

Make the most of your

Benefits

2022





PAYCHECK
WORKS

With **PAYCHECK WORKS** purchasing program, you can shop for the items you need today and pay later with your future paychecks.

NOW THAT'S A SMARTER WAY TO PAY!

SHOP

Select the items you want and select payroll deduction at checkout.

RECEIVE

Get your purchase drop-shipped to you in a few days.

PAY

The cost of the item will be deducted from your paycheck over six months.

NO INTEREST • NO FEES • NO CREDIT CHECKS

INCOME RANGE		
Minimum	Maximum	Allowance Tiers
\$15,000	\$25,000	\$500
\$25,001	\$35,000	\$750
\$35,001	\$50,000	\$1,000
\$50,001	\$65,000	\$1,500
\$65,001	\$75,000	\$2,000
\$75,001	\$85,000	\$2,500
\$85,001	\$95,000	\$3,000
\$95,001	n/a	\$3,500

How Do I Activate My Account?

Go to mhestore.paycheckworks.com click 'create an account' or scan the QR code



OPEN YOUR ACCOUNT BEFORE 12/31 AND BECOME ELIGIBLE TO WIN GIVEAWAYS!

You will receive a Paycheck Works Allowance as soon as we confirm details.



PAY SMARTER  **LIVE BETTER**

Six Months of Employment Required





Today is the new payday!

Get your wages as you earn them. Avoid late bill payments, overdraft fees, and payday loans by using ZayZoom.

Did you know 89% of employees report ZayZoom reduces their financial stress



Wages, in seconds

ZayZoom is available 24 hours a day, 365 days a year. We use The Visa and Mastercard networks to get money in your hands in an instant.



Say goodbye to debt & interest

We charge a \$5 flat fee to access up to \$200 at a time. Since it's your own wages you're accessing, you're not taking on debt to smooth your cashflow.



Put your finances on auto-pilot

With our overdraft predictor, low balance notifications and spend insights, you can sleep easy, knowing exactly where your finances stand.

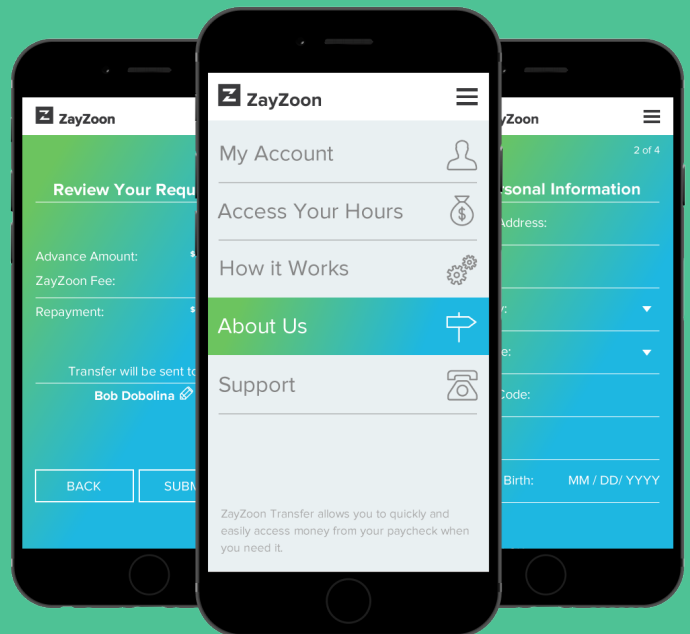


Trusted and Secure

Finances are no joke. We're trusted by some of the biggest brands in the world and make sure your security is our number one priority.

Get Paid When You Need!

Create your account and get free access to ZayU financial wellness including financial education, spend tracking, and predict when your bank account is going to start costing you money.





Take Advantage of Tools and Support Available to Help You Quit Tobacco Use



Why Quit Smoking?

Quitting smoking is one of the most important things you can do for your health. In the year after people quit smoking, their chances of getting heart disease is cut in half.

Smoking is the most preventable cause of death and disease in the United States and damages almost every part of the body. Smoking can lead to heart disease, heart attacks, high blood pressure, lung disease, lung cancer, gum disease and other health problems. Second hand smoke can cause health problems for others, too, including children and pets.

Benefits of Quitting

No matter how long or how much you have smoked, your body begins to heal as soon as you quit.

