



Disaster Support Guide

Resources to help you and your family before, during, and after a natural disaster

Experiencing a natural disaster of any type can have a devastating impact on your—and your family's—physical, mental and emotional well-being. In this guide, you'll find safety and preparation tips for protecting yourself and your family during natural disasters, plus resources for support that can help you recover and restore your well-being.

Be prepared, stay safe

A natural disaster can happen quickly, sometimes without much warning. It's vital to take the necessary steps to prepare to keep you and your family as safe as possible. Follow these important safeguards:

Get and stay informed, and learn how to respond.

- Access and learn more about the many ways to get timely, reliable warnings. **Visit:** ready.gov/alerts
- Get real time alerts and weather reports. **Download** the FEMA (Federal Emergency Management Agency) mobile app. **Visit:** ready.gov/fema-app
- Learn how to respond to a range of disasters including hurricanes, wildfires, and more. **Visit:** ready.gov/sites/default/files/2021-01/ready_full-suite_hazard-info-sheets.pdf



Make a plan today!

Your family may not be together when a disaster strikes, so it's important to know how you'll contact one another and reconnect if separated. **Your plan should include:**

- ✓ How you'll receive emergency alerts and warnings. **Visit:** ready.gov/alerts
- ✓ Where you'll shelter. Learn the routes to nearby area shelters. This may include staying at home, going to a mass care shelter, or sheltering in place. **Learn more:** ready.gov/shelter
- ✓ Establishing a family meeting place that's familiar and easy to find. Choose destinations in different directions so that, depending on exactly where disaster strikes, you have options.
- ✓ Consider if pets are accepted where you will stay. Make a plan for your pets. **Visit:** ready.gov/pets
- ✓ Know your evacuation route. **Visit:** ready.gov/evacuation. Be familiar with alternate routes and other means of transportation out of your area.
- ✓ Make a household communication plan. Start by completing this family form. **Visit:** ready.gov/plan-form

Build an emergency preparedness kit (also called a "go bag")

In the event of an emergency, it's important to collect basic supplies that you and your family may need to live on for several days. Store your items in airtight plastic bags and place them in one or two easy-to-carry containers such as plastic bins or a duffel bag. **Your basic supply checklist should include:**

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| ✓ Water (one gallon per person per day for several days, for drinking and sanitation) | ✓ Whistle (to signal for help) |
| ✓ Food (at least a several-day supply of non-perishable food) | ✓ Dust mask (to help filter contaminated air) |
| ✓ Battery-powered or hand-crank radio and a "NOAA" Weather Radio* with tone alert | ✓ Plastic sheeting and duct tape (to aid in creating temporary shelter) |
| ✓ Flashlight | ✓ Moist towelettes, garbage bags and plastic ties |
| ✓ First aid kit | ✓ Wrench or pliers (to turn off utilities) |
| ✓ Extra batteries | ✓ Manual can opener |
| | ✓ Local maps |
| | ✓ Cell phone with chargers and a backup batteries |

**Offers 24-hour weather alerts from a nearby National Weather Service office*

Depending on your/your family's situation, there are other essentials you may need, including prescription medications and medical supplies, glasses or contact lenses, blankets, clothing, diapers, important family documents such as copies of insurance policies, and more. For a comprehensive checklist, plus resources in your language, visit: ready.gov/kit

Recovery: What to do immediately after a disaster

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

- **Tune in to the radio or check out apps** for information about shelters, safety, evacuation and travel advisories and any federal disaster hotlines set up for disaster recovery assistance.
- **Find emergency food, shelter and other services.**
Visit: www.redcross.org
Call: The FEMA hotline, 800-621-3362
Locate an open shelter in your area.
Visit: www.redcross.org/get-help/disaster-relief-and-recovery-services/find-an-open-shelter
Dial 211. In most parts of the U.S., you can connect with local social services and get referrals for emergency housing in your area.
For additional ways to find shelters,
visit: www.usa.gov/disaster-housing-shelter
- **Get assistance to reach missing family or friends.**
Visit: www.redcross.org/get-help/disaster-relief-and-recovery-services/contact-and-locate-loved-ones.html
- **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, unsafe air quality, 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.** If your home is damaged, don't attempt to return there until authorities signal that it is safe to do so.

