



Becoming Your Best Self

ITSC's Thrive Wellness program helps employees achieve success in every aspect of their lives.

January 2023

**New year.
New month.
New beginning.
New mindset.
New focus.
New start.
New intentions.
New results.**



Living through a pandemic, striving for normalcy, and caring for our mental health has brought holistic wellness center stage.

A holistic wellbeing is an approach to life that considers multidimensional aspects of wellness, including physical health, mental and emotional wellness, healthy diet or nutrition, work-life balance, sound financial habits, corporate culture, and workplace safety.

This concept is essential because there is no 'work you' and 'home you,' there's just 'you.'

And when we can be present physically, mentally, and emotionally we perform better. We're more connected and supported by our co-workers. We create collaborative, open-minded environments

and approach tasks with optimism, excitement, and a renewed sense of purpose and satisfaction.

The Total Rewards team has spent much of 2022 aligning our benefit offerings to what matters most to you.

Thank you for trusting us with your feedback and being willing to reach out and ask for help.

As we enter 2023, we're exploring new ways to communicate about our benefits, making them easier to understand and use. We plan to deploy new resources and tools that we hope will improve the

employee experience and better support our leaders. Because genuine care means being consistent, listening intentionally, and actively demonstrating support.

Despite the challenges we've faced together, the Total Rewards team is looking forward through the lens of appreciation. Because gratitude points us toward the good in life and invites us out of the worries and hassles in our lives, this positive state makes us better equipped to recover, manage, and grow.

Keep Thrivin' with us!



WELLNESS

Top wellness trends for 2023



"Macros highlight the balance of your diet and give you a look into what you're eating. Calories don't give you balance; they give you a number."

Food—the biggest healthful eating trends show us that fueling our bodies is about macros, not just calories.

Calories are units of energy. Macros are similar to calories because they are also measurable units of energy we get from food. But more specifically, macros, or macronutrients, are three foundational nutrients of dietary health: carbohydrates, fats, and proteins.

Certified health coach in Florida, Jade Dinsdale, believes that counting macros can be an important way to learn about your eating patterns. She said, "macros highlight the balance of your diet and give you a look into what you're eating. Calories don't give you balance; they give you a number."

Experts agree that counting macros is helpful when changing your diet and health goals. Whether you track calories or macros, tracking should never occur when eating balanced, nutrient-dense food.



WELLNESS

Top wellness trends for 2023



"I think it's easy for people to feel intimidated and overwhelmed by the thought of having to do a complete lifestyle overhaul to live more sustainably. But the reality is you don't need to do that—you just need to find better alternatives," Catherine Gore

Beauty Biotech—natural ingredients with less environmental impact

In skin care, biotech produces new, nature-mimicking, active ingredients that are more sustainable and more targeted than their natural counterparts.

Traditionally, the easiest and most common way to formulate with natural ingredients has been to use plants macerated in oil. Biotech, however, allows brands to work only with the cells within the plant that have functions for the skin.



WELLNESS

Top wellness trends for 2023



"Pain is not an inevitable part of the aging process. We should be moving in our 70s as we moved in our 40s," Dr. Jacob encouraged.

Fitness—bring a more mindful, personal, and functional approach to working out

Have you heard of mobility training? Mobility training includes a wide range of exercises designed to increase your range of motion, control muscles surrounding each joint, and help you move more actively.

You might think, wait, you're talking about flexibility. Flexibility is stretching and lengthening your muscles, which helps your body through various movements without causing injury, stiffness, or pain.

As our lives have grown more stationary and our bodies are stiff, mobility training offers the gentle relief our joints crave.

Check out physical therapist Jacob VanDenMeerenndonk, DPT, for three simple moves to start your mobility routine.

Program Support: Cigna's My Health Assistant

My Health Assistant is an online coaching program to help you reach big health and wellness goals in easy-to-do steps. **Enroll online at myCigna.com**, select My Health Assistant under the Wellness dropdown.



WELLNESS

Top wellness trends for 2023



“Rest and self-care are so important. When you take time to replenish your spirit, it allows you to serve from the overflow. You cannot serve from an empty vessel.”

Eleanor Brown

Self-care, self-discovery—what fills your cup?

Most people turn to self-care during times of crisis. Building a mental well-being care kit takes work, and you may need more resources to do it when you are stressed out or struggling.

The surging interest in mental fitness has influenced several brand launches, including Wondermind, a media company aimed at destigmatizing mental health solutions while providing tangible solutions for readers and users.

Program Support: Happify

Overcome negative thoughts, stress & life’s challenges with happify.

Download the app at happify.com/Cigna, use your Cigna credentials to start your journey.



Prebiotics vs. probiotics

If your gut microbiome is going to thrive, you need both!

