

BenefitsNEWS

January 2023

January Highlights



Care Simplified with Help from Cigna. Get the most out of your Cigna medical coverage this year. Visit (and register, if needed) on myCigna.com or your MyCigna app for a personalized benefits experience. Benefits include access to electronic ID cards, viewing and paying claims, finding local and in-network care, access virtual care services (including urgent and preventive care screenings) easily from wherever you are, plus access Cigna’s health tools and coaches!



NEW! Torchlight Caregiving Solutions. Check out our new well-being program offering for parents and caregivers. Torchlight offers a digital first solution with easy access to accurate, trustworthy resources to help guide your care-giving decisions. Browse guides, podcasts and webinars to help you tackle the everyday and out-of-the-ordinary challenges of caregiving. Plus, connect with an expert for 1:1 advising sessions at no cost to you. Visit sbd.torchlight.care and register your account to access this great new benefit.



Spending Account Reminders

- **Flexible Spending Account (FSA) Funds.** Submit any eligible 2022 out-of-pocket Health Care FSA (HCFSA) and/or Dependent Day Care FSA (DCFSA) expenses for reimbursement. Up to \$550 of 2022 HCFSA funds will rollover into 2023 provided you enrolled in a 2023 HCFSA. Any remaining funds will be forfeited.
- **Health Savings Account (HSA).** An HSA is automatically set up with HSA Bank if you enrolled in either of the Cigna HSA medical options, but you must have completed the verification process prior to receiving access to your account. You will receive full employer funding in your HSA by mid-Jan. For MTD/EXCEL, consider rolling over HSA funds to your new SBD HSA Bank account in Jan using the HSA Bank rollover form found online at the SBD Benefits Center (sbdbenefitscenter.com/welcome) or scan QR code to the right.



Mental Health Support in the New Year. Our Chief Medical Officer leading the global Mental Health Task Force, Dr. Mitch McClure, will continue to provide opportunities for you to boost your resiliency and well-being. Take time to attend the Jan. 12 webinar on *Building Hope, Resilience and Optimism* or be on the lookout for related “bite-size” materials at your work site in the coming months. Sessions will be hosted on Zoom and streamed live to Workplace. Sessions will be recorded and posted for later viewing with translated subtitles.

Well-being guide contents:



Health & Physical Well-being



Mental Well-being



Financial Well-being

January National Health Observances & Events:

- Cervical Cancer Awareness
- National Blood Donor Month
- Glaucoma Awareness Month

Mark your calendar for upcoming events (or access the recording after the fact)



1/10
1 pm ET

Raising Children with Disabilities: Be Resilient (LifeCare)

Learn how to teach children about money – discuss setting goals and spending and saving strategies.

Log into **uCentral > Perks**, click **LifeCare link** or visit <http://member.lifecare.com>, code: SBD



1/18
2 pm ET

Market Volatility and Inflation Survival Guide (Principal)

Learn why inflation happens and how you can better manage the impacts.

https://www.bigmarker.com/principal/Market-volatility-and-inflation-survival-guide?utm_bmc_source=LearnNow



1/18
2 pm ET

Emotional Exhaustion: Fighting the Fatigue (Cigna)

Explore strategies to help you regroup emotionally and re-spark vitality.

www.cigna.com/eapwebcasts



1/19
1 pm ET

Succeed at Work: Get Organized (LifeCare)

Explore the benefits of being organized, the downside of lax organization and your own organized quotient.

Log into **uCentral > Perks**, click **LifeCare link** or visit <http://member.lifecare.com>, code: SBD



1/25
2 pm ET

Beating the Blahs: Small Steps to Flourishing (Cigna)

Gain strategies to move into a more motivated and contented state of flourishing.

www.cigna.com/eapwebcasts

Spotlight on Benefits for your Financial, Mental and Physical Wellness

New year, New deductible.

