



Insights

LGBTQIA in the Workplace



LGBTQIA: Lesbian, Gay, Bisexual, Transgender, Queer, Intersex, Asexual in the Workplace

LGBTQIA employees face a unique set of challenges in the workplace. Your ComPsych® GuidanceResources® Employee Assistance Program (EAP) understands this and is available to help, not just at work, but also at home or in your community. This resource guide explains how the EAP can assist with LGBTQIA-specific challenges and offers HelpSheets™, flyers and posters of varying length to help your workplace LGBTQIA communities and your colleagues as a whole understand and work together. The first section is directed at helping those in the LGBTQIA communities at your workplace. The second section can help fellow employees understand the issues they face.

Resources Available Through Your ComPsych® GuidanceResources® Program

Your GuidanceResources® program has been designed to give you and your colleagues simple, fast, direct access to confidential services 24 hours a day, seven days a week by phone, online or via our mobile site. To help you better understand how your Employee Assistance Program (EAP) works, here is an overview of typical services offered by an EAP:

Confidential Counseling

Life can be stressful. The EAP offers relief with short-term counseling services for you and your dependents to help handle concerns constructively, before they become issues. You can call anytime about marital, relationship and family problems; stress, anxiety and depression; grief and loss; job pressures or substance abuse. Your call will be answered by our highly trained GuidanceConsultantsSM, clinicians who will listen to your concerns and guide you to the resources you need.

Work-Life Solutions

Too much to do, and too little time to get it all done? Work-life specialists at ComPsych® do the research and provide qualified referrals and customized resources for child and elder care, moving, pet care, college planning, home repair, buying a car, planning an event, selling a house and more.

Legal Support

With GuidanceResources®, you have an attorney on call. You can speak with an expert about divorce, custody, adoption, real estate, debt and bankruptcy, landlord/tenant issues, civil and criminal actions and other legal issues. If you require representation, you can be referred to a qualified attorney for a free 30-minute consultation and will be given a 25 percent reduction in customary legal fees thereafter.

Financial Information

Everyone has financial questions. With GuidanceResources®, you can get answers about budgeting, debt management, tax issues and other money concerns from on-staff CPAs, Certified Financial Planners® and other financial experts, simply by calling the toll-free number.

GuidanceResources® Online

Guidanceresources.com and the mobile app, GuidanceNowSM, allow anytime, anywhere access to expert information on thousands of topics, including relationships, work, school, children, wellness, legal, financial and free time. You can search for qualified child and elder care, attorneys and financial planners, as well as ask questions, take self-assessments and more.

GuidanceResources® benefits are strictly confidential. To view the ComPsych® HIPAA privacy notice, please go to www.guidanceresources.com/privacy. If you have questions regarding your company's program, please contact your internal benefits manager or ComPsych® account manager.



How the GuidanceResources® Program Can Help

Parenting Needs

- Adoption for same-gender couples
- Understanding IVF and other options
- · Child care concerns
- Step-parenting issues
- Special needs children
- Choosing schools and colleges
- · Homework and study habits
- Support for children of same-gender parents

Work-Life Balance

- · Gay-friendly vacation planning
- · Wedding and event planning
- Finding LGBTQIA-supportive vendors
- · Pet sitting services
- LGBTQIA-supportive health care
- Support groups and community resources

Legal Concerns

- Name changes after marriage
- Co-parenting and custody rights
- Transgender rights
- · Divorce and child custody
- · Wills and estate planning
- Real estate/landlord-tenant relations

Financial Issues

- Credit card debt and liability
- Identity theft
- Retirement planning
- Income tax questions
- · Dos and don'ts of commingled finances
- Budgeting help
- Insurance issues

