased energy and an elevated mood followed by a period of sleeplessness and lowered mood. It's also referred to as coke, crack or Connie.

Opioids

There are several types of opioids:

- Natural opioid analgesics, including morphine and codeine.
- Semi-synthetic opioid analgesics, including drugs such as oxycodone, hydrocodone, hydromorphone and oxymorphone.
- A synthetic opioid, Methadone.
- Synthetic opioid analgesics other than methadone, including drugs such as tramadol and fentanyl.
- Heroin, an illicit (illegally made) opioid synthesized from morphine that can be a white or brown powder or a black sticky substance.
- Opioids are often used for pain relief, but are highly addictive. Opioids are sometimes referred to as smack, dope, mud, horse, skag, junk, H., black tar, black pearl, brown sugar, witch hazel, birdie powder, dragon, hero, white stuff, China white and gray death, among others.

Amphetamines and Methamphetamines

Central nervous system stimulants that, particularly with methamphetamines, carry a high risk of compulsive use and addiction. Amphetamines and methamphetamines increase wakefulness and physical activity. Extended use can create multiple psychological problems for users. It is sometimes referred to as speed, crank, tweek, uppers or Tina.

Use, misuse, abuse and dependency

Clinicians often use these terms to describe a person's relationship with the substances they use. Here are some examples:

Use

A drug used under a doctor's supervision or experimentation with an illicit substance

Misuse

Using drugs prescribed to someone else or for another condition (e.g., taking a Vicodin you got for a toothache to help with the pulled muscle you got playing football)

Abuse

Chronic or repeated use of a substance, using the substance to "get high," having a preoccupation with using a substance

Dependency

Developing a tolerance to a substance, experiencing negative effects from going without a substance or continuing use of a substance even if it's causing problems with relationships or at work

How to determine if you have an issue

The Alcohol Use Disorders Identification Test

As you learned on page 5, you may be drinking more than you think. One way to determine whether or not you have an issue with alcohol is to take a self-assessment. The World Health Organization has developed the Alcohol Use Disorders Identification Test (AUDIT) to determine if you are misusing or abusing alcohol. Take the AUDIT on page 9.

The National Institute on Drug Abuse offers some additional information about signs indicating that you may need help:

Tolerance - A person will need increasingly larger amounts to attain the same desired effect or to get high.

Craving - A person will feel a strong need, desire or urge to use alcohol and/or drugs, will use alcohol and/or drugs despite negative consequences and will feel anxious and irritable if he/she can't use them. Craving is a primary symptom of addiction.

Loss of control - A person may use alcohol and/or other drugs more often or in greater quantities than he/she meant to use. A person may also try to reduce or stop drinking or using other drugs many times, and they may be able to discontinue the use but staying stopped generally fails. They may also feel the need to prove to themselves and others that they don't have a problem. Persons not having a problem have nothing to prove to themselves or others.

Physical dependence or withdrawal symptoms - In some cases when alcohol or other drug use is stopped, a person may experience withdrawal symptoms from a physical need for the substance. Withdrawal symptoms differ depending on the drug, but may include nausea, sweating, shakiness and anxiety. The person may try to relieve these symptoms by taking either more of the drug or by substituting for another drug if their drug of choice is unavailable.

AUDIT

Alcohol Use Disorders Identification Test

Questions	0	1	2	3	4
1. How often do you have a drink containing alcohol?	Never	Monthly or less	2-4 times a month	2-3 times a week	4 or more times a week
2. How many drinks containing alcohol do you have on a typical day when you are drinking?	1 or 2	3 or 4	5 or 6	7 to 9	10 or more
3. How often do you have six or more drinks on one occasion?	Never	Less than monthly	Monthly	Weekly	Daily or almost daily
4. How often during the last year have you found that that you were not able to stop once you had started?	Never	Less than monthly	Monthly	Weekly	Daily or almost daily
5. How often during the last year have you failed to do what was normally expected of you because of drinking?	Never	Less than monthly	Monthly	Weekly	Daily or almost daily
6. How often during the last year have you needed a first drink in the morning to get yourself going after a heavy drinking session?	Never	Less than monthly	Monthly	Weekly	Daily or almost daily
7. How often during the last year have you had a feeling of guilt or remorse after drinking?	Never	Less than monthly	Monthly	Weekly	Daily or almost daily
8. How often during the last year have you been unable to remember what happened the night before because of your drinking?	Never	Less than monthly	Monthly	Weekly	Daily or almost daily
9. Have you or someone else been injured because of your drinking?	No		Yes, but not in the last year		Yes, during the last year
10. Has a relative, friend, doctor, or other health care worker been concerned about your drinking or suggested you cut down?	No		Yes, but not in the last year		Yes, during the last year

Total: _____

Don't turn the page until you total your score.

How did you score?

What the “total” score means

If your total score is 8 or more, you may have a problem with alcohol, and you should talk with your doctor or other health care practitioner to determine how best to deal with it.

Additional considerations

If you score above a zero in questions 8, 9 or 10, you should be concerned about your alcohol use regardless of total score. These questions indicate that alcohol is having a negative effect on your health.

What's the next step?

There is information about resources available to you on [page 15](#). Please take the next step now.



If you're a parent

The Partnership for Drug-Free Kids provides parents with a wealth of information about ways to keep kids away from drugs. As with any serious topic, the type of conversation you have with your child about drugs will change as they grow and become exposed to different situations. For example, if your child is pre-school aged, you might share one vitamin a day can help make you strong, but taking too many could make you sick. Other suggestions are below.

