

DEATH OF A LOVED ONE

MARRIAGE

DIVORCE

BIRTH

ADOPTION

# life



SERIOUS ILLNESS

CRITICAL INJURY

MAJOR CHANGE IN INCOME



DEMOTION



# Changes

RETIREMENT

PROMOTION



MOVING



JOB LOSS

RELOCATION

LOST HEALTH INSURANCE

NATURAL DISASTER

CAREER CHANGE



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come back stronger than ever.**

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PSC Federal Occupational Health  
U.S. Department of Health and Human Services