

# Coping with Tornadoes

Knowing what to do when you see a tornado, or when you hear a tornado warning, can help protect you and your family. During a tornado, people face hazards from extremely high winds and risk being struck by flying and falling objects. After a tornado, the wreckage left behind poses additional injury risks. Although nothing can be done to prevent tornadoes, there are actions you can take for your health and safety.

## Injuries

Injury may result from the direct impact of a tornado, or it may occur afterward when people walk among debris and enter damaged buildings. A study of injuries after a tornado in Marion, Illinois, showed that 50 percent of the tornado-related injuries were suffered during rescue attempts, cleanup and other post-tornado activities. Nearly a third of the injuries resulted from stepping on nails.

Other common causes of injury included falling objects and heavy, rolling objects. Because tornadoes often damage power lines, gas lines or electrical systems, there is a risk of fire, electrocution or an explosion. Protecting yourself and your family requires promptly treating any injuries suffered during the storm and using extreme care to avoid further hazards.

Check for injuries. Do not attempt to move seriously injured people unless they are in immediate danger of further injury. Get medical assistance immediately. If someone has stopped breathing, begin CPR if you are trained to do so. Stop a bleeding injury by applying direct pressure to the wound. Have any puncture wound evaluated by a physician. If you are trapped, try to attract attention to your location.

## General Safety Precautions

Here are some safety precautions that could help you avoid injury after a tornado:

- Continue to monitor your battery-powered radio or television for emergency information.
- Be careful when entering any structure that has been damaged.
- Wear sturdy shoes or boots, long sleeves and gloves when handling or walking on or near debris.
- Be aware of hazards from exposed nails and broken glass.
- Do not touch downed power lines or objects in contact with downed lines. Report electrical hazards to the police and the utility company.
- Use battery-powered lanterns, if possible, rather than candles to light homes without electrical power. If you use candles, make sure they are in safe holders away from curtains, paper, wood or other flammable items. Never leave a candle burning when you are out of the room.

- Never use generators, pressure washers, grills, camp stoves or other gasoline, propane, natural gas or charcoal-burning devices inside your home, basement, garage or camper—or even outside near an open window, door or vent. Carbon monoxide (CO) - an odorless, colorless gas that can cause sudden illness and death if you breathe it - from these sources can build up in your home, garage or camper and poison the people and animals inside. Seek prompt medical attention if you suspect CO poisoning and are feeling dizzy, light-headed or nauseated.
- Hang up displaced telephone receivers that may have been knocked off by the tornado, but stay off the telephone, except to report an emergency.
- Cooperate fully with public safety officials.
- Respond to requests for volunteer assistance by police, fire fighters, emergency management and relief organizations, but do not go into damaged areas unless assistance has been requested. Your presence could hamper relief efforts, and you could endanger yourself.

## Inspecting the Damage

- After a tornado, be aware of possible structural, electrical or gas-leak hazards in your home. Contact your local city or county building inspectors for information on structural safety codes and standards. They may also offer suggestions on finding a qualified contractor to do work for you.
- In general, if you suspect any damage to your home, shut off electrical power, natural gas and propane tanks to avoid fire, electrocution or explosions.
- If it is dark when you are inspecting your home, use a flashlight rather than a candle or torch to avoid the risk of fire or explosion in a damaged home.
- If you see frayed wiring or sparks, or if there is an odor of something burning, you should immediately shut off the electrical system at the main circuit breaker if you have not done so already.
- If you smell gas or suspect a leak, turn off the main gas valve, open all windows and leave the house immediately. Notify the gas company, the police or fire departments, or state fire marshal's office, and do not turn on the lights, light matches, smoke or do anything that could cause a spark. Do not return to your house until you are told it is safe to do so.

## Safety During Clean Up

- Wear sturdy shoes or boots, long sleeves and gloves.
- Learn proper safety procedures and operating instructions before operating any gas-powered or electric-powered saws or tools.
- Clean up spilled medicines, drugs, flammable liquids and other potentially hazardous materials.

## Children's Needs

After a tornado, children may be afraid the storm will come back again and they will be injured or left alone. Children may even interpret disasters as punishment for real or imagined misdeeds. Explain that a tornado is a natural event. Children will be less likely to experience prolonged fear or anxiety if they know what to expect after a tornado. Here are some suggestions:

- Talk about your own experiences with severe storms, or read aloud a book about tornadoes.
- Encourage your child to express feelings of fear. Listen carefully and show understanding.
- Offer reassurance. Tell your child that the situation is not permanent, and provide physical reassurance through time spent together and displays of affection.
- Include your child in clean-up activities. It is comforting to children to watch the household begin to return to normal and to have a job to do.

