



# U.S. Benefit Updates

For Site and Team Leaders

**August 2023**

# Agenda

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## Guest Speaker

- BCU - MoneyTracks

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## Mind Matters

- Elder care support
- “It’s Okay...” podcast
- Small group conversations
- Mental Health First Aid reminder
- QPR Training
- Mindfulness Breaks

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## Money Matters

- 1:1 401(k) Retirement Planning
- BCU Goal Consultants

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## Moving Matters

- HSA card reissue

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## Communication Notices

- LivingWell Champion activities
- Upcoming webinars

Guest Speaker

# MoneyTracks



A young man with dark hair and a goatee, wearing a blue button-down shirt, is smiling warmly at the camera. He has his right hand resting on his chin. The background is a plain, light-colored wall.

bcu

**Hi, We're Your Credit Union!**

Your Personal Financial Team

# Who We Are



## Our Purpose:

Empowering people to discover financial freedom.

As an employee, you and your entire family are eligible to join, regardless of your financial standing or credit history.

# Full-Service Financial Institution

## Deposits



- Checking Accounts
  - *Earn up to 4.00% APY with our PowerPlus™ Checking*
- Savings Accounts
- Money Market Accounts
- Wealth Advisors

## Loans



- Auto Loans
- Mortgages & Home Equities
- Credit Cards
- Student Loans
- Credit Builder Loan

## Services



- Online Banking
- Bill Pay
- Mobile App
- Deposit Anywhere
- Enhanced Direct Deposit
  - *Receive your payroll funds up to 2 full days early*

# Benefits of Membership



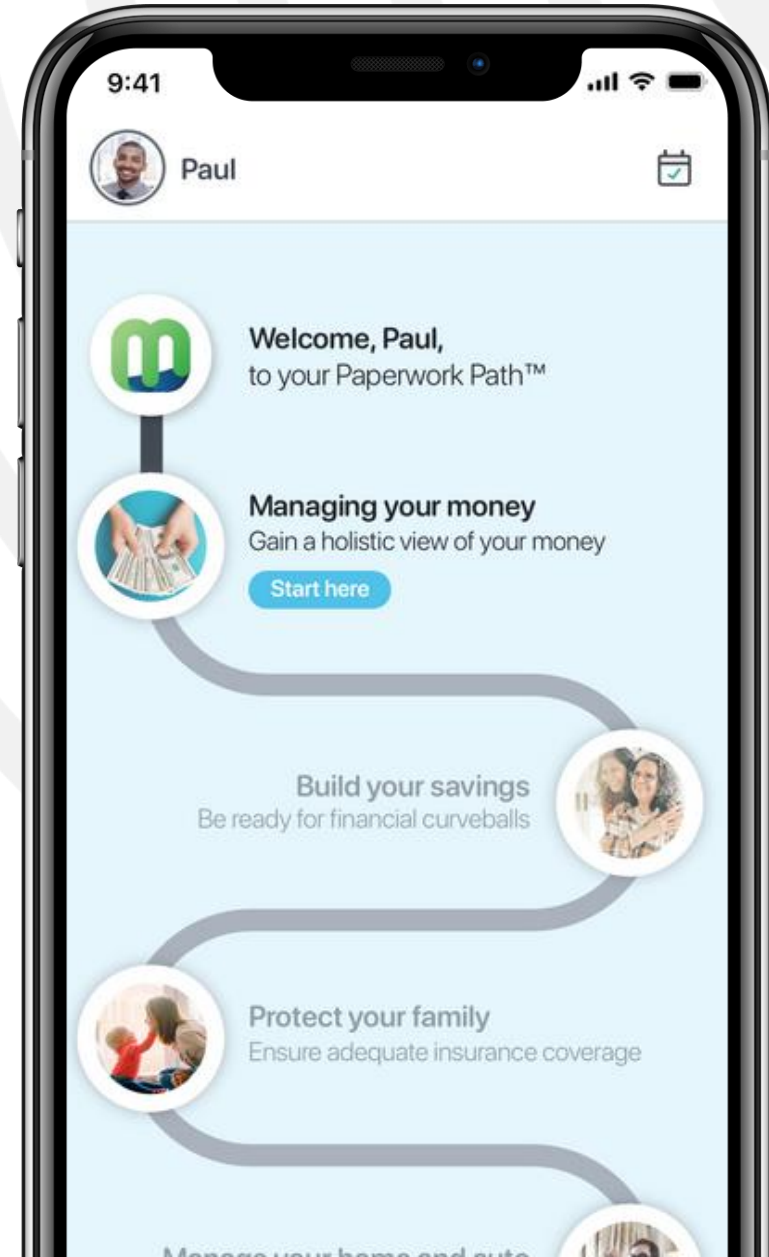
- ✓ Lifetime membership – regardless of where you live or work
- ✓ Available to all employees, contractors, and temps
- ✓ Your entire family is also eligible to join
- ✓ **Share The Love, Get Rewarded!** Refer friends and family to join the Credit Union and you'll each get \$25!
- ✓ Federal insurance by the NCUA up to \$250,000
- ✓ Unlock Financial Freedom with **MoneyTracks™**