Returning home: Use caution

If a disaster caused you to be displaced from your home, do not return to your home before the area is declared safe by local officials. 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,** if floodwater remains around the building or home, and/or if your home had fire damage and the authorities have not yet declared it safe.
- **Walk around your house outside to inspect it before entering.** Check for loose power lines, gas leaks and structural damage. For any doubts about safety of your home, have a qualified building inspector or engineer inspect it before entering.
- **Keep a battery-powered radio** with you to listen for emergency updates and news reports.
- **Use a battery-powered flashlight,** and turn it on before you enter, (the battery may produce a spark that could ignite leaking gas).
- **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, and loose or slippery floorboards. If it looks like the building is in danger of collapsing, leave immediately.
- **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 may be contaminated or have come into contact with floodwater.
- **Watch out for animals** that have taken refuge in your home. Use a stick to poke through debris. Call your local animal control office or wildlife resource office for help.
- **Call your insurance agent.** Take pictures of damages. Keep good records of repair costs.

For complete information about home damage, safety and salvaging items, visit: ready.gov/recovering-disaster



Coping with a disaster: Recovery takes time

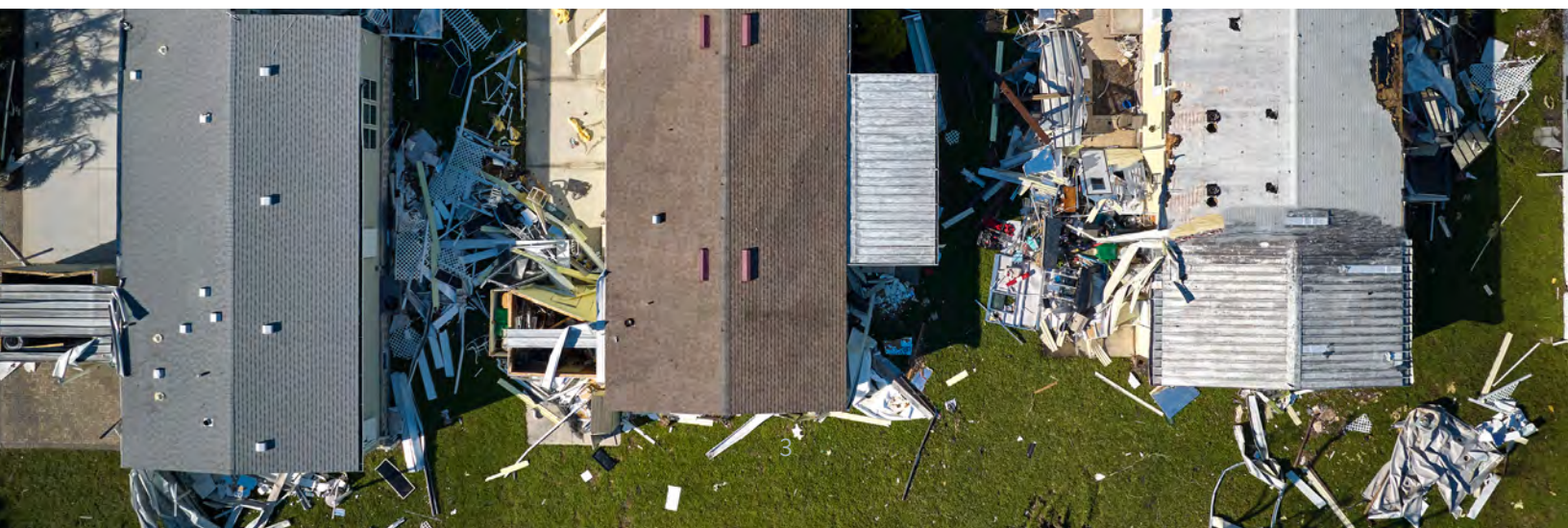
Disasters are upsetting experiences for everyone involved. Children, senior citizens, people with disabilities and people for whom English is not their first language are especially at risk and are likely to need extra care and help. Even individuals who experience a disaster “secondhand” through exposure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

Reactions to a disaster can be varied and may include feeling tired, numb, sad, or lonely; becoming worried or angry; having difficulty sleeping or staying focused; or experiencing a loss of appetite.

How to get through it

Most of these reactions are temporary and will go away over time. Look for ways to take one step at a time. Here are some tips to keep in mind:

- **Stay connected with family and friends.** Even if it's just something small or simple like going for a walk, try to do something as a family that has been enjoyable in the past.
- **Get back into a routine.** This can take time. Set priorities, tackling tasks in small steps.
- **Limit your exposure** to the sights, sounds and news coverage of the disaster.
- **Get some rest.** Giving your body and mind a break can boost your ability to cope with stress.
- **Be patient with yourself and with those around you.** Recognize that everyone may need some time to put their feelings and thoughts in order.
- **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 may temporarily stop viewing the world as safe and predictable, and they can feel frightened, confused, and insecure. Just hearing news coverage of the disaster or overhearing adults discussing it may be distressing to children. Younger children may act out their fears and sadness by reverting to earlier behavior such as bedwetting or separation anxiety. Older kids may withdraw, display anger or have problems in school.

