



---

## Disaster Recovery Guide

# What You Should Know



**Experiencing a natural disaster of any type or degree can be a devastating threat to you—and your family’s—physical, mental and emotional well-being.** Recovery is usually a slow and gradual process, and starts with accessing the right resources to keep you safe. Then, you can begin taking steps toward getting your life, your home and community back to normal.

This guide offers general information to help you and your family get started on the recovery process in the aftermath of a disaster. Here, you’ll find practical tips, resources and where to find the support you need, including through your Health Advocate benefit offered by your employer or plan sponsor.



## First Steps: What to Do Immediately After a Disaster

Your first concern after a disaster is to protect your family’s health and safety. Always follow specific instructions from your local authorities. Here are additional steps to take:

- **Tune in to the radio** for information about shelters, safety, evacuation and travel advisories. Listen to find out if there is a federal disaster hotline set up to assist in recovery efforts.
- **Find a local Red Cross for emergency food, shelter and other services.** Visit [Redcross.org](https://www.redcross.org) or call the **FEMA** hotline 800-621-3362 (Federal Emergency Management Agency).
- **Register at the Red Cross** to let your family and friends know you are safe.
- **Be aware of safety issues created by the disaster.** Watch for washed-out roads and bridges, contaminated buildings, contaminated water, gas leaks, broken glass, damaged electrical wiring and other potentially unsafe situations.
- **Inform local authorities** about potential hazards in the area. This includes chemical spills, downed power lines, smoldering insulation and dead animals.
- **Steer clear of damaged buildings.** Don’t attempt to return to your home until authorities signal that it is safe to do so.



**Provide assistance to help the injured before help arrives.**

Call 911

- Protect the injured from further harm
- Stop any bleeding
- Position the injured so they can breathe
- Provide comfort



## Returning Home

Returning home to a house in an area affected by a natural disaster can be physically and mentally challenging. Above all, use caution. Do not return to your home before the area is declared safe by local officials. As you return, remember to watch for fallen objects, downed electrical wires, and weakened walls, bridges, roads and sidewalks in your area.

- **Do not enter your home if:**
  - You smell gas.
  - Floodwater remains around the building.
  - Your home was damaged by fire and the authorities have not declared it safe.
- **Inspect your home carefully before entering.** Walk around the outside and check for loose power lines, gas leaks and structural damage. If you have any doubts about safety, have your residence inspected by a qualified building inspector or structural engineer before entering.
- **Keep a battery-powered radio** with you to listen for emergency updates and news reports.
- **Use a battery-powered flashlight** to inspect the damaged home. Note: The flashlight should be turned on outside before entering—the battery may produce a spark that could ignite leaking gas, if present.
- **Do not smoke or use oil, gas lanterns, candles or torches** for lighting inside a damaged home until you are sure there is no leaking gas or other flammable materials present.
- **If it's okay to enter your home, check for damage.** Look for roof, foundation and chimney cracks. If it looks like the building may collapse, leave immediately. Be aware of loose boards and slippery floors.
- **Once inside, if you smell gas** or hear a hissing or blowing sound, open a window and leave immediately. Turn off the main gas valve from the outside, if you can. Call the gas company from a neighbor's residence.
- **Open cabinets carefully.** Be alert for objects that may fall.
- **Throw out all food and other supplies** that you suspect may have become contaminated or come into contact with floodwater.
- **Watch out for animals** that have taken refuge in your home, especially poisonous snakes. Use a stick to poke through debris. Do not corner wild animals or try to rescue them, or attempt to move a dead animal. Call your local animal control office or wildlife resource office. If bitten by an animal, seek immediate medical attention.
- **Call your insurance agent.** Take pictures of damages. Keep good records of repair costs.