**NOTE:** Symptoms of anxiety may not appear for weeks or even months after a tornado; they can affect people of any age. If anxiety disrupts daily activities for any member of your family, seek professional assistance through your ParTNers for Health Employee Assistance Program (EAP).

## Resources Are Available

Additional information, self-help tools and other resources are available online at [www.Here4TN.com](http://www.Here4TN.com). Or call 1.855.Here4TN (1.855.437.3486) for more information, help and support. Counselors are available 24 hours a day, seven days a week to provide confidential assistance at no cost to you.



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# Tornado Resources

If you have been impacted by the recent tornadoes, there are a number of resources to which you can turn for assistance. Contacts are listed below for national organizations, as well as for the State of Tennessee.

## FEDERAL

- **Red Cross**

Website: [www.redcross.org](http://www.redcross.org)

Telephone: 1-800-REDCROSS (1-800-733-2767)

### Let Your Family Know You're Safe

If your community has experienced a disaster, register on the American Red Cross [Safe and Well Web](#) site available through RedCross.org to let your family and friends know about your welfare. If you don't have Internet access, call **1-866-GET-INFO** to register yourself and your family.

### Search for a Local Shelter

Go to <http://app.redcross.org/nss-app/> to search for open Red Cross shelters by address, city, state and/or ZIP code.

### Contact Your Local Chapter

Find your local chapter at <http://www.redcross.org/en/where>.

### Recover from a Power Outage

Flyers provide a [Power Outage Checklist](#) and talk about [Safe Use of Generators](#).

- **Disaster Assistance.gov**

Website: [www.disasterassistance.gov](http://www.disasterassistance.gov)

This site provides information on how you might be able to get help from the U.S. Government before, during and after a disaster. If the President of the United States makes help available to individuals in your community after a disaster, you can visit this site to apply online.

- **Get disaster assistance:** Take an anonymous questionnaire to determine the forms of assistance for which you may be eligible. Find more 60+ forms of assistance from more than 17 federal agencies.
- **Apply for assistance:** Fill out an online application.
- **Check your status online.**



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- **FEMA**

Website: [www.fema.gov](http://www.fema.gov)

The Federal Emergency Management Agency website provides a wealth of information on dealing with an emergency.

Links to Additional FEMA Resources:

[After a Tornado](#)

[Recovering from Disaster](#)

[Apply for Assistance](#)

[Individual and Households Program Sequence of Delivery](#) chart

## TENNESSEE

### Tennessee Emergency Management Agency

Website: <http://www.tnema.org/>

Toll-free Adult Statewide Crisis Telephone Line: 1-855-CRISIS-1 or 1-855-274-7471

Facebook Community Page Established for Tennessee Disaster Recovery:

[www.facebook.com/TNDisasterInfo](http://www.facebook.com/TNDisasterInfo)

Links to Additional Tennessee Resources:

[Resources for Storm Victims](#)

## Help is Available

Log on to [www.Here4TN.com](http://www.Here4TN.com) to access information on how to cope during difficult times, self-help tools and other resources. Or call us for more information, help and support. Counselors are available 24 hours a day, seven days a week to provide confidential assistance at no cost to you.

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# Working With Insurance Companies and Personal Finances After a Natural Disaster

If you have recently had property damage to your home or car due to a natural disaster, the following tips on how to effectively work with your insurance company to file any necessary claims may be helpful.

First, if there is the potential for further damage to your property, you should act quickly to try and prevent it, if reasonably possible. However, if you've been ordered to evacuate the neighborhood, or your structure is not safe, it is not worth the risk to you.

The next consideration is whether you can locate your insurance policy. If you are not able to find it, or you know it's been destroyed, contact your state insurance department to get the phone number for your carrier to request your policy information and a copy of your policy. For an online reference for contact information for your state's insurance department, use this link: [http://www.naic.org/state\\_web\\_map.htm](http://www.naic.org/state_web_map.htm).

To prepare for filing the insurance claim, write down the date the damage occurred and your policy number. It also is important to have a telephone and/or email address where you can be reached at all times. These are items the insurer will need for your claim. Depending on your insurance company and the situation, you may have up to six months to file a claim. However, you should check with your insurance company to make sure.

In addition, it helps to know your deductible for each type of claim to determine whether it is worth filing a claim for *all* of the damage, or just the most expensive part. If the cost of repair exceeds the deductible by just a few dollars, you may not want to have a claim history for an expense that will be covered mainly out of your own pocket. Too many claims can cause your insurer to cancel coverage. Ask your insurer what your deductibles are if you are uncertain.