It seems like you can't talk about health without talking about gut health. And there's a good reason for that. Your gut microbiome—the collection of bacteria, yeast, and other organisms in your lower intestines that influence everything from digestion to inflammation to mental health and immunity.

Probiotics are beneficial bacteria in certain foods and supplements similar to those in your gut. Probiotics help to repopulate your gut and balance the bacteria species that reside there. Add fermented foods to your diet, like sauerkraut, kimchi, or yogurt to boost probiotics.

Prebiotics are a food source for healthy bacteria in your gut—meaning probiotics eat prebiotics. Prebiotics are non-digestible fibers found in plant foods such as vegetables and whole grains. Good dietary sources include garlic, leeks, cabbage, bananas, apples, flaxseeds, and beans.





January is Financial Wellness Month

Three ways to jump-start your 2023 financial wellness plan

For many Americans, being financially well is both a state of mind and a state of wallet. A stable financial life — one where you can pay your bills, save for the future, protect what's important, and have money left over at the end of the month — goes a long way toward creating that mind/wallet balance we seek.

Save an extra 1% to your 401k—Many financial professionals suggest contributing 10-20 percent of your annual pay to retirement savings. A jump from 0 to 10 might be impossible, but a small increase is more realistic.

Save an extra \$50 this month—saving is a habit. The more you save, the better you get at it. If you can't start with \$50, start with \$25.

Pay off your smallest debt first—inventory what you owe and tackle the smallest amount until you get it eliminated. Then roll what you were paying into the next debt—it's the snowball effect.





Principal now offers 1:1 tailored financial advice

Reach your financial goals no matter where you're at in your financial journey

Real wellness isn't just an insta-friendly slogan. At its core, it's an ongoing commitment to a better quality of life—the practice of treating your mind and body with care. What often is missed is financial wellness or the idea that you know what you have, know where you're headed (and take steps to get there), and feel good about it.

If financial wellness feels like a big, slightly complicated concept, never fear we have a solution. No matter how much money you have (or if you're just starting out) everyone can take control of their finances.

Principal is offering our company FREE, one-on-one financial education and resources that will help you get started, learn how to budget, reduce debt, plan for retirement, build wealth, and risk plan for your family, finances and the future.



Get started today



- > Meet with a Principal Retire SecureSM professional.
- > Schedule your virtual meeting at principal.com/Virtual1on1.



Making healthy taste good on a budget

Eating on a budget doesn't mean you have to sacrifice nutrition.

Plan your recipes—planning allows you to think about your food needs, tastes, and meal planning can pay off. You can stretch your money by using common ingredients for multiple meals, making larger batches, and freezing leftovers.

Shop with a list—once you've planned your meals create a shopping list with the ingredients you need. Your list will make shopping easier and faster and helps reduce impulse buys.

Look at alternatives—Frozen foods are healthy alternatives to fresh. What's more, they cost less and last longer. Many frozen veggies and fruits have resealable packaging that allows you to use what you need and store the rest.

Buying generic—this easy tip can save you 20-30% on your food bill. Items like canned tomatoes, olive oil, and frozen fruits are often cheaper under a store brand. Be sure to check the nutrition facts to avoid unwanted added ingredients.



Preventative health care

Understand what's covered

Preventative care is a specific group of services recommended when you don't have any symptoms or haven't been diagnosed with a related health issue.

Preventive care can help detect problems at early stages, when they may be easier to treat and prevent certain illnesses from happening.

This includes your wellness exam (checkup), specific tests, certain health screenings, and most immunizations. Most of these services can happen during the same visit.

Many plans cover preventative care at no additional cost when you use a health care provider in your plan's network. Before you book an appointment, search for your provider at myCigna.com.

Visit <http://bit.ly/3hSzwT1> for a complete list of services Cigna covers and what they don't consider as preventative care.