**Learn what to do** about wet appliances, a seeping ceiling, flooded basement, damaged electrical wires or water pipes, chemical spills, raw sewage, or how to confront wild animals in your home or salvage items. Visit: <https://www.ready.gov/returning-home>

## Coping with a Disaster

Disasters are upsetting experiences for everyone involved. Children, senior citizens, people with disabilities and people for whom English is not their first language are especially at risk and are likely to need extra care and help. Even individuals who experience a disaster “second hand” through exposure to extensive media coverage can be affected.

People experiencing a disaster or other stressful life events can have a variety of reactions, all of which can be common responses to difficult situations. These reactions can include:

- **Feeling physically** and mentally drained
- **Having difficulty** making decisions or staying focused
- **Becoming easily frustrated**
- **Arguing more** with family and friends
- **Feeling tired**, sad, numb, lonely or worried
- **Experiencing changes** in appetite or sleep pattern



## Recovery Takes Time

Most of these reactions are temporary and will go away over time. Look for ways to take one step at a time and focus on taking care of your disaster-related needs and those of your family. Here are some tips to keep in mind:

- **Stay connected** with family and friends. Giving and getting support is one of the most important things you can do. Try to do something as a family that you have all enjoyed in the past.
- **Get back into a routine.** This can take time.
- **Limit your exposure** to the sights and sounds of disaster, especially on television, the radio, online and in the newspapers.
- **Get some rest.** Giving your body and mind a break can boost your ability to cope with the stress you may be experiencing.
- **Be patient with yourself** and with those around you. Recognize that everyone is stressed and may need some time to put their feelings and thoughts in order.
- **Set priorities.** Tackle tasks in small steps.
- **Gather information** about assistance and resources.
- **Stay positive.** Remind yourself of how you’ve successfully gotten through difficult times in the past.







## Helping Children Cope with Disasters

When a disaster strikes, a child's view of the world as a safe and predictable place is temporarily lost and children can feel frightened, confused, and insecure. In general, their biggest fears are that they will be injured, killed, left alone or separated from family and friends. Some children who only hear news coverage of the disaster or overhear adults discussing it may experience distress.

Here's what you need to know and do to help your children feel safe and reassured:

- **Children may act out their stress**, fears and sadness in different ways.
- **Younger children may** return to earlier behavior patterns, such as bedwetting, sleep problems, and separation anxiety. Older kids may display anger, aggression, problems in school, or withdrawal.
- **In most cases, distressing responses are temporary.** Those who were directly exposed to a severe threat to life, injury, loss of loved ones, or secondary problems such as loss of home or moves, may experience distress for longer periods.
- **Children look to parents** and other adults as role models. Adults who develop a healthy coping style in reaction to emergencies can help make disasters less traumatic for children. Stay calm. Help your child see you are taking care of them and that you are looking ahead.
- **Build and use** your own social support systems. Reach out to family, friends and community organizations.
- **Calmly provide factual information** about the disaster. Explain to your kids what has happened and the steps that are being taken to keep them safe. Make sure the information you provide will be understood for their age and coping style.
- **Share your feelings** and encourage your children to talk about their feelings. Ask them what they've heard, helping to correct any misinformation.
- **Let kids know it's okay to cry**, feel sad or be afraid. Hug and touch your children affectionately—personal contact is reassuring.
- **Take extra time for family activities.** This will help build pleasant memories and counter fearful ones. Spend a bit more time with kids at bedtime.
- **Re-establish your daily routine** for work, school, play, meals, and rest. Daily routines help children feel safe.
- **Involve your children** by giving them specific chores. This will help them feel that they are helping to restore family and community life.
- **Limit or avoid news** coverage of crisis events, especially for younger children. For older children watching TV coverage, watch along with them. Use it as an opportunity to discuss what is being seen and how it makes them feel.

### Getting Help

If you have concerns about your child's behavior, contact your pediatrician, other primary care provider, or a qualified mental health professional. You can also talk to Health Advocate to find a provider, contact your pediatrician, other primary care provider, or a qualified mental health professional.





## Financial Recovery

Following a disaster, you may face many financial challenges in the days, weeks and even months or years ahead. Here are practical steps you can take to help recover your financial well-being.