Next, separate damaged from undamaged property. Your insurer will need evidence of the damage to your home and possessions to prepare your repair estimate.

If the insurer requests you get an estimate of the damage for your home, contact a home repair contractor for an estimate. For vehicle damage, contact the repair shop you would like to use for the repair to get an estimate. Always ask if the estimate costs you anything before agreeing to have it done. Be aware that there are shady contractors and auto repair shops that will take advantage of you and your insurer by inflating the estimate, or charging to provide it. If you can, get more than one estimate to make sure you have been given a fair ballpark figure of what the repair will cost. However, when many people in an area have had property damage, it may be hard to get even one estimate in a timely way.



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In addition:

- If possible, take photographs of all of the damaged property, including discarded objects, structural damage, and any standing floodwater levels.
- Make a list of damaged or lost items and include their date of purchase, value and receipts, if possible.
- Officials may require disposal of damaged items so, if possible, place damaged items outside of the home.

The insurance company will then likely send out an inspector or adjuster to examine the damage and write a report. These inspectors or adjusters work for the insurance company. If you have a legitimate claim, you should expect to be treated fairly and expect the insurance company to honor the claim. If you have any problems with the inspector during the inspection process, you should document the details of the situation and contact the insurance company to file a complaint.

After the adjuster files the report, different companies and different policies are processed in a variety of ways. If you are not given an immediate answer, 10 days is a reasonable time to wait. If you haven't heard anything about your claim, call. If for any reason your claim is denied, check to see if the company has an appeal process. It may be worth your while to appeal, especially if the repair is a costly one.

Keep in mind that insurance companies will differentiate between water damage due to wind and hail and water damage due to flood. Flood insurance is considered separate coverage and you are covered for flood damage only if you had purchased flood insurance in addition to your homeowner's policy.

When rain enters through a wind-damaged window or door, or comes through a hole in a wall or roof, insurers consider the resulting puddles and damage to be windstorm-related, not flood-related. The good news is that most homeowner's insurance provides such coverage for wind and hail damage.

According to [www.floodsmart.gov](http://www.floodsmart.gov), the official website of the NFIP (National Flood Insurance Program), "Flood insurance covers overflow of inland or tidal waters and unusual and rapid accumulation or runoff of surface waters from any source. However, the flood must be a general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is yours)." If you do not have flood insurance and are interested in purchasing flood insurance for any future flood concerns, check with your insurer or the [www.floodsmart.gov](http://www.floodsmart.gov) website for more information.

For any uninsured property damage, consider an SBA loan. The U.S. Small Business Administration (SBA) can make federally subsidized loans to repair or replace homes, personal property or businesses that sustained damages not covered by insurance. For more information, check with FEMA at [http://www.fema.gov/assistance/process/sba\\_assistance.shtm](http://www.fema.gov/assistance/process/sba_assistance.shtm).

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In the next section, we have answers to common questions regarding personal financial matters for those experiencing temporary problems due to weather-related loss.

## Financial FAQs

### **Housing: What do I do about the home I own and cannot access? Do I pay the mortgage?**

You still own the property and if you have a mortgage, there is debt, so you need to research your situation with your lender. Consider contacting FEMA (Federal Emergency Management Assistance) online at [www.fema.gov](http://www.fema.gov) or by phone, 800-621-3362/TTY 800-462-7585, as they may have general input as to your rights under a declared disaster. There may be some relief under federal law that is part of the declaration of the disaster. In addition, contact your lender and review your options and requirements. Your lender may have a loss mitigation department available to answer your questions. If your home is funded via FHA, VA or HUD, contact a HUD Housing Counseling Center. Call the HUD referral line to reach the nearest HUD Housing Counseling Center at 800-569-4287 for an appointment.

### **Rental housing: Do I need to pay my rent?**

Contact FEMA online at [www.fema.gov](http://www.fema.gov) or by phone, 800-621-3362 / TTY 800-462-7585, to clarify your rights under a declared disaster. If you are not able to return or use the rental property, and it is declared a disaster and uninhabitable, you may not need to pay from the period of the declaration on, but you are still responsible for rent up to the declaration. Also, contact your landlord once you know the status/use of the rental and advise of your intent, (document the conversation date, etc.) when the rental is uninhabitable.

### **Utilities: Do I need to pay?**

If your area was declared a national disaster, then most likely all utilities were shut off. You must contact the utility companies for advice, including telephone, water, electric, gas and garbage. It is assumed that if the utilities are shut off, that your billing will cease, but that must be verified by contacting the utility companies. You are certainly responsible for all prior billings. Again, FEMA may have information on your rights and responsibilities as it relates to this situation. Contact FEMA online at [www.fema.gov](http://www.fema.gov) or by phone, 800-621-3362 / TTY 800-462-7585.

