

protecting your family



Human-Like Al Not a Substitute

for Mental Health
Professionals

Artificial intelligence (AI) is everywhere, literally everywhere. Looking for a

great apple pie recipe? Al can help you with that. Want to predict the likelihood of your favorite football team winning the SuperBowl? Al can also help you with that. However, people are even widely using it to treat mental health issues now, but studies and experts are sounding the alarms that Al might not be equipped to

sounding the alarms that Al might not be equipped to treat mental health. When it comes to acting as a therapist, Al's shortcomings can be and have proven dangerous.

In the privacy of your own home, quietly behind a computer screen, it's tempting to turn to Al for therapy, especially if you've been reluctant to get professional help. While Al chatbots, computer programs that simulate human conversation, sound impressively human-like, it's important to remember that they are not humans. That means they are not trained therapists. The sophistication of chatbots is evolving every day making it easier and easier to believe you are speaking to a human within that Al program but no matter how sophisticated the computer program may be, it's still not a medically trained human on the other end.

The American Psychological Association (APA) has sounded the alarms with the Federal Trade Commission about AI companies passing themselves off as trained mental health providers. Senior Director of the APA's Office of Health Care Innovation C. Vaile Wright noted that chatbots were coded to keep users on the platform for as long as possible because they are, in the end, a business. Chatbots do this by unconditionally validating and reinforcing mental health behavior, like a "yes" man, rather than pointing out unhealthy or harmful thoughts and behaviors and addressing them as a trained therapist would.



Many AI programs have been able to fly under the radar of FDA regulation because they are marketing themselves as a wellness program rather than as a therapist which would require FDA regulation. If a program makes claims to treat or cure any form of mental health illness, it must be regulated by the FDA. Most AI programs have designated themselves as wellness apps and place in very fine print a disclaimer line that they do not treat or provide interventions and these things place them in a gray area when it comes to the need for regulation.

Also concerning is that chatbots have no obligation to protect your privacy like a therapist, bound by HIPAA laws, does. Chatlogs can be subject to data breaches unlike a therapist.

While it may be tempting to just open your computer and start typing to treat your mental health concerns, as an EWTF plan participant, you don't have to rely on a chatbot to help you through what might be a serious medical concern.

BHS, our employee assistance program, is staffed by trained, human professionals available 24 hours a day, seven days a week and available with a simple phone call.





Conversation Starters

to Save a Life

aving someone from suicide can begin with a conversation. That's something all of us can do. You don't need to be a trained medical professional to notice that someone is struggling and to show concern. Every one of us can be a "first responder" by being aware and compassionate.

Notice that someone is struggling and possibly suicidal? Start a conversation by:

- Being sensitive and respecting the need for privacy: Approach and talk in a private setting
- ▶ Being yourself: Tell the person what you've noticed and use words that make sense given your relationship. Be honest and non-judgmental.
- ▶ Being direct: Ask the person if they are having suicidal thoughts and be sure to give them a chance to talk. Be a listener; it's not your job to fix the situation

In the United States, someone dies by suicide every 11 minutes. That's nearly 6 people every hour, over 140 people per day, 52,500 people per year or nearly the entire capacity of FedEx Field. What's more, the suicide rate for construction workers is four times higher than the general population.

Remember, talking about suicide is not dangerous, silence is! There is help!



SCAN this QR code to access all of the valuable links mentioned in this issue of



911 for

an emergency

Substance Abuse and Mental Health Services Administration: 800-662-HELP (4357)



Suicide and Crisis Lifeline/National Suicide Prevention Lifeline: Dial 988 on a mobile phone



BHS, the EWTF's employee assistance program: 888-784-5665



- Showing concern and support: Acknowledge the despair they are feeling and don't minimize their pain.
- Being aware that you may have to break their confidentiality: You may need to break their confidentiality if it's to keep the person safe.
- Helping to connect them with professional help: Sometimes a suicidal person doesn't believe they can be helped.



BACK TO SCHOOL BRAINTEASERS

- There's a one-story house in which everything is yellow. Yellow walls, yellow doors, yellow furniture. What color are the stairs?
- 2. Johnny's mother had three children. The first was named May, the next was named June. What was the name of the third child?
- 3. When Rebecca was 8 years old, her little brother, Bob, was half her age. If Rebecca is 20 years old today, how old is Bob?
- 4. You have two coins that total 30 cents. One of them is not a nickel. What are the two coins?

not a nickel.)

4. A quarter and a nickel. (Only one of the coins is

3. 16

2. Johnny

T. There aren't any stairs. It's a one-story house.

ANSWERS:



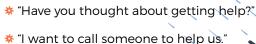
Phrases to Get You Started:

- "I feel like you haven't been yourself lately. I am concerned about you. Can we talk?"
- * "I want to respect your privacy, but I'm worried about you."
- # "I know you've been having a tough time recently. Can you share what has been going on?"
- * "I really care about you and I can tell something is wrong. Can you tell me how I can help?"

Phrases to Keep the Conversation Productive:

- # "How long have you felt like this?"
- * "Have you been feeling hopeless?"
- # "How are you coping with what has been going on in your life?"
- * "You are not alone with this. I'm here for you."
- "I may not know exactly how you feel, but you matter to me and I want to help."
- * "Can you think of anything I could do to help you?"
- * "I know it doesn't seem like it now, but you won't always feel like this.

 Things will change."



If you believe someone is prepared to act on their suicidal thoughts, call for help, whether it's 911, the National Suicide Prevention Hotline, BHS, a coworker or a friend or relative. Take the person to an emergency room if he/she can be safely transported. Do not leave the person alone!





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Want to Supercharge **Your Retirement Savings?**

7ou already have solid retirement savings in the Local 26 Pension Plan and the Individual Account Plan but if you are still able to put more away for retirement, you might want to consider an IRA to complement your current retirement savings vehicles. Not only does Fidelity manage our Individual Account Plan, it's also an investment resource for individuals-like our Local 26 members and family members—who want to participate in investments on their own.

Consider the three types of IRAs. Individual Retirement Accounts. that can help you boost your retirement savings-Roth, Traditional, and Rollover.

Roth IRA: Comprised of after-tax contributions that grow tax-free and allow for tax-free withdrawal in retirement. This option is ideal if you believe you will be in a higher tax

bracket in retirement than you currently are now.

Traditional IRA: Contributions are made with pre-tax dollars allowing for tax-deductions now but withdrawals will be taxed in retirement. This IRA reduces your current taxable income.

Rollover IRA: An IRA from a previous employer can be rolled into a single account without taxes or penalties.

All IRAs are subject to contribution limits. Please consult your tax advisor when determining which type of IRA best suits your individual needs.

For more information on retirement savings plans of all types, including our Fidelity-managed Individual **Account Plan, visit www.fidelity.com** or call 800-835-5095.