# MoneyTracks™

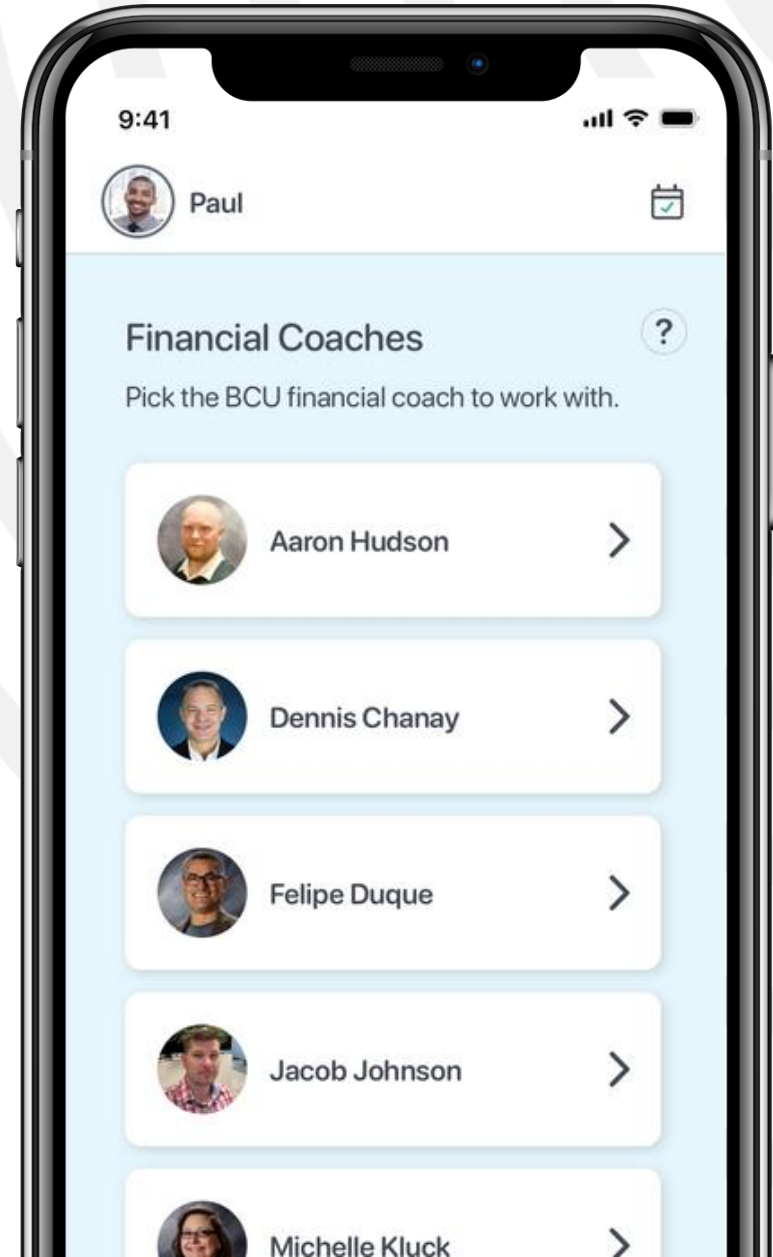
## Your path to a better financial future

- Our bite-sized modules guide you through each step
- Helpful suggestions based on your data