### **Credit Cards - Personal Loans/Car Loans/Leases/Student Loans**

All debt-related expenses/loans still exist and you are responsible. Contact each card company, financial institution, leasing company and the lender on student loans for direction as to your responsibility. Most will have programs in place for either a delay or hardship, but you must contact the program. For car loans/leases you should contact your car insurance company for a loss. The carrier may be responsible if the loss is covered by your policy. If your car/truck is still in use, you will need to pay the loan/fee, but you should contact the creditor to ask if they will allow a grace period.



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## **Insurance – Homeowners/Renters, Car/Truck, Health and Life Coverage**

Contact FEMA online at [www.fema.gov](http://www.fema.gov) or by phone, 800-621-3362 / TTY 800-462-7585. They may be able to outline your rights under a declared disaster. You must contact the carrier for each type of insurance for direction. Again, with a declared disaster there will be specific instructions/programs for your situation.

If you have a loss of home, car, etc., the carrier will advise of action needed. Again, you are responsible for paying all past due premiums. For health, disability and life insurance, you are responsible, but contact the carrier for the status of payment.

For **group health coverage**, you will need to contact your employer for action they are taking. Also, contact the carrier for your group coverage to confirm coverage or other options, just in case your coverage is terminated for non-payment.

## **Resources Are Available**

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# Helping Families Cope with Relocation After a Disaster

## Relocation and Stress

Unplanned evacuations during a disaster can cause great stress on a community and on the individuals in that community. Some of the stressful factors related to sudden evacuations include:

- disruptions of daily life routines
- separation from family, friends and coworkers
- worries about the condition of homes and community
- concerns about pets
- loss of family pictures and special items
- difficulties getting around in a new location

The stress of evacuation can lead to feelings of isolation. Evacuees also may feel there was not adequate time to prepare for the evacuation.

## First Steps of Recovery

Recovering from a disaster occurs in phases over days, weeks and months. Soon after being uprooted by a disaster, you can start the recovery process. Right now, there are three general steps you can take to improve the mental and emotional strength of your family. The following steps will help you to begin to retake control over your life:

### Step 1: Rebuild physical strength and health

Once you and your loved ones are in a safe and secure place, whether a shelter, a new apartment or a place with relatives or friends, make sure to tend to immediate medical needs, if any. Be sure everyone has enough to eat and drink to regain their physical strength. Make sure everyone gets some restful sleep in as private a space as possible. Rebuilding physical strength is a good first step to calm shattered emotions.

### Step 2: Restore daily activities

Restoring daily routines helps build a sense of being home mentally and emotionally, even in the absence of a physical home. Simple routines that your family normally does together, such as family walks, watching television and bedtime stories, help pull the pieces of daily life back together even in a new place. Restoring daily activities rebuilds the normal sense of morning, afternoon, evening and night. Even though you are away from home and in a strange place, try to resume your daily routines as much as possible.

### Step 3: Provide comfort

Family members are better able to deal with the stress of relocation when they are comfortable and informed.

Comfort can be increased by:

- providing your family with information about other family, friends and news of home
- expressing affection for family members, in the ways your family normally shows affection
- discussing, when ready, the emotions associated with the disaster and relocation, such as feelings of loss, missing home, and worry about family members, friends and pets

## **Rebuilding Family Life**

After the initial emergency has passed and the shock and confusion from disaster relocation have subsided, the physical rebuilding and long-term emotional recovery phase begins. This longer recovery phase has two steps:

1. Assess all physical and emotional losses the family has experienced. This inventory can help you identify practical actions to take in rebuilding the physical losses the family has experienced.
2. Develop an emotional understanding of the disaster experience and your relocation situation to help rebuild family life. Working through emotions takes time. There is no set timeframe or stages for it.

Resolving emotions is a natural healing process that relies on talking to friends about your feelings, mental sorting of emotions, and receiving practical and emotional help from family, friends, your place of worship or other organized support groups in the community.

## **Emotional Healing**

Your personal support groups can help you process your emotions and understand your experiences. Emotional processing involves experiencing the emotions associated with the disaster and figuring out what the disaster meant to your life. One way that many people work through their emotions is by “telling the story” of what happened.

Many people who have lived through a disaster have an overwhelming urge to tell the story over and over again. By sharing stories, you and those around you can sort out the sequence of events associated with the disaster, which at first may be a confused jumble. By telling the story, you can get input from others about what they saw and begin to put meaning into the experience.

