

BenefitsNEWS

July 2022

July Highlights



Name Your Beneficiary. Take time this month to ensure your beneficiaries are up to date for your life insurance and Retirement Account Plan. It only takes a few minutes. If the unthinkable should happen to you, wouldn't it be comforting to know your savings are going to your loved ones? Designating a beneficiary helps make sure that happens. For life insurance, head to the SBD Benefits Center website and select home page > Main Menu > Your Profile > Your Beneficiaries, or call 800-795-3899. For 401(k), scan the QR code to the right or call 800-547-7754.



Enrolled in Critical Illness or Hospital Care Insurance Coverage (Cigna Supplemental Health Plans)? If you complete a preventive care activity, wellness treatment or health screening test, you can earn a \$50 wellness incentive. Redeem your reward following completion of your activity by filing your claim at SuppHealthClaims.com or by calling 800-754-3207.



Schedule Your Preventive Care Check-Up Today

There's lots we should do to stay on top of our health: Eat right, exercise and get good sleep. Your annual preventive care check-up should be added to that list. Yearly check-ups with your primary care provider (PCP) are the best way to stay healthy and get ahead of any issues before they become bigger and more difficult to treat. Scan the QR code to the right for an important message from Dr. Mitch McClure, our Chief Medical Officer.



Start better financial habits - speak with a Money Coach! Benefits eligible employees and household members can work with a Money Coach for 30-days at no cost. From basic money management to getting out of debt and navigating financial challenges, access My Secure Advantage, available through our NYL GBS partnership. *Contact information on back.*

Well-being guide contents:



Health & Physical Well-being



Mental Well-being



Financial Well-being

July National Health

Observances & Events:

- **Minority Mental Health**
- **UV & Summer Safety**
- **7/24 – International Self-Care Day**

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

	7/7 1 pm ET	Resiliency Today – Gratitude (LifeCare)	Learn the science behind gratitude and how it can help increase the meaningful relationships in all areas of your life.	Log into uCentral > Perks , click LifeCare link or visit http://member.lifecare.com , code: SBD
	7/12 12 pm ET	The Kids are NOT Alright (LifeCare + Care.com)	Discuss how the pandemic has impacted teens and how to	https://caredotcom.zoom.us/webinar/register/3816552208078/WN_yH1wO-t7TRqld9SLoZKmDw
	7/13 1 pm ET	Financial Wellness: The importance of having a will (LifeCare)	You work hard – make sure that your money and other assets end up where you want them with a will.	Log into uCentral > Perks , click LifeCare link or visit http://member.lifecare.com , code: SBD
	7/15 – 1 pm ET	Mental Health Responses to Pandemics (Cigna)	Behavioral Health Series for Families and Children	https://www.cigna.com/individuals-families/health-wellness/topic-mental-health/
	7/20 – 2 pm ET	Secrets of Happiness (Cigna)	Who doesn't want to be happy? But is getting there really a secret? Explore what happiness is and how to find more of it!	www.cigna.com/eapwebcasts
	7/20 – 2 pm ET	Investing Beyond the Basics (Principal)	Amp up your investing knowledge by learning about more complex strategies.	https://www.biqmarker.com/principal/Investing-beyond-the-basics?utm_bmc_source=LearnNow
	On-demand webinar	Coping in the aftermath of a mass-shooting (Cigna)	A random act of violence can shatter our sense of safety and trigger deep emotions. Learn strategies for managing your thoughts and supporting your child(ren).	www.cigna.com/eapwebcasts

Support Mental Wellness at Every Age



Each stage of your life can create different challenges to good mental health. The events that worry you as a 20-year-old probably won't be the same as what causes you stress when you're 50. Eating right, staying physically active, getting enough sleep, and having healthy relationships will help support good physical and mental health throughout life. If you're worried about your mental health, talk to someone right away.

LifeCare has the resources you need to help you and your loved ones lead a healthier lifestyle. Contact a **LifeCare specialist** for personalized unlimited support at **866-608-6618**.

Remember: Cigna's EAP is a phone call away for all SBD employees and their household members. To connect, call **800-243-3280**.

Slip Into Sleep

How's your sleep been? If you're not getting your best ZZZ's, check out these tips for more restful nights and refreshed mornings.

Scan the QR code to the right.



5 Lifelong Financial Habits Anyone Can Do



By the time you reached elementary school, you probably already did some good-for-you things by habit, from brushing your teeth to tying your shoes and even saying "thank you" (from time to time).

Research backs up the benefits of frequently and consistently repeating behaviors to build a habit. The people who've been able to accelerate their saving and manage their debts don't possess any insider knowledge. What they do know is that a couple of habits, started as soon as possible, make a big difference. You can do them, too AND it's not too late to start!

Don't implement them all at once. In fact, it's best to try one per week. Really focus all week on making that rule happen. If it goes well, keep it. If not, toss it out. The next week, try another. One at a time, you'll find the rules that work for you. And one step at a time, your life will slowly become less cluttered, more organized. And you'll be set up to make great things happen in the rest of

Live within (or below) your means.

Small changes do make a big impact over time, and that includes creating a budget and managing your expenses so you're always spending less than you earn (e.g. dine out less and DIY when possible)

Manage your debt

If you have a debt, choose one of two debt-payoff options to get through payments more quickly:

Avalanche: Pay off the highest-interest balance first, then the next highest, and so on.

Snowball: Pay off the smallest balance first, then the next smallest, and so on.

Save for emergencies

Several months of income is generally the advice for an emergency fund, but just starting with something—even \$100 a month—helps create that savings habit. Add to it gradually as you're able, including lump sums, to build toward three to six months of savings for unexpected events.

Plan for retirement

Many people who've accelerated retirement savings put away about 15% of their income. Sounds like a lot, right? But they started as early as they could—their mid-20s—even if it was just a little. These four strategies may help you gradually get to that goal.

- Get the (free) money. Save enough to receive the maximum employer match from SBD by contributing to your 401(k).
- Increase your retirement savings, at least by 1%, each year or when you receive a raise.
- Work your way up to 10%–15%. It might take you a few years. That's OK.
- Check your progress at least yearly. Rebalance your funds if needed or consolidate if you have previous savings that you can roll into one account.

Keep learning about money

Those early, easy habits can help you lean into learning about how to achieve bigger, long-term financial goals. There are lots of ways for you to build on your skills. (You went from teeth brushing to living on your own, after all.)

Connect with Principal to build your skills!

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



My Secure Advantage through New York Life Group Benefits Solutions – Visit nylqbs.mysecureadvantage.com or call 888.724.2262 to speak with an MSA representative



Principal Milestones – visit principal.com/Milestones or call 800.547.7754



Supplemental Health Plans – visit the Cigna website at SuppHealthClaims.com or call 800-754-3207

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