

# BENEFITS & WELLNESS

## NOVEMBER BULLETIN



### Gym Reimbursement Reminder

Submit your receipts by November 30<sup>th</sup> to earn up to \$150 back! Eligible purchases include gym memberships and exercise equipment made between Jan. 1-Nov. 30, 2025. Receipts must show the item/gym name, date, amount and your name. Send the documentation to [usbenefits@inotiv.com](mailto:usbenefits@inotiv.com). Reimbursements will be on the Dec. 12, 2025 paycheck. Note: This incentive is taxable and 401(k) eligible. No late submissions will be accepted.

### WELLNESS CORNER



- **Diabetes Awareness Month:** Diabetes is a disease that occurs when your blood glucose, also called blood sugar, is too high. With early detection and awareness, you can take steps to prevent or delay the onset of diabetes. Click [here](#) for additional information on the awareness of Diabetes.
- **Virtual Care Just Got Better with Cigna:** Cigna healthcare now makes it easier to get fast, convenient access to virtual care from a wide range of trusted providers. Avoid long wait times, travel, and missed work by connecting with board-certified doctors and specialists from home. Virtual visits can help with primary care, urgent care, dermatology, women's health, nutrition, physical therapy, musculoskeletal issues, sleep apnea, cardiac health, chronic pain, digestive health and much more. Get appointments in days-not weeks or months. Visit [mycigna.com](http://mycigna.com), choose the Find Care and Costs tab, or use the mycigna app to locate virtual providers. Look for "virtual" provider options or pop-up boxes showing available virtual care services.
- **Eye Care:** Regular eye exams are essentials for maintaining good vision and catching issues early. Your vision care provider, VSP, covers one eye exam per calendar year with just a \$10 copay for each covered member. The plan also includes allowances for frames every two years and lenses or contacts every year, along with additional discounts on many eye-related services. Visit the [benefit website](#) for full details and coverage information.

### FINANCIAL PROTECTION



- **2025 and 2026 401K Contribution Limits:**
  - The 2026 IRS deferral limit is \$24,500 for ages up to 49, which is an increase from the 2025 limit of \$23,500.
  - Ages 50-59 the 2026 Catch-up amount is \$8,000, total limit \$32,500. The catch-up limit for 2025 is \$7,500, total limit \$31,000.
  - Ages 60-63 the 2026 Higher Catch-up amount is \$11,250, total limit \$35,750. The catch-up limit for 2025 is also \$11,250, total limit \$34,750.
  - Ages 64 and up the Catch-up amount is \$8,000, total limit \$32,500. The catch-up limit for 2025 is \$7,500, total limit \$31,000.
- **The Power of 1%:** Contributing just 1% more to your 401K today may not feel like a big change to your take-home pay, but it can make a big difference in your lifestyle at retirement. A small increase in contributions can make a significant long-term difference due to the power of compounding and growth over time.
- **Want to increase your 401K contribution percentage:** To change your contribution percentage, you can log on to [netbenefits.com](http://netbenefits.com) by Friday the week before a payday to make the change for the upcoming payroll. Now is a great time to talk to a financial or tax advisor about how higher 401K contributions can become part of your retirement investing plan. Financial coaches with PersonalSage can provide you guidance at no cost. You can visit <http://mypersonalsage.com/> to sign up for a meeting time with a financial coach.