TIME TO USE RX SAVINGS SOLUTIONS

While the new year may come with important plans to eat healthier and exercise more, there's another resolution you should consider making—save money on your prescription drugs. Stanley Black & Decker wants to help you keep prescription costs down. That's why we've partnered with Rx Savings Solutions (RxSS) to offer a free, online service that helps you and covered dependents **find the best price for prescription drugs based on your specific health benefits.** RxSS can:

1. Check if a medication is covered by your pharmacy benefits this year.
2. See what medications will cost this year using your insurance.
3. Search for more affordable alternatives and better prices at different pharmacies or delivery services.
4. Work with your doctor to switch to a lower-cost prescription option.
5. Assist with pharmacy experts who understand your health benefits and go out of the way to help you.

If you have any questions, contact RxSS at 1-800-268-4476 (para español, llame 1-800-917-5572), email support@rxss.com or download the RxSS mobile app.

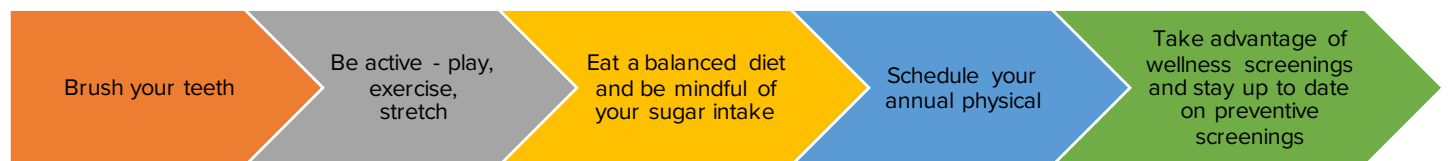
Save on Frames with Freedom Pass




With EyeMed vision coverage, you can enjoy Freedom Pass, a special offer that goes above and beyond your frame allowance. Choose your favorite frame at LensCrafters® or Target Optical® and pay \$0 for your choice of frames using the Freedom Pass Flyer found at the [SBD Benefits Center](#).

Keep Good Habits

Everyday habits help keep you healthy. Start with brushing your teeth, being active and eating a balanced diet. The next step is getting an annual physical and stay on top of your wellness visits and preventive screenings as these can identify potential issues. Early intervention and treatment can often keep concerns from becoming big issues.



Flourishing in the New Year!



Through Cigna EAP: All US based SBD employees have access to 5 free sessions per incident and per person in your household with a licensed psychologist or therapist. EAP is confidential and available 24/7. Learn more about how Cigna EAP can help with questions, guidance, and support – scan the QR code to the right or visit myCigna.com, employer ID: SBD. 


Through Livongo by Teladoc Health: Livongo Whole person solution programs can help keep you on track with support from Livongo coaches for your chronic condition and mental well-being. Livongo programs are available at no cost to covered employees and family members enrolled in a Stanley Black & Decker medical plan. Visit join.livongo.com/SBD-Cigna/Register.

Through Torchlight: As caregivers, we all need to find moments of rest and rejuvenation. To help you get started, you can access quick mind-body exercise videos aimed at helping you relax and practice mindfulness at sbd.torchlight.com. Watch videos on breathing, emotional awareness through writing, guided imagery, expressive movement & dance, mindful eating and more. Visit sbd.torchlight.care.


Through LifeCare: Kick off the new year with help for your to-do list! Care specialists can help find childcare, home pros, local resources and more. Contact a **LifeCare specialist** for personalized unlimited support at **866-608-6618**. Plus attend monthly live talks on topics ranging from resiliency, parenting and financial wellness.

Featured Wellness Partners & Ways to Connect

 **Cigna Employee Assistance Program (EAP)** - Visit mycigna.com and click on the "Review My Coverage," under EAP for resources or call 800.243.3280. All US based SBD employees have access to **5 free confidential sessions per incident, per household member** with a licensed psychologist or therapist. 

 **LifeCare Work/Life Services** - Call 866.608.6618, log into uCentral > Perks and click on the LifeCare link, or visit member.lifecare.com, registration code: SBD

 **Livongo by Teladoc Health** – Visit join.livongo.com/SBD-Cigna/Register or call 800.945.4355 (for those with Cigna medical coverage)

 **Rx Savings Solutions** – Call 800.268.4476 (para español, llame 800.917.5572), email support@rxss.com or download the RxSS mobile app.

Visit the **SBD Benefits Center** at www.sbdbenefitscenter.com/welcome to access more benefits news and resources. *No login required!*