Here's how to help your children feel safe and reassured:

- **Remember that, in most cases, distressing responses are temporary.** Those who were directly exposed to a severe threat to life, injury, loss of loved ones, or losing their home, may experience distress for longer periods.
- **Be a role model by staying calm.** Displaying a healthy coping style can help make disasters less traumatic for children.
- **Reach out** to family, friends and community organizations for support.
- **Calmly explain to your kids what has happened** and the steps that are being taken to keep them safe.
- **Share your feelings** and encourage your children to talk about their feelings.
- **Let kids know it's okay to cry,** feel sad or be afraid.
- **Take extra time for family activities.** This will help build pleasant memories and counter fearful ones.
- **Re-establish your daily routine** for work, school, play and meals. Involve kids in chores and let them play a role in restoring normalcy.
- **Limit or avoid news coverage** of crisis events, especially for younger children. For older children watching TV coverage, watch along with them, and discuss what is being seen and how it makes them feel.



Get support: Contact Health Advocate

- If you or a family member experience disaster-related stress, reach out to Health Advocate. We're here to help you get the support and resources you may need.
- For concerns about your child's behavior, talk to your pediatrician, healthcare provider or call Health Advocate. We can connect you to the right professional for your situation.

Additional Resources

- **In an immediate mental health crisis, call or text the Disaster Distress Helpline.**
Call: 800-985-5990. Help is available in many languages.
Or visit: www.samhsa.gov/find-help/disaster-distress-helpline

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.
- **Prepare a list** of damaged or lost items and provide receipts if possible. Consider photographing or videotaping the damage where it occurred 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.

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, and other assistance is offered through the federal government,
visit: www.disasterassistance.gov
or www.fema.gov/what-disaster-assistance
Call: The **FEMA hotline, 800-621-3362**
Or register in person at a Disaster Recovery Center listed at www.fema.gov/DRC



Turn to us

A natural disaster can make you and your family feel frightened and disconnected. Health Advocate is here for you and will help you find the support and information you need as you recover.



Additional resources

Emergency preparedness and response

American Red Cross

Call: 866-438-4636

Visit: www.redcross.org

American Red Cross Reunification

- Assistance in reconnecting with loved ones

Visit: www.redcross.org/get-help/disaster-relief-and-recovery-services/contact-and-locate-loved-ones.html

CDC: Emergency Preparedness & Response

www.emergency.cdc.gov

FEMA

- FEMA (Federal Emergency Management Agency)
Helps people before, during and after disasters

Call: 800-621-3362

Visit: www.fema.gov

PowerOutage.us

- View power outages around the country in real time

Visit: poweroutage.us

GasBuddy – Outage Tracker

- Find which gas stations have power and fuel during a natural disaster

Visit: tracker.gasbuddy.com

National Weather Service

Visit: www.weather.gov/safety

Animal Humane Society – Pet Disaster Preparedness

Visit: www.humanesociety.org/resources/pet-disaster-preparedness

National Weather Service – United States Road Conditions

- Find the latest road conditions in your state

Visit: www.weather.gov/cys/unitedstatesroadconditions

AirNow – View national air quality conditions

Visit: www.airnow.gov

Recovering from disaster

- Information and tips about health and safety, coping with disaster, helping others, and returning home

Visit: www.ready.gov/recovering-disaster

Financial help and other disaster relief assistance

- Find financial assistance and get help with housing, legal, food, employment and medical needs after a disaster

Visit: www.disasterassistance.gov/get-assistance/find-assistance

Disaster Unemployment Assistance

- The U.S. Department of Labor and FEMA provide 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

Visit: oui.doleta.gov/unemploy/disaster.asp

Health Advocate is here to help when you need it most

Whenever a disaster or crisis situation strikes, we know it can be extremely distressing for you and your family. Our compassionate experts are here to help you get the confidential support and information you and your family members need to cope and begin the process of recovery. These are just a few of the many things we can help with when you reach out to us:

- Address a range of physical, emotional, social, and well-being concerns
- Provide support for your whole family. You, your spouse, dependent children, parents and parents-in-law can all use our services.
- Offer help in the language that you're most comfortable with, and through the channels that are easiest for you to use



You can also access the Health Advocate website or download the mobile app for resources and up-to-date information.



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