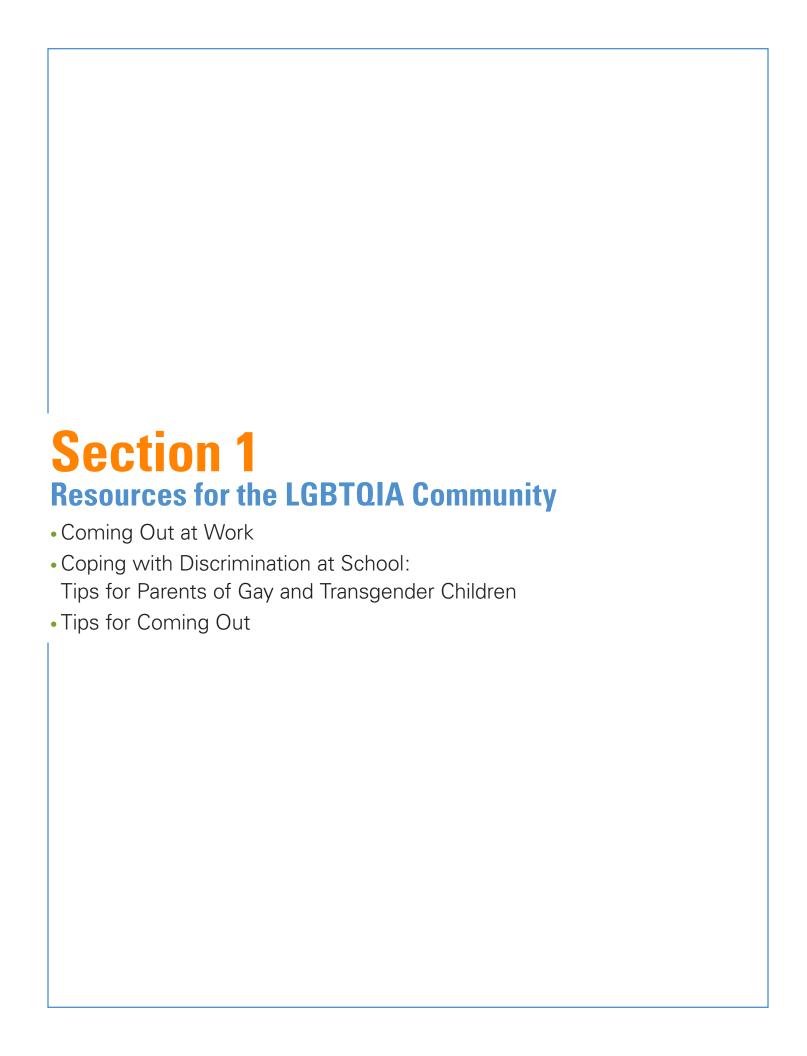
Counseling Assistance

- · Grief or depression
- Chronic illness
- Substance abuse/addictions
- Domestic violence
- Parenting or relationship issues
- · Social rejection and bullying
- · Coming out socially and at work
- Harassment
- Gender and sexual identity

Encouraging a Healthier, Happier, Better-educated Workforce

Your EAP is more than a response to crises or personal issues. It is a tool to promote a healthier, more productive and more cohesive workforce. As such, we regularly provide educational materials on thousands of health, well-being and life topics. These materials, along with the GuidanceResources® Online website and GuidanceNow® mobile site, are designed to encourage easy distribution.

The following materials are examples of what is provided and can be used to educate and inform your colleagues. New materials are produced regularly, so talk with your internal benefits manager about what else may be available to you.





Coming Out at Work

Lesbian, gay, bisexual, transgender, queer, intersex and asexual (LGBTQIA) people who wish to be open about themselves may find that "coming out" is an easier process to do in their personal lives than at the workplace. However, some LGBTQIA persons decide to come out at work, which can for some persons relieve stress and improve job focus. While federal law now protects the jobs of LGBTQIA persons, fear of discrimination or of losing their employment remains for many persons, especially in states in which there no are clear laws to protect these workers. You may want to use the following information to understand this situation.

