

BENEFITS & WELLNESS OCTOBER BULLETIN



Open Enrollment News

Open Enrollment will be from October 31st-November 13th. This is a passive enrollment. This means if you are not making any changes then your coverage will stay the same for 2026. **EXCEPT** you must enroll in your HSA or FSA account(s). **Remember to review/update your beneficiaries.** Review the attached Open Enrollment Guide for more information about benefit offerings.

WELLNESS CORNER



- **Breast Cancer Awareness Month:** Early detection of breast cancer is important because it can lead to more successful treatment and a lower risk of dying from the disease. Some ways to detect breast cancer early include:
 - Mammograms
 - Self-Exams
 - Being aware of symptoms
- [Click here](#) for additional information on this disease. Cigna has partnered with Know Your Lemons, a global charity dedicated to improving early detection of breast cancer through engaging, accessible education on symptoms and screening. Visit knowyourlemons.org for additional information.
- **As we are approaching Open Enrollment: Critical Illness & Accident Benefits:** Accident and Critical Illness coverage protects you and your family from cost resulting emergencies and unexpected illnesses. These plans have an additional layer of protection and help with expenses that your health insurance may not cover, including deductibles and copays, as well as personal bills. Visit our [benefit website](#) to review additional information.
- **Gym Reimbursement Incentive-Submit by November 30th:** The Benefit's Team is pleased to offer a one-time reimbursement of up to \$150 for the purchase of exercise equipment and/or a gym membership as part of our continued commitment to employee health and wellness. Please submit all required documentation to usbenefits@inotiv.com no later than November 30th. Late submissions will not be accepted. See attached flyer for additional information.

FINANCIAL PROTECTION



- **Pet Insurance-Nationwide:** Protect your furry (or feathered) family members with Nationwide's My Pet Protection Choice. Plans cover accidents, illnesses, hereditary conditions, diagnostics, alternative care, and more-with the freedom to visit any licensed vet, anywhere. Choose from accident, illness, or wellness coverage, submit claims easily online, and get reimbursed once your deductible is met. Learn more or enroll at <http://benefits.petinsurance.com/inotiv> or call 877-738-7874. Visit the [benefits team website](#) for additional resources.
- **Thinking of enrolling in a High Deductible Health Plan. Don't forget the Health Savings Account. Key Benefits:**
 - Tax-free savings and growth: Contributions lower your taxes immediately, and your savings grow without taxes, helping you build a healthcare nest egg faster.
 - Portability and no expiration: You fully own your HSA, and your funds roll over from year to year, even if you change jobs or retire. You never lose unused money.
 - Use now or in retirement: HSAs offer flexibility-you can spend funds immediately on medical expenses or save them to cover healthcare costs later, especially during retirement when medical expenses often increase.
- For more information on Health Savings Accounts, see the [Lively Guide to Health Savings Accounts](#).
- **Do you have a FSA in 2025? Reminder:** There is no rollover of FSA funds from 2025 to 2026. Make sure to submit for 2025 dates of service to Lively by March 31, 2026 in order to avoid losing your 2025 funds.