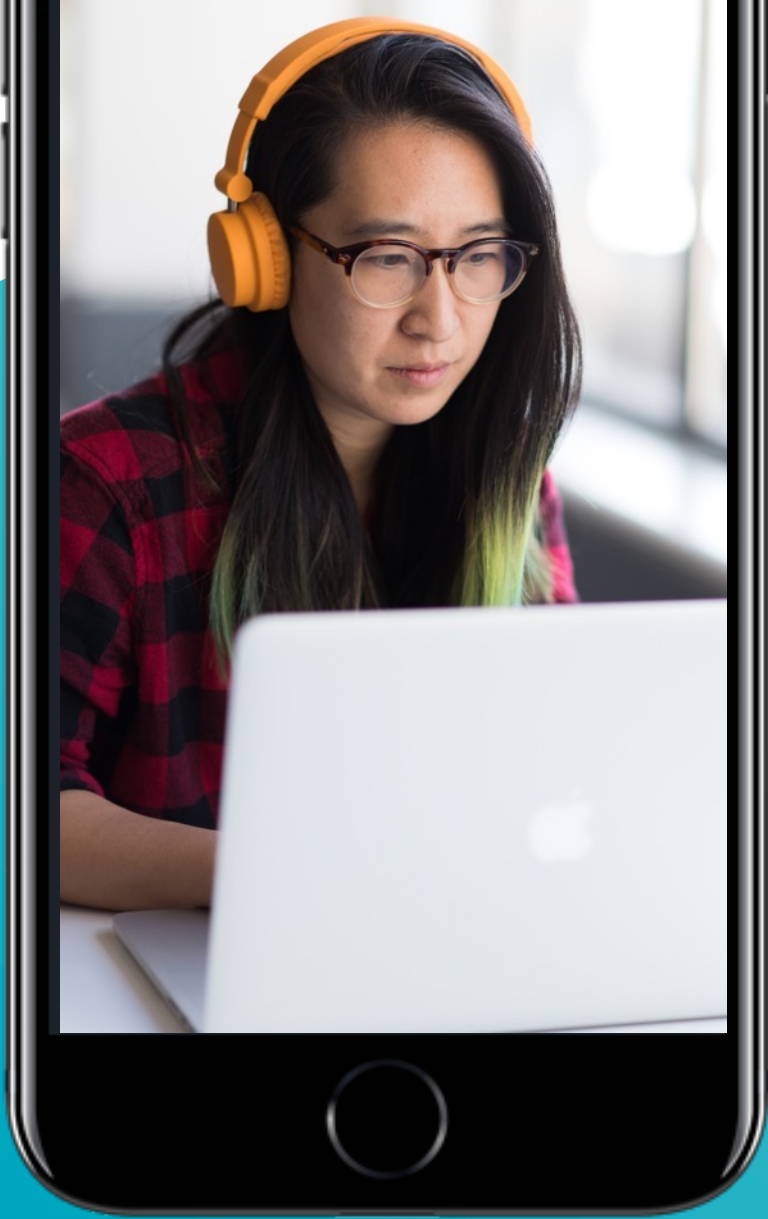
Don't skip your checkup!

Skipping your annual wellness visit means your doctor is at a disadvantage in diagnosing and treating health problems because they need a complete picture of your health history. And your yearly preventative care visit is a time for you and your doctor to establish personal health benchmarks and discuss ways to prevent illness and disease.

Cigna members get \$0 virtual care and \$0 preventative, care visits. Find a provider by using [myCigna.com](https://mycigna.com) website and app.

Don't avoid going to the doctor strictly because of cost. Here are some low or no-cost options to keep your health on track.

- **Find a free clinic in your community by visiting findahealthcenter.hrsa.gov.**
- Consider a wellness exam at **CVS's Minute Clinic**. Most exams range between \$99-139.
- See if you qualify for affordable health plans by visiting healthcare.gov. Hurry, the deadline for 2023 is January 15.



Real support for real life

Our Employee Assistance Program (EAP) gives you access to a 100% FREE library of wellness webcasts that are researched and developed by subject matter experts to help you reduce stress, stay healthy, and perform at your best.

Live and on-demand webcasts combine lecture, discussion, and experiential exercises and last about an hour.



Check out the webcast library,
here: <https://bit.ly/3IOzuDC>

Mark your calendars for this month's webinars:

- **Jan 4**—Exercise Essentials: Getting and staying active
- **Jan 18**—Emotional Exhaustion: Fighting fatigue
- **Jan 25**—Beating the Blahs, Small Steps to Flourishing



Know where to go for care.

It's important that you know where to go for medical care when you need it. There are some big differences between visits to your primary care provider and visits to the emergency room, such as cost, time spent waiting for care, and follow up.

Medical, mycigna.com
Group # 3343748
800-244-6224

Cigna Personalized support
Email: its_talktocigna@cigna.com

Prescription Drugs, caremark.com
RxGRP: RX21AV
844-203-6363
800-237-2767 (Specialty Rx)

Telehealth, mycigna.com
888-726-3171

Omada, omadahealth.com/itsc
888-409-8687

Dental, DeltaDentalLL.com
Group # 20497
800-323-1743

Vision, eyemed.com
Group # 1022502
866-939-3633

Flexible Spending Accounts,
hrsimplified.com
888-318-7472

Employee Assistance Program,
mycigna.com
877-622-4327

Voluntary Plans, voya.com
Group# 726940
800-955-7736

Life & AD&D, voya.com
Group # 726940
800-955-7736

Disability, voya.com
Group # 726940
800-955-7736

STD & FMLA,
voya.absenceresources.com
844-206-4102

401(k), principal.com
Plan # 820829
800-547-7754

Pet Insurance,
petinsurance.com/its
877-738-7874

