

BENEFITS & WELLNESS JULY BULLETIN



 **Reminder: 2026 Wellness Reimbursement Program**
Don't miss your opportunity to receive up to \$150 in reimbursement for eligible gym memberships and fitness equipment purchases!

 **Eligible Purchases: January 1 – September 30, 2026**

 **Submit your documentation to usbenefits@inotiv.com**

 **Submission Deadline: October 1, 2026 (No late submissions will be accepted.)**

See the attached flyer for eligibility requirements, qualifying purchases, and submission details.

WELLNESS CORNER



- **Preventing Skin Cancer:** ☀️ Skin cancer is the most common type of cancer in the United States, but it is also one of the most preventable. Most skin cancers are caused by overexposure to ultraviolet (UV) rays from the sun or tanning beds. Taking a few simple precautions can significantly reduce your risk and help protect your skin all year long. Whether you're spending time outdoors for work, exercise, or vacation, make sun safety part of your daily routine.
- 🌿 **Seek Shade** (especially between 10:00 a.m. – 4:00 p.m.)
- 💧 **Use Broad-Spectrum Sunscreen** with SPF 30 or Higher and reapply every two hours (or more often if swimming or sweating)
- 🧢 **Wear Protective Clothing**, including a wide-brimmed hat and UV-blocking sunglasses
- ☀️ **Protect Your Skin Year-Round** – UV rays are present in every season, even on cloudy days
- 🚫 **Avoid Tanning Beds** to help reduce your risk of skin cancer. Visit the [American Cancer Society website](https://www.americancancer.org) for additional sun safety tips and information.
- 📺 **Did You Know? You Can Use MDLIVE to See a Dermatologist!** Need help with a skin concern? MDLIVE Dermatology Virtual Visits provide convenient online access to a board-certified dermatologist—no appointment necessary. Simply submit photos of your skin, hair, or nail concern along with a description of your symptoms, and you'll receive a personalized treatment plan, often within 48 hours (response times may vary by provider). MDLIVE Dermatology can help treat a variety of common conditions, including:
 - Acne
 - Dermatitis
 - Eczema
 - Folliculitis
 - Psoriasis
 - Rosacea
- And many other skin, hair, and nail conditions

Getting started is easy! Log in to myCigna.com and navigate to:

Coverages > Medical > MDLIVE > MDLIVE Dermatology Virtual Visit

Take advantage of this convenient benefit and receive expert dermatology care from the comfort of your home.

FINANCIAL PROTECTION



- **Health Savings Accounts (HSA) Offer Triple Tax Savings:**

- (1) HSA contributions go in pre-tax, which reduces your taxable income.
- (2) Investment growth is tax-free.
- (3) Qualified withdrawals for medical, dental and vision expenses are never taxed.

HSA Investments function like a 401k account, so you are subject to earnings and losses depending on the markets. You may invest employer contributions.

- **Lively has two Investment Options:**

1. HSA Guided Portfolio – There is a tool that asks you questions and then provides personalized investment suggestions based on your risk preferences and time horizon. There is no cash minimum required to invest with HSA Guided Portfolio. You can choose how much to invest by manually transferring any of your available HSA funds into the investments or scheduling automatic transfers. A 0.50% annual fee applies for invested assets.

2. Self-Directed Brokerage Account through Charles Schwab – this option gives you access to choose from thousands of investment options, including stocks, bonds, mutual funds, and ETFs. You can transfer any HSA balance above \$3000 into the brokerage account to avoid the Lively \$24 annual access fee. There are additional fees for some investment options within the brokerage account that may apply, so be aware of transaction fee costs before making any fund purchases within the brokerage account.