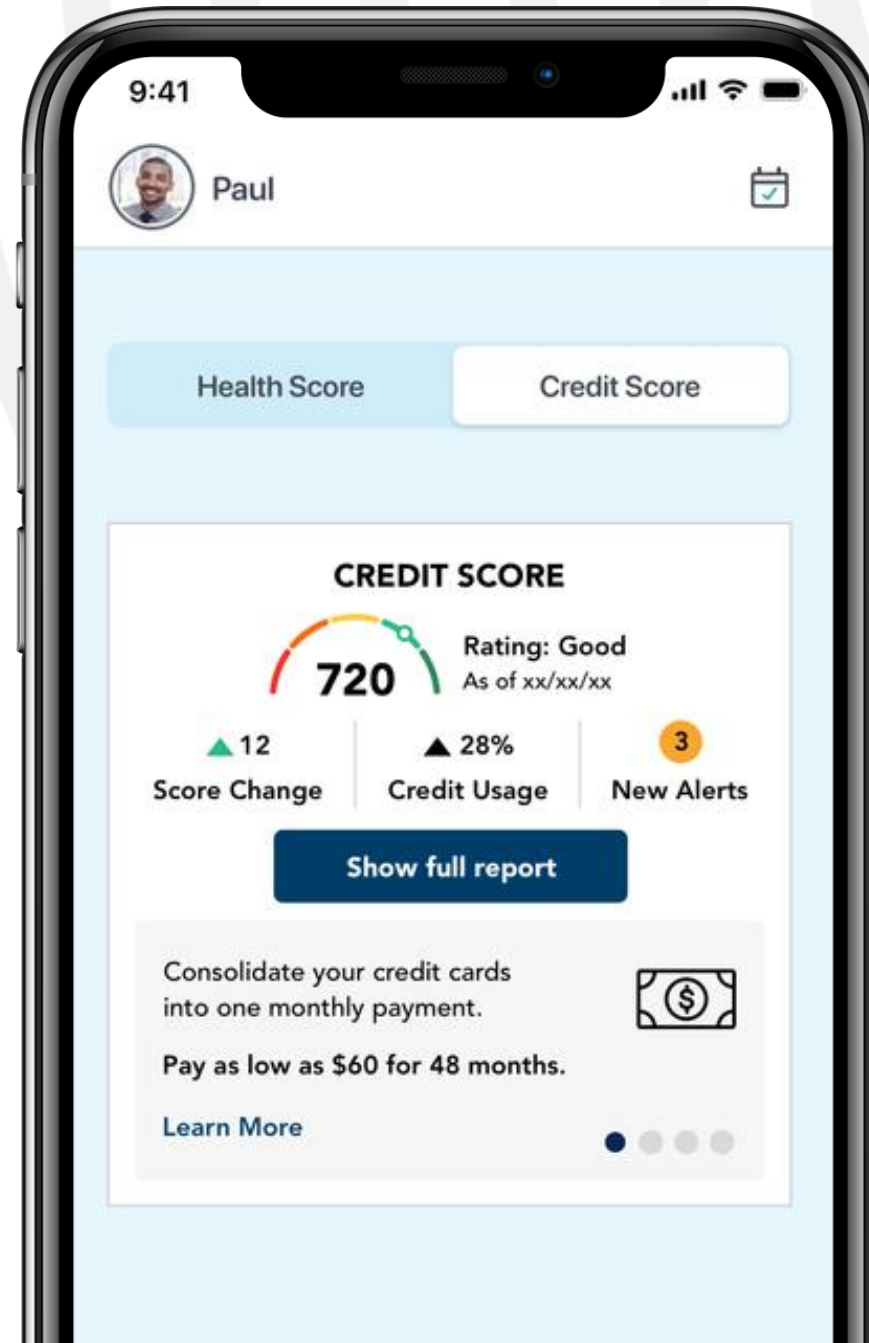
# Reach your financial goals with a coach



# Track your financial health by monitoring your Credit Score

Ready to start on your path to financial well-being?

MoneyTracks™ is the easiest way to organize and take control of your financial life.