Coming Out at Work

The benefits to employees coming out at work, include:

- Increased morale
- Elimination of daily stress caused by hiding or misleading
- Possibility of trusting professional relationships
- The breakdown of barriers to understanding diversity

Here are some ideas and practical steps that employees may want to consider prior to coming out at work:

- Even with the recent Supreme Court ruling protecting LGBTQIA persons' jobs, you can still inquire if your employer has a written policy of non-discrimination based on sexual orientation or gender identity.
- If possible, network with other LGBTQIA people at work who have come out. Ask for their advice about and insight into how they approached the process and about their experiences afterward.
- Decide who to tell and what to say. It may be easier to find another LGBTQIA person or an ally to talk to.
- Consider visiting a counselor or an LGBTQIA organization for support. Additionally, your Employee Assistance Program (EAP) can connect people with local experts.
- Coming out at work does not require making a major announcement. Many times subtle hints are appropriate. For example, employees might refer to their partners, or inquire about domestic partner benefits offered by the company for those who are not married.
- If an employee comes out to you, do not make the assumption that they are out fully. As a general practice, it is best not to discuss someone else's sexuality or gender identity with others, even if you have both received news of the person coming out.
- Join an LGBTQIA professional organization, if there is one in the workplace or in the industry as a whole. Many organizations exist on the local and national level. They offer workshops, conferences, networking and provide labor law information for creating safe and equitable workplaces for LGBTQIA people.

Resources

- American Library Association Gay, Lesbian, Bisexual, and Transgendered Round Table: www.ala.org/ala/mgrps/rts/glbtrt/index.cfm
- Association of Gay and Lesbian Psychiatrists: www.aglp.org
- Human Rights Campaign: www.hrc.org
- Financial Services Industry Exchange: www.f-six.org
- Gay, Lesbian and Straight Education Network (GLSEN): www.glsen.org
- Gay, Lesbian, Bisexual and Transgender Employee Association of the U.S. Department of Justice: http://dojpride.org
- Gays and Lesbians in Foreign Affairs Agencies: www.glifaa.org
- Gay and Lesbian Medical Association: www.glma.org
- · Lesbian and Gay Veterinary Medical Association: www.lgvma.org
- Out and Equal Workplace Advocates: www.outandequal.org
- National Lesbian and Gay Journalists Association: www.nlgja.org
- National Organization of Gay and Lesbian Scientists and Technical Professionals: www.noglstp.org
- National Lesbian and Gay Bar Association: www.lgbtbar.org

Here when you need us.

Call: TTY: 800.697.0353

Online: guidanceresources.com

App: GuidanceNow^{sм}

Web ID:



Coping with Discrimination at School: Tips for Parents of Gay and Transgender Children

In addition to the usual stressors of adolescence, many lesbian, bisexual and transgender youth also face discrimination because of their sexual orientation or gender expression. Discrimination against LGBTQIA youth in school is a serious matter. Recent studies have shown that over a third of LGBTQIA students experienced physical harassment at school on the basis of sexual orientation and more than a quarter on the basis of their gender expression. The following guidelines can help you assist your gay or transgender teenager in dealing with discrimination they may face at school.

Helpful Tips

It is crucial that your teenager knows you are there for them. Ask how they are doing in school, especially if you suspect they might be having a hard time. Let your child know you are available to talk and listen. Find out whether your teenager's school has a Gay-Straight Alliance. There are over 3,000 Gay-Straight Alliance clubs in schools throughout the United States. These organizations provide support for LGBTQIA youth and help address discrimination in schools. If your school does not have a club, you may want to investigate how your teenager can start one.

Contact the Gay, Lesbian and Straight Education Network. GLSEN is an organization that tries to ensure that individuals within a school are valued and respected regardless of sexual orientation or gender identity. GLSEN can provide you, your teenager and the school's administration with support and advocacy tools to help create a safer and more tolerant school environment. GLSEN can also help you set up a Gay-Straight Alliance at your teenager's school.