Here are some ways you feel better:

- You breathe more easily
- Your sense of smell and taste improves
- You have more energy
- Your lungs become stronger, making it easier to be more active
- You cough less
- Your teeth look better
- Your hair and clothes smell better
- You save money
- You're healthier

Source: National Cancer Institute, American Cancer Society



Support is Available to Help You Quit

Take Advantage of Tools and Support Available From Your Health Plan

Use of counseling or medicine — or using them together — can be part of an effective plan to quit tobacco use, which is also referred to as tobacco cessation.

Tobacco cessation services are among the many preventive benefits available through your health plan as long as you visit a doctor in your health plan's provider network. There are no out-of-pocket costs like copays or coinsurance, even if you haven't met your deductible. Talk to your doctor about taking the next steps.

Counseling Covered

Tobacco use cessation counseling sessions (including telephone, group, and individual counseling) led by qualified doctors are available at no cost share for members of non-grandfathered plans who use tobacco products. Please refer to your benefits materials for information on what benefits are covered at no cost to you.*

Medications Covered

Your health plan also covers two 90-day treatments for tobacco use cessation medicine per benefit period. This coverage includes a variety of FDA-approved tobacco use cessation drugs (including both prescription and over-the-counter) when prescribed by your doctor.

Prescription Drugs Covered

- Bupropion hcl (smoking deterrent) tab ER 12hr 150 mg
- Chantix
- Nicotrol Inhaler
- Nicotrol NS

Over-the-Counter Drugs Covered

- Nicotine polacrilex gum 2 mg, 4 mg
- Nicotine polacrilex lozenge 2 mg, 4 mg
- Nicotine td patch 24hr 7 mg/24hr, 14 mg/24hr, 21 mg/24 hr
- Nicotine Transdermal System

For More Information

To learn more about tobacco cessation coverage under your BCBSTX health plan, call the Customer Service number located on the back of your member ID card or log in to Blue Access for Members.SM



* Non-grandfathered health plans are required by the Affordable Care Act to provide coverage for preventive care services without cost-sharing only when the member uses a network provider. You may have to pay all of part of the cost of preventive services if your health care plan is grandfathered. To find out if your plan is grandfathered or non-grandfathered, call the Customer Service number listed on your member ID card.



Blue365[®]

A Discount Program for Your Employees



Blue365 is just one more advantage your employees have by being a Blue Cross and Blue Shield of Texas (BCBSTX) member. With this program, your employees may save money on health and wellness products and services from top retailers not covered by insurance. There are no claims to file and no referrals or preauthorizations.

Once employees sign up for Blue365 at blue365deals.com/bcbstx, weekly “Featured Deals” will be emailed to them. These deals offer special savings for a short period of time.

Below are some of the ongoing deals offered to Blue365 members.

EyeMed | Davis Vision

Members can save on eye exams, eyeglasses, contact lenses and accessories. They have access to national and regional retail stores and local eye doctors. Members may also qualify for savings on laser vision correction.

TruHearing[®] | Beltone[™] | American Hearing Benefits

Members (and possibly their immediate family members) could get savings on hearing tests, evaluations and hearing aids.

Dental SolutionsSM

Members may get dental savings with Dental Solutions. They may receive a dental discount card that provides access to discounts of up to 50% at more than 70,000 dentists and more than 254,000 locations.*

Jenny Craig[®] | Sun Basket | Nutrisystem[®]

Members can work toward reaching their weight loss goals with savings from leading programs. They may save on healthy meals, membership fees (where applicable), nutritional products and services.

See all the Blue365 deals and learn more at blue365deals.com/bcbstx.



Fitbit[®]

Your employees can customize their workout routines with Fitbit's family of trackers and smartwatches that can be employed seamlessly with your lifestyle, your budget and your goals. Members receive a 20% discount on Fitbit devices plus free shipping.

Reebok | SKECHERS[®]

Reebok, a trusted brand for more than 100 years, makes top athletic equipment for all people, from professional athletes to kids playing soccer. Your employees get 20% off select models. SKECHERS, an award-winning leader in the footwear industry, offers exclusive pricing on select men's and women's styles. Your employees can get 30% off plus free shipping on their online orders.

InVite[®] Health

InVite Health offers quality vitamins and supplements, educational resources and a team of healthcare experts for guidance to select the correct product at the best value. Members get 50% off the retail price of non-genetically modified microorganism (non-GMO) vitamins and supplements and a free Midnight Bright Black Coconut Charcoal Tooth Polish with a \$25 purchase.