1. Scan QR code to download app



2. Make sure to select Cardinal Health.



# Designated BCU Contact for Cardinal Health Employees

To get started or for more information contact:



**Brian Hawker**

**Branch Manager**

**[Brian.Hawker@BCU.org](mailto:Brian.Hawker@BCU.org)**

p 847-932-8361 | m 614-607-0616

**Scan the QR code to join!**



**If you are in Dublin,  
OH consider stopping  
by the BCU branch on  
West Campus!**

**THANK YOU**

**bcu**



# Financial Health



# Principal

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## Update your profile

- **Reminders**

- Make sure your email address is added to your Principal profile so you can receive communications such as annual notices electronically rather than physical mailed copies
- Ensure you have a beneficiary on file
- With merit cycle concluding soon, remind your employees that now may be a great time to contribute more to their 401(k) accounts.

# Bank of America Preferred Rewards Program

- Provides special access to enroll in the Bank of America Preferred Rewards program and receive Gold tier benefits with a Bank of America payroll direct deposit.
- Please post the attached posters around your location.



**BANK OF AMERICA**  
Preferred Rewards  
GOLD

A special program for  
Cardinal Health employees

Good news! As a Cardinal Health employee, you have special access to enroll in the Bank of America Preferred Rewards program and receive Gold tier benefits without the combined qualifying balance of \$20,000<sup>1</sup>. All you need to do is have an existing or new eligible personal Bank of America<sup>®</sup> checking account, set up your Cardinal Health payroll direct deposit into an eligible Bank of America<sup>®</sup> checking or savings account, then enroll in Preferred Rewards to start receiving your Gold tier benefits.

**This special program for Cardinal Health employees offers:**

- **Preferred Rewards Gold tier.** After you enroll, you'll enjoy a wide range of benefits and rewards based on the ways you save, spend and borrow with Bank of America.
- **Financial education.** Bank of America offers a wide range of resources that can help you learn about finances and make it easier to pursue your financial goals.
- **Digital tools.** Bank of America's mobile and digital banking can help you bank securely from almost anywhere, plus get easy access to personalized help.<sup>2</sup>

**BANK OF AMERICA**

When you use the QR, features, certain information is collected from your mobile device for business purposes.  
<sup>1</sup> As an employee of a company participating in the Bank of America Employee Banking and Investing Program, you are eligible to enroll in the Preferred Rewards program if you:  
- Have an active, eligible Bank of America personal checking account, and  
- Receive all or part of your payroll direct deposit from the participating company into an eligible Bank of America checking or savings account.  
Employees qualify for the Gold tier of Preferred Rewards without meeting the balance requirement, and may qualify for higher tiers on the standard program terms. The standard program terms require an eligible Bank of America personal checking account and a qualifying balance of at least \$20,000 for the Gold tier, \$50,000 for the Platinum tier, \$100,000 for the Diamond tier and \$1,000,000 for the Diamond Honors tier in your combined qualifying Bank of America deposit accounts (such as checking, savings, certificates of deposit and/or your IRAs) investment accounts (such as Cash Management Accounts, CD's, etc.). This qualifying balance is calculated based on your average daily balance for a three-calendar month period. Employee benefits plans (such as 401(k)) will not count toward the combined balance requirement. If you do not longer an employee, standard program terms apply. New employees may take up to one month before they can enroll to allow for their employee status to be identified. Benefits become effective within 30 days of your enrollment, or for new accounts within 30 days of account opening, unless we indicate otherwise. Certain benefits are also available without enrolling in Preferred Rewards if you satisfy balance and other requirements. For more information, visit the Preferred Rewards section of the Personal Schedule of Fees, available at [bankofamerica.com/fees](https://bankofamerica.com/fees).  
<sup>2</sup> Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.  
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**MINDMATTERS** – *Change your perspective*

# Mental Health

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# Upcoming Events: “Elder Care”

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## Elder Caregiving Panel

- Wednesday, Sept. 6 from 12 – 1 p.m. ET
- Hear from other Cardinal Health employees who have experienced caring for an older adult. Learn about coping strategies and self-care.
- [Register here](#)

## Elder Caregiving Small Group

- Wednesday, September 13 from 12 – 1 p.m. ET
- Participants will be able to share at their own discretion about their experience with caring for an older adult.
- Registration is limited for this event.
- [Register here.](#)