If your child is being bullied at school, you might want to:

- Meet with school officials to plan a course of action to prevent any further harassment. Parents might want to invite the school psychologist, guidance counselor, principal or vice principal to attend.
- Hold a meeting with the parents of the bully or bullies to understand if they are receptive to intervening.
- Find out if the school has an anti-discrimination policy. If the school does not, you can lobby for one to be created.
- Document all harassment and take legal action if necessary.

Resources

- Gay, Lesbian and Straight Teachers Network (GLSEN): www.glsen.org
- Gay-Straight Alliance (GSA): http://gsanetwork.org/
- PFLAG: Parents, Families, & Friends of Lesbians and Gays: www.pflag.org

Here when you need us.

Call:

TTY: 800.697.0353

Online: guidanceresources.com

App: GuidanceNowSM

Web ID:





Tips for Coming Out

For lesbian, gay, bisexual, transgender, queer, intersex or asexual (LGBTQIA) people, the decision and process of coming out is very personal. Each person's situation is unique and there are no definite right times or ways to come out to family, friends or co-workers.

- It is usually easier to talk to one person at a time than a group.
- Choose a time to have the conversation when everyone is relaxed and has time to talk.
- Give people time to react.
- Practice coming out to yourself first.
- Don't be afraid to write out exactly what you want to say; having a plan creates efficacy in your work and commitment to the action you're planning.

Here when you need us.

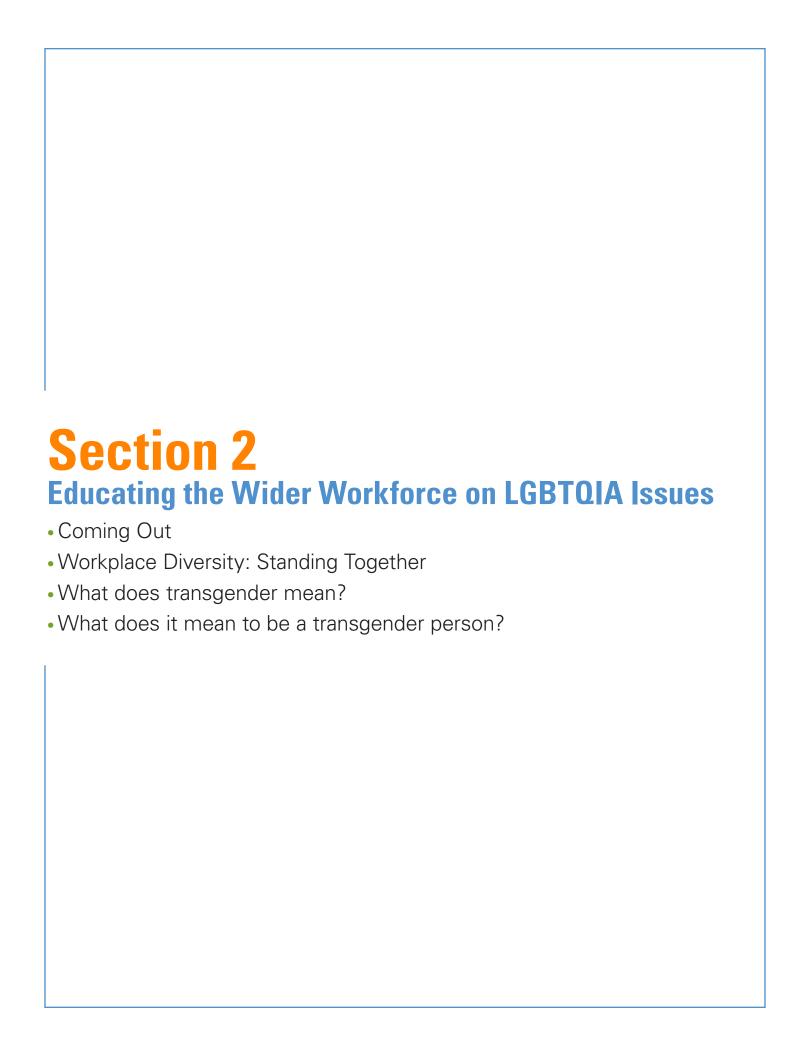
Call:

TTY: 800.697.0353

Online: guidanceresources.com

App: GuidanceNowSM

Web ID:





Coming Out

For gay, lesbian, bisexual or transgender (LGBTQIA) people who wish to be open about their sexual orientation, "coming out of the closet" is a process of accepting oneself as well as opening up publicly to others. The decision and process are very personal. There are no set of rules or steps to take as each situation is unique. An LGBTQIA person may choose to come out slowly to just a few trusted friends or to everyone at once. Additionally, the reactions of those who are told will vary. Thus, coming out should be viewed as an act of bravery and authenticity.

Being in the Closet

While being lesbian, gay, bisexual or transgender is more visible in today's society, it is still taboo in many communities. Thus, many LGBTQIA people are "in the closet" and live secretive lives.

LGBTQIA people can be in the closet in varying degrees, from outright denial of their own sexuality to simply not discussing their personal life at all.

Being closeted can cause great stress as it takes energy to maintain such a level of secrecy at all times. While some LGBTQIA people never come out, others find the masquerade too difficult and the hiding they do keeps them from developing honest relationships with others.

Coming out can be a very scary process. However, people who do come out usually find the experience to be liberating and empowering. They often find personal satisfaction in being honest about themselves.

When should someone come out?

Each person's situation is unique and there are no definite "right" times or ways to come out to family, friends or co-workers. Before coming out, an LGBTQIA person generally considers the following:

- How they feel about themselves. The LGBTQIA person should be comfortable with their sexual identity before deciding to come out to anyone else.
- Researching how others have come out especially in the local community and have a plan.

 Being prepared makes the process easier.
- Coming out is not a one-time event; it is a process. LGBTQIA people can choose to tell some people and not others depending on their comfort level. The person coming out should not feel pressured to reveal everything right away. Nor should someone else step in to "out" that person.
- **Getting support**. It is important that they have somewhere or someone to turn to if coming out is met with disappointment or angry reactions.

Who should be told?

In the coming out process, it is good for LGBTQIA people to start by telling the people who they are closest to and trust the most. When the time is appropriate, others can be approached. LGBTQIA people should not feel there is anybody who "must" be told.

If an LGBTQIA person feels the need to come out but does not know where to start, they may consider visiting a counselor or an LGBTQIA organization for insight and support. Additionally, Employee Assistance Program (EAP) guidance counselors can connect LGBTQIA people with local experts.

How to Handle Reactions

The reactions people have when they learn someone is lesbian, gay, bisexual or transgender will be different in every situation. If you know someone considering coming out, he or she should consider the following:

- Allow people time to adjust to the announcement. Friends, family and co-workers might need to let the information sit before they are able to ask questions or react.
- Some people may question why they were told. Someone who is coming out should be prepared for such questions but should not feel obligated to answer them.

GuidanceResources®



- Some people may be supportive. Others may react harshly. Someone who is coming out should be prepared for both reactions. Unfortunately, they also should be prepared for negative reactions.
- LGBTQIA people who come out at work and face discrimination and/or harassment should document the
 events and actions. Depending on company policy, supervisors or human resource personnel should be
 notified. The Supreme Court has upheld LGBTQIA workers' rights and many states have enhanced laws to
 protect those rights, so there may be legal recourses available.

Resources

- Human Rights Campaign: www.hrc.org
- Parents and Friends of Lesbians and Gays: www.pflag.org

Here when you need us.

Call:

TTY: 800.697.0353

Online: guidanceresources.com

App: GuidanceNowSM

Web ID:



Workplace Diversity: Standing Together

Whether you are employed at an office, farm, restaurant, manufacturing facility or store, odds are you are surrounded by people from different cultures and backgrounds. Being employed in such a diverse and inclusive workforce requires sensitivity to the cultural backgrounds, native languages and social practices of those around you. This is particularly true at times of heightened racial or ethnic tensions.