### Filing Insurance Claims

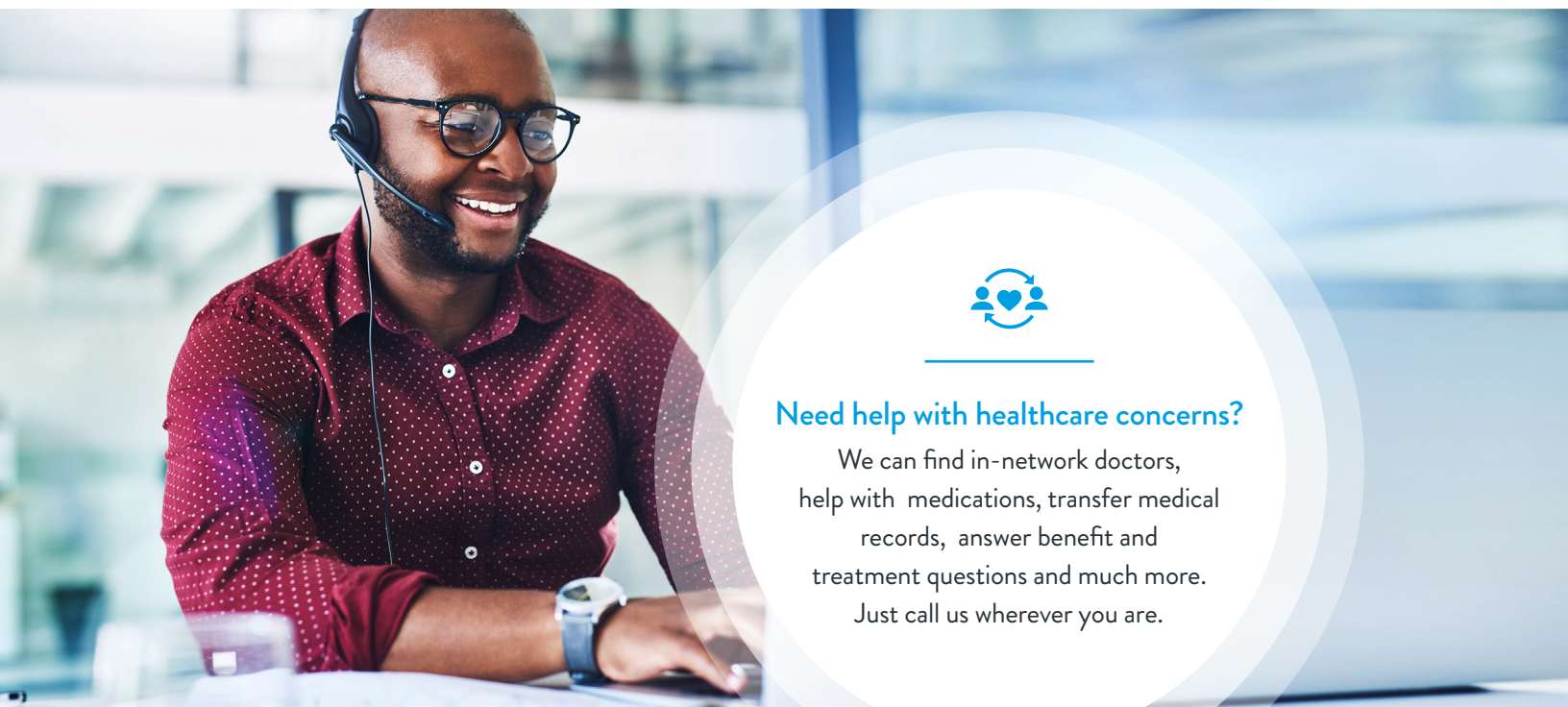
- **Contact your insurance agent**, broker or insurance company as soon as you can. Report how, when, and where the damage occurred. Provide a general description of the damage.
- **Prepare a list** of damaged or lost items and provide receipts if possible. Consider photographing or videotaping the damage where it occurred for further documentation to support your claim.
- **If possible, keep damaged items** or portions of those items until the claims adjuster has visited your home.
- **Keep receipts** for all additional expenses incurred. This may include lodging, repairs or supplies.
- **Make copies of all documents** and pictures given to your claims adjuster or insurance company. Besides insurance, this may be helpful for answering the many questions related to taxes, expenses and determining just how you will recover from financial losses.