# "It's okay..." podcast

Hear Cardinal Health employees' stories about mental health challenges

- Listen to our next episode, "It's okay...to grieve," [here](#).
- Consider sharing the podcast with your teams
- If you'd like to share your story, please email: [benefits@cardinalhealth.com](mailto:benefits@cardinalhealth.com)



# Small Group Conversations

Reducing mental health stigma one conversation at a time

- Register for an upcoming conversation [here](#)
- Upcoming conversations:
  - Friday, August 18
  - Tuesday, September 12<sup>th</sup> and Friday, September 29<sup>th</sup>
  - Tuesday, October 10<sup>th</sup> and Friday, October 27<sup>th</sup>
  - Tuesday, November 7<sup>th</sup>
  - Tuesday, December 12<sup>th</sup> and Friday, December 22<sup>nd</sup>

All conversations are scheduled from 11:30-12:30pm EST



# Mental Health First Aid

More dates are now available in mySpark

## What to Expect:

- Learn skills to help connect others to appropriate supports and treatments who may be experiencing a mental health or substance use challenge
- 90 min. of required pre-work
- 6.5 hrs. class, held virtually
- Invitation to join Cardinal MHFA Network

## Upcoming Course Dates:

Class Date	Registration Deadline
Fri., August 25 (10 a.m. – 4:30 p.m. ET)	August 11
Mon., Sept. 11 (10 a.m. – 4:30 p.m. ET)	August 28
Tues., Sept. 26 (9 a.m. to 3:30 p.m. ET)	September 12

Register on [mySPARK](#) or scan QR code



Go to mySpark & search *Mental Health First Aid* in upper right corner



# QPR Training

Registration is open!

## WHAT IS IT?

- A one-hour suicide prevention training

## WHO MAY JOIN?

- Any Cardinal Health employee

## WHAT'S COVERED?

- Recognize warning signs of suicide
- Know how to offer hope
- Know how to get help and save a life

## Upcoming Course Dates:

### Class Date

Thurs., August 17 (1-2 p.m. ET) – [Register here](#)

Thurs., Sept. 14 (10:30 – 11:30 a.m. ET) - [Register here](#)

Thurs., Sept. 14 (1-2 p.m. ET) - [Register here](#)

Tues., Oct. 2 (2-3 p.m. ET) - [Register here](#)

Thurs., Oct. 19 (1-2 p.m. ET) - [Register here](#)

Thurs., Nov. 2 (1-2 p.m. ET) - [Register here](#)

Tues., Nov. 14 (2-3 p.m. ET) - [Register here](#)



*\*Classes will be offered twice monthly  
\*Registration is capped 35 participants*



# Mindfulness Breaks

Hosted by Madeleine Hausmann, certified mindfulness teacher

## WHAT IS IT?

- A 15-20 minute guided meditation or mindfulness exercise

## WHO MAY JOIN?

- Any Cardinal Health employee

## WHEN IS IT?

- Thursdays from 12:00-12:20 ET

Scan the QR code or use [this link](#) to add to your calendar.



 MOVINGMATTERS – *Boost your health*

# Physical Health

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# HSA card reissue

## Optum is issuing new HSA cards to members

- Cards will be mailed on Sept. 2<sup>nd</sup>
- To prepare and create awareness, your employees will be informed by:
  - An email notice letting them know a new card is on the way and to watch for it in the mail around August 30<sup>th</sup>
  - A series of up to four reminder emails explaining the change and how to activate the new card. Two notifications have real countdown timers so employees know how much time remaining they have to activate their new card. Once the new card is activated, they will no longer receive the reminders.



# Member communications preview

Optum Financial®

Your new and improved HSA card is here!

<Firstname> <Lastname>  
<Address Line 1>  
<Address Line 2>  
<City>, <ST> <ZIP+4>

### Activate your card today

- Step 1: Activate your payment card**
- Call 1-800-844-2881 to activate your card or update your PIN. This number is also listed on your card's activation sticker.
  - Once you activate your new card, your old card will no longer work. If you don't take action to activate your new card, your old card will be deactivated on 7/28/23.
  - Even if you recently received a card because an old card expired, this card should still replace it.