We all know the importance of embracing the differences between individuals by recognizing everyone's unique contribution to the organization. Employees who work well together and treat each other equally and with respect are the foundation for any successful enterprise. But during anxious times for any minority or ethnic group, it is important that we be extra sensitive to outside tensions to ensure that they do not spill over into the workplace. Often, that means taking the extra step to head off misunderstandings before they happen, as well as being understanding and patient with others who may make a mistake that offends you in some way.

The following suggestions can help anyone ensure that their workplace is a more inclusive, productive and accepting environment for everyone, even during difficult times.

Identifying Our Hidden Biases

Diversity is a word that refers to differences in race, ethnicity, gender, religion, sexual orientation, age, physical health and other differences in backgrounds or lifestyles. The opportunity at work and in our daily lives is to see others as individuals and to not judge them based on appearances or other aspects of their lives. Recognizing and accepting our differences can lead to more understanding and a better, more productive environment for everyone.

Discrimination based on appearance or other factors can be both blatant and subtle. A hidden form of bias occurs when people unintentionally stereotype. The best way to combat this is to be more aware of how we communicate, act and react toward others.

- Be aware of and avoid words, images and situations that suggest people of one type of group are all the same or even hold the same opinions. These kinds of words and gestures cause harm, even if they are unintended.
- Use race, ethnic origin or other identity only when relevant. In most cases, it is not necessary.
- Avoid clichés, qualifiers and connotations that reinforce stereotypes. They are often interpreted as ignorant, superior or offensive.
- Realize that patronizing remarks and tokenism aimed at specific groups can be offensive not only to those about whom the remarks are being made, but to others as well.

The ASK Model for Valuing Diversity

With so many personalities, cultures and backgrounds, there is great potential for miscommunication and false impressions to disrupt workflow and create bad feelings among co-workers. Of course everyone has the right to express his or her opinion and needs to respect the opinions of others, even if disagreed with. But work is not the place for controversial or potentially inflammatory comments. When in doubt about whether what you have to say may be insensitive to others, keep the ASK model of valuing diversity in mind:

A is for awareness of self and others. Be aware of how your words and behaviors affect others, as well as how their words and behaviors affect you. Also be aware of your own assumptions and prejudices.

S is for sensitivity and skills. Being sensitive and empathetic toward and willing to understand other people's needs, views and feelings is the key to developing effective, multicultural communication skills. Develop ways to communicate that reflect an understanding of and response to other people's views, as opposed to telling them your view and how they should behave as a result.

K is for knowledge. Seek to learn about cultures, experiences and values different from your own. Offer to share knowledge of your experience with others. The more knowledge we have of each other, the more we can truly embrace and value the diversity around us.

GuidanceResources®



The New Golden Rule

Another step you can take is to use the New Golden Rule: Treat others the way they would like to be treated. If you're confused about what that means, ask them. Your question will help avoid misunderstandings and can open a valuable exchange of information. Some other tips to keep in mind:

- Understand and respect individual differences. Remember that not everyone sees things the same way you do and keep an open mind toward others.
- Be assertive. Let other people know how you want to be treated, and don't be afraid to speak up if something makes you uncomfortable. How will people know that you find a particular expression or behavior offensive unless you tell them?
- Be thankful if someone has the courage and sensitivity to tell you how you've offended them. Don't get defensive; the only way you can correct the situation is through honest communication.

What Else You Can Do

Ellen Bettman's Without Bias: A Guidebook for Nondiscriminatory Communication offers some ideas on positive ways to experience diversity:

- Make a list of things unique to your culture and ask a co-worker of a different nationality to do the same. By sharing the lists you will discover interesting differences and, likely, some similarities.
- Experience a new viewpoint, by tasting food from a different culture, volunteering for an organization whose members are different from you or attending a religious service of a different faith or culture.
- If your co-workers tell bigoted jokes or use racist/sexist/homophobic language, ask them to stop. At the very least, they should alter their behavior in your presence.
- If approached with care, most people welcome questions about their heritage and culture. It is a way for them to inform you of their preferences and experiences, and a way for you to learn more about human differences.