There are three things to remember:

1. You are your child's first teacher. Teach your child to have the confidence to make her or his own decisions about using alcohol or drugs.
2. There are teachable moments around you. Take advantage of them.
3. Your child will model her or his behavior off of yours. So, make good choices for yourself.

Age	Scenario	Suggested response
Pre-school	Curiosity about prescription drugs	Explain that doctors give us drugs when we're sick to make us better, but we should never take anyone else's drugs.
Grade School	Questions about the drugs you take each day	Remind them that you should only take drugs that have your name on the bottle, and you should always read the instructions. Even if your friends say it's okay, it's not.
Middle School	Your child's favorite celebrity is involved in a drug scandal	It must be hard for a celebrity to stay away from drugs and alcohol. It's unfortunate that this person didn't have someone to talk to about making good choices. Of course, mistakes happen; it's most important to learn from them. And remember, you can always talk to me!
High School	You ask how was your day, and you get a mumbled, "whatever" in return	Avoid general questions. Focus instead on specific topics. How was your chemistry test? What was one funny thing that happened today? Get them talking!
Young Adults	Your child is moving into her or his own apartment or college dorm	I know you're starting off on your own, but remember I'm always here for you. I know you're old enough to make your own decisions, but if you ever need another perspective, call me. I'll do my best to help you without any judgement.

What is Nationwide's **substance-free policy**?

In part, section 4.1 of the Nationwide Policy Guide states: Nationwide complies with all federal laws regarding illegal drugs and/or controlled substances. This policy applies even in states where marijuana may be legalized under state law; however, this policy is not intended to be applied so as to supersede any applicable federal, state or local laws. Any associate working under the influence of, or possessing, selling, distributing, dispensing, manufacturing, or using illegal drugs or unauthorized controlled substances while on company premises or while conducting company business will be subject to disciplinary action up to and including termination of employment.

What is impaired at work?

An unacceptable test result is one that confirms the presence of an illegal drug, unauthorized use of a controlled drug, or a blood alcohol concentration greater than .04 percent. Interpretation of test results will be made by a company-designated Medical Review Officer (MRO).

What happens if the test result is unacceptable?

For an associate who has an unacceptable alcohol or other drug test result, the following conditions apply:

- Referral to the Associate Assistance Program (AAP) for an evaluation by a substance abuse professional. Compliance with any recommended treatment is mandatory.
- After evaluation and treatment, additional alcohol or other drug testing may be required. Follow-up counseling and testing may continue for up to 24 months.

Nationwide prepays the cost of AAP. Subsequent evaluation and treatment will be the responsibility of the associate, except where the law requires that Nationwide share in treatment costs. Non-compliance with any recommended treatment may result in termination of employment.

Associate benefit plans may also pay a portion of treatment costs.

How can you get **more information**?

The Substance Use Treatment Helpline:

1-866-319-4476, option 1

Available to you and all members of your household 24 hours a day, 7 days a week

Your Nationwide Nurse:

Find your nurse in myWELLBEING at myPLACE

Associate Assistance Program:

1-866-319-4476 or

Visit the Live and Workwell site at nationwideaap.com

Your Primary Care Doctor

Need a doctor? Call the number on the back of your medical ID card or call Health Advocate at 1-866-695-8622.

An associate's story of hope

I made poor choices in my personal life that led me down to a scary and destructive path. I was alone, I was frightened and it started impacting my abilities to do my job. I had too much pride and fear to ask for help and when my world came crashing down, fear of tossing my career was the least of my concerns because I was struggling to survive.

I passed out at work and when my HR representative woke me up and led me to her office, I honestly didn't know if I was overdosing on something I took or having a nervous breakdown. Both were likely. For the first time in months, I was met with kindness, concern and understanding. That I would receive compassion from my employer was beyond a miracle. We agreed I would go on administrative leave and I would be drug tested. I knew I would fail, but I also knew this was my rock bottom. My secret would be out, I'd be forced to tell my family, and I prayed I wasn't so ensconced in addiction to compromise my ability to be accountable to the things that mattered.

The positive drug results forced me to have very difficult, embarrassing and honest discussion about my problem with a representative from Associate Wellbeing and Safety. I had been communicating with them throughout my administrative leave, and while taking these first steps was impossibly hard, I was always met with fairness, honesty and hope.

I agreed to go to rehab. I can't describe in detail the depths of what this did for me. While addiction was the problem, what I needed to also focus on was the decisions that led me there in the first place, understanding triggers and keeping me away from the people who aimed to harm me. There were many.

After successfully completing rehab, I was released to come back to work. I literally couldn't believe Nationwide was allowing me to come back! Part of the re-entry program was for me to have continued counseling. This is a benefit provided by Nationwide and honestly I couldn't be more thankful to have free counseling available to me after assimilating back to a "normal" life. When I came back to work, I had to agree to submit to random drug tests for the next 2 years. Some people may see this as a pain, but I believed it to be a validation of the positive choices I was making in my life. I truly feel I owe Nationwide, through Associate Wellbeing and Safety my life. They invested in me when I wasn't even investing in myself. They helped me get my life back together again.

- Nationwide Associate

Substance Use Treatment Helpline

1-866-319-4476

Call anytime day or night, or visit:

nationwideaap.com

This confidential service is provided at no added cost to you. It is part of your health benefit. Your personal information will be kept confidential in accordance with state and federal laws.



This book was developed by the Associate Wellbeing and Safety team.

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