Livekick

Livekick is the future of private fitness. Your employees can choose from training or yoga over live video with a private coach. They can get fit and feel healthier with action-packed 30-minute sessions that they can do from home, their gym or hotel while traveling. They'll also get a free two-week trial and 20% off a monthly plan on any Live Online Personal Training.



eMindful

A 25% discount is available on any of eMindful's live streaming or recorded premium courses. Members can apply mindfulness into their lives including Stress Reduction, Mindful Eating, Chronic Pain Management, Yoga, Qigong Movement and more.

For more great deals or to learn more about Blue365, visit blue365deals.com/bcbstx.

The relationship between these vendors and Blue Cross and Blue Shield of Texas (BCBSTX) is that of independent contractors. BCBSTX makes no endorsement, representations or warranties regarding any products or services offered by the above-mentioned vendors.

* Dental Solutions requires a \$9.95 signup and \$6 monthly fee.

Blue365 is a discount program only for BCBSTX members. This is NOT insurance. Some of the services offered through this program may be covered under the health plan you choose to offer. Employees should check their benefit booklet or call the customer service number on the back of their ID card for specific benefit facts. Use of Blue365 does not change monthly payments, nor do costs of the services or products count toward any maximums and/or plan deductibles. Discounts are only given through vendors that take part in this program and may be subject to change. BCBSTX does not guarantee or make any claims or recommendations about the program's services or products. Members should consult their doctor before using these services and products. BCBSTX reserves the right to stop or change this program at any time without notice.



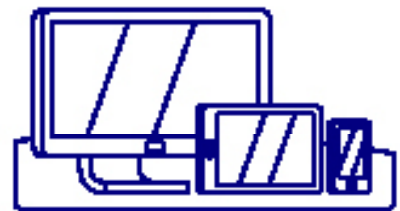
Welcome to Your Mac Haik Discount Program



Exclusive Discounts from Your Favorite Brands



30,000 National and Local Offers



Designed for Your Device of Choice

Start by signing up or logging in at machaik.perkspot.com

Access at work, home, or on the go and browse thousands of discounts!

Keep an eye out for new featured discounts in your weekly email.



TRAVEL



GYMS



CELL PHONES



RESTAURANTS



AUTO



APPAREL



ELECTRONICS

Get Started Today!

machaik.perkspot.com

Employee Assistance Program (**EAP**)

What is an EAP? The EAP is a program designed to help you and your family identify and resolve challenges you may be facing.

- + Can help connect with a professional licensed therapist in your area for In-Person Therapy or Tele-Therapy.
- + Assist with free consultation referrals and resources for legal support
- + Connect you with a financial advisor for credit counseling and management services
- + Online resources for work/life and family caregiving
- + Online resources and tools for healthy living

No-Cost, Convenient and Confidential

EAP Benefits are:

Voluntary: You decide when to use the program's services.

Confidential: Your personal information will not be shared with your employer or anyone in your family. Only you know when you call for assistance.

Convenient: EAP offers services with professional providers with offices nationwide. Services can be accessed through In-Person Therapy or Tele-Therapy.

No-Cost: Services under the EAP are available to you, your spouse/partner and your dependents under the age of 26 at no-cost.



The EAP Supports

- Relationships
- Family Issues
- Stress
- Depression
- Life Phase Adjustments
- Work Related Concerns
- Substance Use
- Anxiety
- Legal Consultations
- Healthy Living
- Loss and Grief
- Financial Management
- Coping with Trauma
- Career Development
- Child/Elder Care
- Free Simple Wills
- Debt Consolidation
- Identity Theft

Access services under your EAP, today!
Call to speak to your care coordinator, **800-324-4327**
(Español **800-324-2490**) or email **info@ieap.com**.

Visit our Member resource site.
www.4eap.com

**Crisis
Counselors
24/7**

HELPFUL APPS TO DOWNLOAD ON YOUR SMARTPHONE

Finance & Budgeting



EveryDollar: EveryDollar is a budget app that helps you track your spending and plan for purchases. It's tailored for zero-based budgeting, which is a method where your expenses equal your income. With the free version of the app, you manually enter a transaction each time you spend money to account for it in your budget.