Here when you need us.

Call:

TTY: 800.697.0353

Online: guidanceresources.com

App: GuidanceNow^{s™}

Web ID:



What does transgender mean?

Transgender individuals are people with a gender identity—their internal sense of being male, female, both or neither—that is different from the sex assigned to them at birth.

The way an individual expresses their gender identity is frequently called "gender expression," and may or may not conform to social stereotypes associated with a particular gender. Someone who was assigned the male sex at birth but who identifies as female is a transgender woman. Likewise, a person assigned the female sex at birth but who identifies as male is a transgender man.

Gender identity is neither the same as, nor necessarily related to, sexual orientation. Transgender people may be straight, lesbian, gay or bisexual.

Some individuals find it necessary to transition from living and working as one gender to another. These individuals often seek some form of medical treatment, such as:

- Counseling
- · Hormone therapy
- Gender confirmation surgery

Be aware that not all transgender individuals follow the same pattern. Some individuals do not pursue any forms of medical treatment because of their age, medical condition, lack of funds, or other personal circumstances.

Transitioning

A transgender individual's gender transition usually proceeds in the following order:

- Meet with a mental health provider to ascertain what steps are most appropriate to address the lack of congruity between their gender identity and the sex assigned to them at birth.
- After appropriate evaluation and counseling, the individual may begin a course of hormone therapy, usually under the supervision of both a health provider and an endocrinologist.
- After a period of time, an individual may be ready to commence the "real life experience," which is when
 an individual transitions to living full-time in the gender role that is consistent with his or her gender
 identity. It is at this point that employers and co-workers are most often made aware that an employee is
 transgender and undertaking a gender transition.

Note that an employee's transition should be treated with as much sensitivity and confidentiality as any other employee's significant life experiences. Employees in transition often want as little publicity about their transition as possible.

During the "real-life experience" stage of a co-worker's gender transition, individuals live and work full-time in the target gender in all aspects of their life. This includes:

- **New clothing.** Once an employee has informed management that they are transitioning, the employee will begin wearing clothes associated with the gender to which the person is transitioning.
- **Changing names.** Managers, supervisors and co-workers should use the name and pronouns appropriate to the employee's new gender in employee records and in communications with others regarding the employee.
- **Restroom access.** Once a transitioning employee has begun living and working full-time in the gender that reflects their gender identity, they will want access to restrooms and (if provided to other employees) locker room facilities consistent with their gender identity.
- **Pronouns.** Pronouns. Some transgender people will prefer to be identified with the pronoun, such as he/him, she/her, of their gender identity. Other transgender and non-binary people prefer the gender-neutral terms they or them in all cases.

GuidanceResources®



Coming Out at Work

For transgender people who wish to be open about themselves, coming out of the closet is a process of accepting oneself as well as opening up publicly to others.

The decision and process are very personal. There is no standard set of rules or steps to coming out. A person may choose to come out slowly to just a few trusted friends or to everyone at once. Additionally, the reactions of those who are told will vary. Thus, coming out is often viewed as an act of bravery and authenticity.

Resources

Some content in this article was gathered from the United States National Library of Medicine (NLM). The NLM is part of the National Institutes of Health, an agency of the Department of Health and Human Services: www.nlm.nih.gov.

More information about transgendered or transsexual people can be found online:

- The Human Rights Campaign: www.hrc.org
- Parents, Families, and Friends of Lesbians and Gays: www.pflag.org
- Gay and Lesbian Alliance Against Defamation(GLAAD): www.glaad.org
- International Foundation for Gender Education: www.ifge.org
- Transgender Law and Policy Institute: www.transgenderlaw.org
- National Institutes of Health: www.nlm.nih.gov/medlineplus/gaylesbianbisexualandtransgenderhealth.html
- Office of Personnel Management: www.opm.gov/policy-data-oversight/diversity-and-inclusion/ reference-materials/gender-identity-guidance
- Centers for Disease Control and Prevention: www.cdc.gov/lgbthealth

Here when you need us.

