



Benefits News

JULY 2021



Topics include:

- 401k Auto-Increase Program
- Cigna EAP
- EyeMed Discounts
- Working Advantage
- NEW: LifeBalance Employee Discounts
- HR Corner
- Upcoming Webinars



401(K) ANNUAL AUTO-INCREASE

Each July, the ConvaTec Savings & Investment Plan, Fidelity 401(k) the auto-increase takes place. The increase in deferral will be effective in July and will

be based on your election on your Savings Plan account. The purpose of the increase is to help make your retirement savings easier.

If you recently increased or decreased your contribution, you may be excluded from the auto-increase program for 2021. For details about the program and deferral elections, call Fidelity at 1-800-835-5095.

You can make changes to increase or decrease your contributions at any time. Call or log on at www.401k.com.



Employee Assistance Program "EAP"

Get support for life's everyday challenges

No matter what you're going through, the EAP is here to help! Connect with a licensed clinician. It's confidential and available to all household members.

1-877-622-4327 or www.mycigna.com

Can you catch a bigger wave?

Saving just 1% more can help you rise above, especially if you make it a habit to increase your savings rate regularly.

STARTING AT
Age: 25 Salary: \$35,000
401(k) contribution: 4% + 4% employer match
BALANCES AT AGE 67

Increases every year—whether you enroll in the automatic increase program or increase your savings on your own—can add up over time.

Try the Power of Small Amounts tool and see how high you can go.



* Hypothetical examples assume that the individual saves according to the described scenarios until retirement age 67, and receives a 1.5% real increase in wages per year. Rate of return is 4.5% in real terms or real dollars. The maximum annual qualified 401(k) retirement plan employee contribution limit in 2021 is \$19,500 for \$20,000 if age is 50 or older. All dollars shown are pretax dollars. All scenarios assume starting age 25, starting salary \$35,000. The ending values do not reflect taxes, fees or inflation. If they did, amounts would be lower. Earnings and pre-tax contributions are subject to taxes when withdrawn. Dividends before age 59 1/2 may also be subject to a 10% penalty. Contribution amounts are subject to IRS and Plan limits. Systematic investing does not ensure a profit or guarantee against a loss in a declining market. This example is for illustrative purposes only and does not represent the performance of any security. Consider your current and anticipated investment horizon when making an investment decision, as the illustration may not reflect this. The assumed rate of return used in this example is not guaranteed. Investments that have potential for 4.5% annual rate of return also come with risk of loss. Investing involves risk, including risk of loss.



[Member Special Offers](#)

EyeMed is making sure your dollars go further than ever with members-only special offers baked right into your vision benefits. Some discounts include:

- 10% off contact lenses at Contacts Direct
- \$150 off an annual supply of contact lenses at Target Optical
- An extra \$50 off a complete pair of glasses at LensCrafters

Click the link above to see the flyer. [Log into your EyeMed account](#) to see all offers.



EMPLOYEE DISCOUNT PROGRAMS



Make the most of your Working Advantage membership! Get instant access to exclusive deals, limited-time offers and members-only perks on the products, services and experiences you need and love. With something to excite every interest, it's time to spend less and enjoy more this season.

New to Working Advantage? Getting Started is Easy.

- 1 Visit WorkingAdvantage.com
- 2 Click *Become a Member*
- 3 Enter your company code or work email to create an account

COMPANY CODE

250636784

NEED HELP? CALL US: 1-800-565-3712 • EMAIL US: CUSTOMERSERVICE@WORKINGADVANTAGE.COM

*Prices and Offers are subject to availability and subject to change without notice. Please review the terms and conditions for offers.

NEW BENEFIT:

NEVER GET SO BUSY MAKING A LIVING THAT YOU NEVER MAKE A LIFE!



Get discounts at thousands of businesses focused on your well-being.

The LifeBalance Program works like an online coupon book, offering discounts at thousands of participating businesses nationwide. Discounts are available at health clubs, fitness studios, online retailers, sporting goods stores, amusement parks, movie theaters, hotels, ski resorts, and more.

For household members too!

This benefit is also available to family members in your household, so encourage them to create their free accounts at ConvaTec.LifeBalanceProgram.com

Create an account now.

1. Go to www.convatec.lifebalanceprogram.com
2. Enter your preferred email address, then click "Let's Get Started".
3. Enter all required information, create a password, answer the prompts, click "Sign-in".

Introductory Email.

[Click here.](#)

Summer Guide.

[Click here](#) for the flyer and [click here](#) for to visit the site.



QUESTIONS?
Member Services
(888) 754-5433

info@LifeBalanceProgram.com



Welcome to... HR CORNER

July Anniversary Milestones & June Birth Announcements!

Celebrating 5 Years

Susan Johnson
Tanya Gutierrez
India Jackson
Kristina Andreassen
Jessica Alexander
Travis Jernigan

Celebrating 10 Years

Susan Price
Christopher Williamson
Yvonne Neal

Celebrating 20 Years

Lawrence Tsai



Welcome: Birth Announcements!

- ❖ **Congratulations to James Goss**
 - Charlotte Betty Goss, born June 3, 2021. 6lbs, 5oz and 18 inches long!
- ❖ **Congratulations to Mark Roginski**
 - Sophie Marie born June 16, 2021

FUTURE EVENT



VIRTUAL

ANNUAL HEALTH FAIR

SAVE THE DATE!

WEDNESDAY
NOVEMBER 3, 2021
10 AM - 6 PM ET

OPEN ENROLLMENT

Nov. 1st – Nov. 15th



UPCOMING WEBINARS

TouchCare
*The Skinny on Fad
Dieting*
July 21, 2021
12 PM Eastern Time

[Click here](#) to
register.

Cigna EAP
*Stress in Customer
Service Rolls*
July 7, 2021
2 PM Eastern Time

*Talking to Children
about Death*
July 21, 2021
2 PM Eastern Time

[Click here](#) to
register.

Fidelity
*Turn Your Savings into
Retirement Income*
July 14, 2021
12 PM Eastern Time

[Click here](#) to register.

