DECEMBER 2025

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Use Your FSA, DCFSA, or LPFSA Funds Before Year-End

As the end of the year is quickly approaching, we want to remind everyone to review and use any remaining funds in your FSA, Dependent Care FSA (DCFSA), or Limited Purpose FSA (LPFSA). Please take a moment to check your balances and submit any eligible expenses before the plan year ends to ensure you don't lose unused funds.

WELLNESS CORNER

- Cigna ID Cards 2026: Cigna will not send out physical ID cards for the 2026 plan year. Cigna utilizes virtual ID cards that you can access right from the app or their website. You are able to view your ID card and your dependents, email the ID card directly to your doctors, and/or save the digital ID card(s) to your Apple Wallet. If you want to receive a physical ID card, you can request it from their website.
- Wellness Experience: We will be continuing the Wellness Experience Incentive program in 2026. If you would like to continue using your current email address for the 2026 program year, Cigna requires that you first update your account to a different email address before the end of this year. Once the 2026 program begins, you may change it back to the email address you prefer to use. Please follow the steps to this link to complete the required email update. Watch for more information about the 2026 Wellness Experience in the upcoming weeks.
- Flu Season: As we near the end of 2025, flu season is in full effect. This is a great time to prioritize your health and protect yourself and those around you by getting your annual flu shot. If you have not received your flu vaccine yet, we encourage you to schedule it soon. Flu shots are widely available at primary care offices, pharmacies, and local clinics.

 Happy Holidays from your Benefits Team!

FINANCIAL PROTECTION

- Declare your Beneficiary: Did you know that 48% of people do not have a named beneficiary? What happens to your savings if something happens to you? Make sure you get to decide. Review your beneficiaries regularly. It is important to update them after certain life events, such as a marriage, a divorce, the birth of a child, or a death in the family.
- Here is how to review and update your beneficiaries:
 - Fidelity: Scan the QR code below or log into netbenefits.com.
 - Life Insurance: Log into Workday
 - Heath Savings Account: <u>Log into Lively</u>



Important things to remember:

- 1. Primary Beneficiary-You first choice to receive the value of your account.
- 2. Contingent Beneficiary-Your second choice to receive the values of your account if the beneficiary(ies) are not living at the time of your passing. Do not enter the same name(s) you have entered as your primary beneficiary(ies).
- 3. If you are married and wish to name someone other than your spouse as your primary beneficiary, you must submit a notarized spousal consent form to Fidelity.