Generally, over time, as you heal emotionally, the story will pull together into an organized story that will have vivid details, emotions and reflections about lessons learned during the experience. With emotional healing, thoughts and dreams about the disaster will be less painful. You will have gained some emotional distance from the events of the disaster. How long this process takes depends on what happened during the disaster and your own unique mental and emotional makeup. You will always associate some pain with the disaster, but it will not be so overwhelming after the passage of time allows for emotional healing.



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## Signs That Professional Help is Needed

Remember that there is no standard reaction to this type of tragedy. You may experience new emotions, anger and the fear of not knowing what to expect, which is perfectly normal. Feelings of anxiety and stress are normal as well. However, if you're thinking about these feelings all the time and they continue to have a negative impact on your life and work performance, you may want to seek help and talk with a professional.

Signs that a person is overwhelmed by emotions and may need help are:

- the story is too painful to tell
- the person creates a wall of silence around the event for a long time
- the person cannot express or experience feelings, dreams and thoughts of the experience
- the experience continues to evoke very painful emotions that do not go away
- the person's behavior dramatically changes
- the person has thoughts of hurting himself or herself or others

If these signs are present, an appointment with a behavioral health professional should be arranged. A behavioral health professional can help with the healing process.

## Helping Young People Understand a Disaster

Disasters can hit young people hard. It is difficult for them to understand and accept that there are events in their lives that cannot be controlled or predicted. When facing an unknown and potentially dangerous situation, young people usually look to adults for answers and help. Talk with your young person at a level in line with his or her age. Children handle information differently at different ages. Preschool age children cannot handle as much information as teenagers.

Before you as an adult can help young people cope with a disaster, it is important for you to recognize your own natural feelings of helplessness, fear and anger, if these exist. Until this occurs, you will not be able to give the young person the full emotional help he or she needs. Nothing is wrong with letting young people know that you do not have all the answers. Things that can be done immediately include the following:

- Let young people know how you see the family situation improving - for example, your plans for their school, your work and family housing
- Communicate a positive "I'm not helpless" attitude, stressing that "we can get through this together"
- Ask for parenting or other help if the situation gets beyond your abilities and control.

These actions will start the healing process and help the young person to feel relief in knowing the family will regain control and restore their lives.



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## Helping the Elderly Deal with the Stress of Relocation

### Issues and tips regarding stress effects in the elderly

Several issues need to be taken into account when helping elderly friends and family who may be under stress after a disaster and who are suffering from the effects of a sudden relocation.

### Communication problems

Some older persons in shelters or in new surroundings may have difficulty

- understanding family and friends
- talking to people or answering questions

Normal age-related slowing of thinking, problems with seeing and hearing, and reduced ability to physically move because of illnesses or the effects of medications may cause this.

Tip: Make sure that elderly persons have the eyeglasses they need and that their hearing aid is on before talking to them. Be patient and calm. Speak loudly enough for them to hear you, but do not shout. Keep your messages simple and clear. Repeat information and make sure that the person in your care hears and understands what is said.

### Chronic illness and dietary considerations

Arthritis may prevent an elderly family member from standing in line. Some medications can cause mental confusion or a greater susceptibility to problems such as dehydration. Memory problems can cause communication problems. Neglect of special meal needs in certain illnesses can lead to medical crises.

Tip: As soon as possible, make sure elderly family members

- have all of their medicines with them
- eat the foods required to manage their illnesses
- have written diet and medication information with them in case they are separated from you
- Establish contact with their medical care providers, or help them find a new provider and share their medical history

### Signs of stress in the elderly

The elderly can suffer various symptoms from worsening of pre-existing medical problems, problems with medications, new illnesses or psychological stress. Therefore, it is important to make sure that they are medically stable before deciding these symptoms are due to emotional stress.

Under stress, whether from physical or emotional sources, the elderly can

- become mentally confused
- tire easily
- withdraw from friends and family
- in severe cases, undergo personality changes

You should also know that the elderly might tend to complain of bodily symptoms rather than emotional problems when under stress. Again, remember not to dismiss any bodily symptoms as just due to stress.

### **How to help the elderly deal with stress**

In general terms, these principles will help guide you when helping an elderly person deal with the stress of evacuation and relocation:

- Provide strong and persistent verbal reassurance.
- Assist with recovery of physical possessions as is safe, make frequent home visits, and arrange for companions.
- Give special attention to suitable residential relocation, ideally in familiar surroundings with friends or acquaintances.
- Help re-establish contact with family and friends.
- Assist in obtaining medical and financial assistance.
- Help re-establish medication and any dietary regimens.
- Provide transportation to the doctor, grocery store, etc.

### **Resources Are Available**

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