

BenefitsNEWS

December 2022

December Highlights



Wrapping up 2023 Annual Enrollment (AE). Annual enrollment confirmation statements are being sent to you via e-mail or mail from the SBD Benefits Center (emails sent to those with an email address on file). Be sure to review your statements to ensure your benefits are correct for the upcoming 2023 plan year. Also, new medical ID cards are being mailed to your home if you are enrolled in Cigna medical coverage for the upcoming plan year. Please discard any 2022 medical ID cards and begin using your new ID card as of Jan. 1, 2023.



Mental Health Support through the Holidays and Beyond. Our Chief Medical Officer, Dr. Mitch McClure, is leading a global Mental Health Task Force focused on providing opportunities for you to boost your resiliency and well-being. Take time to attend the Dec. 15 webinar on *How to Flourish in Times of Change* 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.



Use Any Remaining Flexible Spending Account (FSA) Funds. Remember to submit any eligible 2022 out-of-pocket Health Care FSA (HCFSA) and/or Dependent Day Care FSA (DCFSA) expenses for reimbursement. You may rollover up to \$550 of your HCFSA funds from 2022 into 2023 provided you enrolled in a HCFSA for the 2023 plan year. Any remaining funds will be forfeited.



Fight Colds and Flu with 24/7 Convenient Care. It can be hard to know if your sniffles and sneezes are symptoms of a cold, the flu ... or something else. That's why Cigna offers 24/7 virtual urgent care with MDLIVE for you and your covered family members as part of your Cigna health benefits. Save time and money – use your phone or computer to talk with a board-certified doctor 24/7.



Holiday Employee Sale and Virtual Friends & Family Sales Event through Dec 12, 2022. Take advantage of the holiday savings on hundreds of SBD products! Visit the [SBD Online store](#) or scan the QR code. If you have questions or need help accessing the store, contact the SBD Online team at OnlineEmployeeStore@sbdinc.com.



Well-being guide contents:



Health & Physical Well-being



Mental Well-being



Financial Well-being

December National Health Observances & Events:

- **National Influenza Vaccination and Handwashing Awareness Week (12/5-12/9)**

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

	12/7 12 pm ET	Maximizing Your Social Security Benefit (Principal)	Learn how much you can receive, when to take the benefit and how benefits are taxed.	https://www.bigmarker.com/principal/Maximizing-your-Social-Security-benefit?utm_bmc_source=LearnNow
	12/7 12 pm ET	Holiday Stress: Putting Happy Back in the Holidays (Cigna)	Shopping, cooking, family – help! Get tips to reduce stress, manage expectations and find more joy.	https://event.webcasts.com/viewer/landing.jsp?ei=162957&tp_key=c3f44b01ee
	12/7 2:30 pm ET	Healthy Holiday Guide (Cigna)	Embrace the holidays with health in mind – make healthy nutrition choices, prioritizing to-dos and manage stress.	https://register.gotowebinar.com/rt/585f5332500503309
	12/28 12 pm ET	Teaching Kids about Money (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
	12/22 1 pm ET	Emotional Eating (LifeCare)	Explore your personal food history and examine the relationship between mood and cravings	Log into uCentral > Perks , click LifeCare link or visit http://member.lifecare.com , code: SBD
	On-demand	Managing Financial Stress (Cigna)	Learn small steps to bring the pressure down when it comes to money challenges.	www.cigna.com/eapwebcasts

Support for Student Loans

Could you use help in understanding the recent federal changes on student loan repayment? Or perhaps you have a family member who is in the midst of a college search? IonTuition has you covered! IonTuition is a financial wellness service available to employees and family members offering access to expert advisors and self-service calculators. IonTuition can help you:

- Explore and manage the repayment of federal and private student loans
- Compare college costs and college placement rates upon graduation
- Use self-service repayment calculators
- Learn more about what the recent extension on student loan repayment means for you. The Student Loan Repayment was set to resume on January 1, 2023, after a two-year pause implemented during the COVID pandemic. Last Tuesday the U.S. Department of Education announced the pause will be extended (again).

Access IonTuition services by calling 855.456.2656 or visit portal.iontuition.com/sbd or log into uCentral and navigate to the Wealth tab.



Protect your Emotional Health Over the Holidays

BE MINDFUL OF THE IMPACT OF SOCIAL MEDIA

Social media has changed the way we interact with people and the world. But as exciting as these new connections can be, they can also be harmful to our health. Indulging in too much screen time, playing the comparison game with other people's online world, and focusing on too many negative comments all play a part. Left unchecked, social media can lead to habits that negatively affect your mental and physical well-being. But a combination of having a more grounded mindset and following smarter practices can help you become a safer, healthier social media user. Follow these tips for making a healthier connection with social media:



English



En Español

Know your goal and stick to it when on social media

Think about how it makes you feel

Control what you see - limit alerts, pop-ups and notifications

Set a time to step away -- plan deliberate breaks from social media

Follow feel-good stuff to boost your mood

Support through the Holidays

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



Through Livongo by Teladoc Health:

Fall and winter holidays come with a lot of fanfare—and plenty of high expectations. While holidays like Thanksgiving, Hanukkah, Christmas, Kwanzaa and the winter solstice can be joyous times for many, they can also bring up difficult emotions. 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.

Through LifeCare:

De-stress your holiday prep! Life is busy, especially during the holidays... so let LifeCare help lighten your load. Care specialists can help with holiday planning, help find childcare, home pros, local resources and more. Contact a **LifeCare specialist** for personalized unlimited support at **866-608-6618**.



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.



IonTuition Student Loan Management Repayment Tools and College Financial Planning – Call 855.456.2656 or visit portal.iontuition.com/sbd



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 www.Go.livongo.com/SBD-Cigna/New or call 800.945.4355 (for those with Cigna medical coverage)

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