Call:

TTY: 800.697.0353

Online: guidanceresources.com

App: GuidanceNow^{s™}

Web ID:



What does it mean to be a transgender person?

Transgender is a description of people whose gender identity or expression differs from the gender they were assigned at birth. It is important to note that the term transgender is an adjective and should not be used as a noun. For example, it is appropriate to refer to someone as "a transgender person," but not appropriate to refer to someone as "a transgender."

Some transgender people may no longer identify with their birth name. For some people, being called by this name can be a major source of anxiety. Therefore, it is important to respect and use the individual's preferred name.

It is also important to respect an individual's preferred pronouns, such as referring to oneself as "he" "she" or "they." If you do not know which pronoun to use when speaking to or about the person, try to first listen to the pronouns other people use when interacting with them. If this is not possible, introduce yourself and mention the pronouns you prefer to use for yourself. For example, you may start the conversation by saying, "Hi, my name is John, and I use 'he/him' pronouns. How about you?" If it is not possible to ask someone about their preferred pronouns directly, try using the singular "they" to avoid misgendering them. In the event that you make a mistake later and use the wrong pronoun during conversation, apologize sincerely and move on with the conversation. Avoid lingering on your mistake.

Get into the habit of asking for preferred pronouns whenever you meet someone new. If you are organizing a meeting or event, encourage everyone in the room to share their preferred pronouns when introducing themselves or to note their preferred pronouns on their nametag.

Some transgender individuals may choose to undergo hormone therapy or gender confirmation surgery, a physician-supervised intervention which brings one's body into alignment with one's gender identity. However not all transgender individuals are able or choose to do so. Some individuals may use the term transgender to identify themselves because they may identify with more than one gender or with no gender at all. Other people may simply feel that they are able to express their gender without medical therapies.

Gender identity is neither the same as, nor is it necessarily related to, sexual orientation. Gender identity refers to an individual's internal sense of being male, female, a blend of both or neither. Sexual orientation refers to who an individual is attracted to, who they choose to have relationships with and the sense of identity related to these preferences. Transgender individuals may be straight, lesbian, gay, bisexual, asexual or queer.

Resources

The information on this page was gathered from GLAAD. You can access their website at www.glaad.org. More information can be found online:

- The Human Rights Campaign: www.hrc.org
- Parents, Families, and Friends of Lesbians and Gays: www.pflag.org
- National Center for Transgender Equality: https://transequality.org

Here when you need us.

Call:

TTY: 800.697.0353

Online: guidanceresources.com

App: GuidanceNowSM

Web ID:





What does transgender mean?

Transgender individuals are people with a gender identity—their internal sense of being male, female or neither—that is different from the sex assigned to them at birth.

Gender identity is neither the same as, nor necessarily related to, sexual orientation. Transgender people may be straight, lesbian, gay, bisexual or asexual.

Some individuals find it necessary to transition from living and working as one gender to another. These individuals often seek some form of medical treatment, such as:

- Counseling
- Hormone therapy
- · Gender confirmation surgery

Be aware that all transgender individuals are just that, individuals. Some do not pursue any forms of medical treatment because of their age, medical condition, lack of funds, or other personal or cultural circumstances.

Here when you need us.

Call:

TTY: 800.697.0353

Online: guidanceresources.com

App: GuidanceNowSM

Web ID:

This piece was developed using recommendations and data from a variety of nationally recognized sources such as government agencies and not-for-profit advocacy and research organizations, as well as input from credentialed topical experts, employee resource groups, and ComPsych® clinical teams. This information is for educational purposes only. It is always important to consult with the appropriate professional on financial, medical, legal, behavioral or other issues.