### FEMA Disaster Relief Assistance

FEMA (the Federal Emergency Management Agency) provides financial or direct assistance to individuals and families whose property has been damaged or destroyed as a result of a federally-declared disaster, and whose losses are not covered by insurance.

#### Here's what you need to know:

- FEMA assistance is provided in the form of low-interest loans administered through the Small Business Administration.
- The FEMA loan is meant to help with critical expenses that cannot be covered in other ways. It is not intended to restore your damaged property to its condition before the disaster.
- For information about registering for FEMA assistance, eligibility requirements, and what other forms of assistance are offered through the Federal government:
  - Visit: [www.disasterassistance.gov](http://www.disasterassistance.gov) or [www.fema.gov/what-disaster-assistance](http://www.fema.gov/what-disaster-assistance)
  - Or call the FEMA hotline 800-621-3362
  - You can also register in person at a Disaster Recovery Center listed at [www.fema.gov/DRC](http://www.fema.gov/DRC)



### Need help with healthcare concerns?

We can find in-network doctors, help with medications, transfer medical records, answer benefit and treatment questions and much more. Just call us wherever you are.





## Resources

### Emergency Preparedness and Response

**American Red Cross**  
1-866-438-4636  
[www.redcross.org](http://www.redcross.org)

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

**CDC: Emergency Preparedness & Response**  
[www.emergency.cdc.gov/](http://www.emergency.cdc.gov/)

**InciWeb – Incident Information System**  
[inciweb.nwcg.gov](http://inciweb.nwcg.gov)

InciWeb is an interagency all-risk incident information management system. Official announcements include evacuations, road closures, news releases, maps, photographs, and basic information and current situation about the incident.

### Recovering from Disaster

[www.ready.gov/recovering-disaster](http://www.ready.gov/recovering-disaster)  
Information and tips about health and safety, coping with disaster, helping others, returning home.

### Financial Help

**Disaster Relief Assistance**  
[www.disasterassistance.gov](http://www.disasterassistance.gov)

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

**Disaster Unemployment Assistance (DUA)**  
[www.benefits.gov/benefits/benefit-details/597](http://www.benefits.gov/benefits/benefit-details/597)  
Or [workforcesecurity.doleta.gov/unemploy/disaster.asp](http://workforcesecurity.doleta.gov/unemploy/disaster.asp)  
1-877-872-5627

Disaster Unemployment Assistance provides financial assistance to individuals whose employment or self-employment has been lost or interrupted as a direct result of a major disaster and who are not eligible for regular unemployment insurance benefits.

### Cleaning Up the Damage

[www.disasterassistance.gov/information/moving-forward](http://www.disasterassistance.gov/information/moving-forward)

Comprehensive information about post-disaster topics, including dealing with debris and damaged buildings, flood cleanup and the air quality in your home, procedures after a fire, saving family treasures, salvage procedures, replacing official documents and more.



## Health Advocate Is Here to Help

Whenever a disaster or crisis situation strikes, the Health Advocate team of nurses and benefits and claims specialists are here to help you get the support and information you and your family members need to cope and begin the process of recovery. We provide:

### Healthcare Help

- Locate in-network providers in a new area
- Find facilities that will be able to provide temporary assistance
- Transfer medical records and prescriptions
- Help with elderly parents
- Help get a short supply of medications if prescriptions have been lost
- Coordinate care between insurance company and medical providers
- Answer benefit and treatment questions

