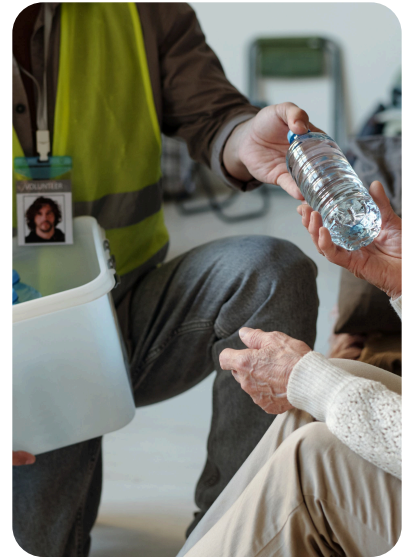


# What to do *during and after* a natural disaster

When a natural disaster hits, it can be hard to know what to do first. In the middle of the chaos, it's okay to feel uncertain. This guide is here to support you with clear, steady steps for navigating the crisis and its aftermath. From staying safe in the moment to beginning the process of recovery, you'll find guidance to help protect your loved ones and care for yourself along the way.



## During the disaster:

- ✓ **Follow official instructions**  
Stay tuned to updates from trusted sources like the National Weather Service, FEMA, or your local emergency management agency. If authorities tell you to evacuate or shelter in place, do so right away.
- ✓ **Get to a safe location**  
Your priority is physical safety. Move to an interior room, higher ground, or a designated shelter depending on the situation. Avoid areas with flooding, downed power lines, or structural damage.
- ✓ **Use your emergency supplies carefully**  
Conserve food, water, flashlights, and phone battery. Only operate generators outside and far away from windows to prevent carbon monoxide poisoning. If cell towers are down, battery-powered radios may be your best source of news.
- ✓ **Keep communications brief and focused**  
Use your phone sparingly and for urgent needs only. Texting is often more reliable than calling when networks are overwhelmed. Group chats can help you update multiple loved ones at once.

## After the disaster:

- ✓ **Check in with loved ones**  
Let family and close friends know you're safe. If you've been separated from household members, check in with local emergency shelters or use available reunification services.
- ✓ **Inspect your home and surroundings carefully**  
Wait until local officials say it's safe to return. Look for visible damage, gas smells, water intrusion, or electrical issues. Take pictures of any damage for your records and insurance.
- ✓ **Contact your insurance provider**  
Report damage as soon as possible and start the claims process. Document everything with photos, videos, and written notes.
- ✓ **Find shelter and support if your home is not livable**  
If you cannot return home, reach out to trusted organizations for temporary housing. Wellthy can also help locate food banks, clothing donations, and transportation services.
- ✓ **Begin planning your next steps**  
Recovering from a disaster takes time. From replacing documents and contacting contractors to coordinating clean-up or relocation, Wellthy's Care Coordinators are here to help you move forward, one step at a time.

We understand that natural disasters can be overwhelming and disrupt your life in unexpected ways. Wellthy is here to help you navigate these challenges. **Visit [wellthy.com/member/benefits4me](https://www.wellthy.com/member/benefits4me) to learn more and be prepared for whatever comes your way.**