HoneyDue: Honeydue allows you and your partner to see both financial pictures in one spot, including bank accounts, credit cards, loans and investments. (However, you can choose how much you share with your significant other.) The free budget app automatically categorizes expenses, but you're also able to set up custom categories. Together, you can set up monthly limits on each of these categories, and Honeydue will alert you when you or your partner is nearing them.



Personal Capital: Personal Capital is primarily an investment tool, but its free app includes features helpful for budgeters looking to track their spending. You can connect and monitor checking, savings and credit card accounts, as well as IRAs, 401 (k)s, mortgages and loans. The app provides a spending snapshot by listing recent transactions by category. You can customize those categories and see the percentage of total monthly spending that category represents.

Planner & Time Management



Todoist: Todoist is a great way to stay on top of your tasks and be productive. It's an easy-to-use to-do list app that lets you manage and share your tasks with your coworkers. Todoist offers multiple features such as subtasks, sub-projects, recurring tasks, notifications, different priorities, and more



Google Calendar: You don't have to be a Gmail devotee to use Google Calendar. This classic calendar app offers daily, weekly, and monthly views, with a seamless toggle between them. The search option is another great tool, for when you can't quite remember when your last dental appointment was. You can also set reminders, which, for the perennially forgetful, is a must.

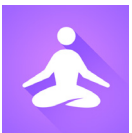
Fitness & Exercise:



Nike Training Club: Nike is known in the fitness space for a reason, and the Training app doesn't disappoint. It offers more than 185 free workouts, which includes yoga, HIIT, boxing, strength, endurance, and mobility routines.



AllTrails: houses a database of more than 100,000 trail maps internationally, from urban walking trails to backcountry ski trails. AllTrails uses your location to find trails near you and provides you with plenty of detail to help you decide which one is right for your excursion, including difficulty, usage, mileage, and more.



Yoga for Beginners: Yoga for Beginners is an entirely free app offered by Down Dog, a company that also has a more advanced, paid app. This one is designed for people who are new to yoga or haven't practiced in a while. It breaks down the basics with 9 different courses in Vinyasa, Hatha, and Restorative yoga.

Nutrition & Diet:



MyFitnessPal: MyFitnessPal is a powerhouse app, with an enormous food database, barcode scanner, recipe importer, restaurant logger, food insights, calorie counter, and so much more. Whether you're monitoring your nutrition to lose weight, change bad habits, build muscle, or just hold yourself accountable for what you're eating, MyFitnessPal makes it easy.



MyPlate Calorie Counter: MyPlate is a user-friendly app designed to help you lose weight and improve your health. The LIVESTRONG.com app offers easy-to-use nutritional facts, as well as personalized daily calorie goals, healthy meal plans, a barcode scanner, extensive food database, and detailed statistics about your nutrition.

Mindfulness & Meditation



Headspace: Headspace is a mindfulness and meditation app that's continued to top the most-downloaded charts for several years now. If one of your personal health goals is to learn to manage stress and anxiety, improve your sleep or learn to meditate, then this app is worth downloading.



Healthy Minds Program: The Healthy Minds Program app wants to help you develop the skills for a healthy mind—by strengthening mental focus, decreasing stress, and growing resilience, compassion, and better immune health. The framework of the app's mindfulness and well-being training is organized into four pillars: Awareness, Connection, Insight, and Purpose.

Quit Smoking:



Smoke Free: This app takes a science-backed approach with more than 20 evidence-based techniques to help you quit smoking for good. Log your cravings and get tips for managing them, plus insights into craving patterns and graphs to monitor your overall progression. You also have the option of participating in a rigorous scientific experiment that will help more people quit smoking successfully.

Self-Improvement:



Grammarly: You can count on Grammarly's free version to help you catch and remedy a slew of common mistakes. This can save you time and safeguard your credibility while making sure your writing gives the right impression. Grammarly's tone detector can help your writing sound just the way you want, whether that's friendly but not overly casual with a colleague or concerned but not angry when asking someone for help. The tone detector analyzes your words, phrasing, and punctuation so you can ensure your writing says what you mean—exactly how you mean it.



ToDon't: The ToDon't app might sound like the opposite of how you want this year to be, but hear me out. The app works on getting you to procrastinate bad habits or what you don't want to accomplish that day. ToDon't could potentially help you avoid bad choices like checking social media or letting laundry pile up.



TED: If you're not already addicted to TED Talks then getting the app will make you. Regardless of what you're looking for, there's a talk about it that will intrigue and sometimes blow your mind.