- Visit [optumbank.com](https://optumbank.com) and sign in to:
- View your account balance and transactions
  - Order extra cards
  - Authorize direct deposit of reimbursements

### Step 2: Add your card to your phone's digital wallet

- There's no need to carry your card with you when you add it to your phone's digital wallet. Use your phone to pay anywhere that accepts contactless payments. Here's how:
- Open your phone's wallet app
  - Follow steps to add a new card and verify your info
  - Tap to pay



Download the Optum Bank mobile app for easy account management at your fingertips.

### Step 3: Use your card to pay the smarter way

- Your payment card is the fastest and most convenient way to pay the eligible expenses from boxes to bandages and chiropractors to contacts. Swipe your card to know you're saving time and money on health and wellness.

Tip: If you have scheduled or recurring payments setup, make sure to adjust them to use the new card number.

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Custom card carrier mailing

Optum Financial®

Your new card is on the way



A new health savings account (HSA) payment card is coming to your mailbox. It has a new look and longer expiration date — just for you.

When your new card arrives, call to activate it to swipe your way to savings.

1-800-844-2881

This number will also be listed on your card's activation sticker.

### A few important details:

- ✓ Call 1-800-844-2881 to activate your card or update your PIN.
- ✓ Your old card will be deactivated once you activate your new card, or on July 28, 2023, whichever occurs first.
- ✓ Update your card number anywhere it's saved on file to prevent payment disruptions.
- ✓ Add your card to your digital wallet for easy, contactless payments.
- ✓ If you already activated your new card, check one thing off your to-do list.



Paying with your HSA has never been easier. Your card is the simplest way to pay on your path to wellness.

## Activation email

- Timed to send on or around when their new card arrives
- Outlines important details about how to activate

Optum Financial®

New card, same great benefits



We recently mailed you a new health savings account (HSA) payment card. Just look for the blue color and longer expiration, too.

Activate this HSA card as soon as possible to conveniently swipe and save on qualified products at your providers or favorite retailers.

### Activate your card today

- Call 1-800-844-2881 to activate your card in less than a minute.
- Your old card will deactivate on July 28, 2023, or once you activate your new card, whichever occurs first.

### Your old card deactivates in:



### New card tips

- ✓ Call 1-800-844-2881 to activate your card or update your PIN.
- ✓ The new card replaces your HSA card, even if you recently received a new card because an old card expired.
- ✓ Update your card number anywhere it's saved on file to prevent payment disruptions.
- ✓ Add your card to your digital wallet for easy, contactless payments.
- ✓ If you already activated your new card, check one thing off your to-do list.



The more you add to your account, the more you have to spend and save. Every dollar you put into your HSA is like the equivalent of up to 30% savings thanks to great tax advantages. So, get started now by making a one-time contribution.

## Reminder email

- Sent 1-2 weeks after new card arrives
- Reiterates need to activate
- Features countdown ticker to old card deactivation date

Optum Financial®

Activate by July 28



Don't get stuck without a working HSA payment card when you need it most. You can avoid this with one easy step.

How? Activate the new health savings account (HSA) payment card we mailed you. Call 1-800-844-2881 to activate or update your PIN in less than a minute.

Your old card will be deactivated once you activate your new card, or on July 28, 2023, whichever occurs first.

### Activate your new card before the clock runs out



### New card tips

- Update your card number anywhere it's saved on file to prevent payment disruptions.
- Add your card to your digital wallet for easy, contactless payments.
- If you already activated your new card, check one thing off your to-do list.



Paying with your HSA has never been easier. Your card is the simplest way to pay on your path to wellness.

## Pre-deactivation email

- Sent 2-4 weeks after reminder email, and just before old card deactivation
- Reiterates need to activate and key details
- Features countdown ticker to old card deactivation date

Optum Financial®

Your old card is now deactivated

After several reminders, it looks like you haven't activated your new health savings account (HSA) payment card, yet. Your old HSA card was deactivated on July 28, 2023.

Please activate your new card today to avoid payment disruptions and make sure you're not stuck without a card to conveniently access HSA funds.

### How to find it

We get that, in a sea of mail, it can be hard to pick out what matters. Your new card was mailed in a white envelope with blue text that says, "Do not discard, important benefits information enclosed." Here's what your new card looks like:



Activate your card in less than a minute by calling 1-800-844-2881.

### Can't find it?

You may [order a new card](#) online. After signing in, select the "Request Replacement" button. Once ordered, your new card will arrive in 7-10 business days.

### New card tips

- Call 1-800-844-2881 to activate your card or update your PIN.
- Update your card number anywhere it's saved on file to prevent payment disruptions.
- Add your card to your digital wallet for easy, contactless payments.
- If you already activated your new card, check one thing off your to-do list.

Optum Financial®

Activate your new card today

It looks like you haven't activated your new card, yet. You're currently without a useable health savings account (HSA) payment card because your old card was deactivated on July 28, 2023.

This is an easy fix. Activate the new HSA card we mailed you that has a blue color and longer expiration date, too.

Call 1-800-844-2881 to activate your card or update your PIN.

Your new card came in a white envelope with blue text that says, "Do not discard, important benefits information enclosed." Still can't find it? You can [order a new card](#) online. After signing in, select "Request Replacement." Once ordered, your new card will arrive in 7-10 business days.

### Keep these tips in mind:

- Update your card number anywhere it's saved on file to prevent payment disruptions.
- Add your card to your digital wallet for easy, contactless payments.
- If you already activated your new card, check one thing off your to-do list.



Use your card to pay for more than just doctor's visits and prescriptions. It's surprising all the everyday items you can use it for, from sunscreen to feminine products — and have more to spend thanks to great tax advantages.\* Find out what you can buy.

## Post-deactivation email 2

- Sent 2 weeks after old card deactivates
- Reiterates need to activate and key details. Reminds them they're now without a useable HSA payment card
- Offers option to self-serve order a new card if they cannot locate it

## Post-deactivation email 1

- Sent 2-4 weeks after reminder email, and just before old card deactivation
- Reiterates need to activate and key details
- Features countdown ticker to old card deactivation date

# 2023 Onsite Flu Shot Clinic Requirements

To request an onsite flu shot clinic at your location, the following criteria must be met

## Site Requirements

- Location must have **250** or more employees onsite
- Excludes professional settings
- **Submit [request form](#) no later than **August 23, 2023****
- Approved onsite requested events will be scheduled from **September 27-October 25**
- If questions, email [benefits@cardinalhealth.com](mailto:benefits@cardinalhealth.com)

## Required information

- # of onsite employees
- Street Address (city/state/zip)
- Room Name
- Site Contact Name, Email, Phone
- Requested Date
- Start Time Requested
- End Time
- Parking & Driving Directions
- Site Security Notes

# Alternatives to onsite flu clinics

**Employees and dependents enrolled into a Cardinal Health Medical Plan receive a flu shot at no cost**

## **CVS/pharmacy**

- Visit a CVS Caremark pharmacy or in-network pharmacy of your choice and present your Caremark ID card
- To locate a participating pharmacy, contact 855.559.1389 or visit [www.caremark.com](http://www.caremark.com)

## **Your physician/provider**

- Present your insurance ID card at time of visit
- Need help locating an in-network provider
  - UHC: call 866.247.9282 or visit [myuhc.org](http://myuhc.org)
  - Kaiser: call 866.247.9282 or visit [kp.org](http://kp.org)
  - Surest: call 866.683.6440 or visit [benefits.surest.com](http://benefits.surest.com)

# Communication Notices



# August Webinars

## MINDMATTERS

### ***Bright Horizons* - The Common Application: What You Need to Know**

Wednesday, August 9 at 3 p.m. ET

To register, log in [here](#). (Employer code: cardinalhealth, Employer Password: BHCares4You)

### **Optum EAP - Building Awareness and Practical Strategies for Supporting Neurodivergent Family and Friends**

Multiple offerings through out August. View dates and times [here](#).

## MONEYMATTERS

### **Principal – Estate Planning**

Creating and formalizing a solid estate plan is one of the best things you can do for yourself and your loved ones.

Wednesday, August 16, 2023 at 2 p.m. ET

[Register for this webinar](#)

### **BCU – Defeating Debt & Fighting Inflation**

Wednesday, August 16, 2023 at 1 p.m. ET

[Register for this webinar](#)

## MOVINGMATTERS

### **2nd.MD - Digestive Disorders: Understanding Common Conditions, Symptoms, and Treatment Options**

Thursday, August 17 at 1 p.m. ET

[Register here](#)

[Download the full August webinar schedule.](#)

# Thank you!

