



2023 BENEFITS WRAP UP!

SELF-CARE DURING THE HOLIDAYS

The holidays are a great time of year to connect with family and friends. However, we tend to “run” through the holidays. This holiday season, consider slowing down, doing less, and enjoying more. Stop and appreciate the sights (twinkling lights and decorations), sounds (loved ones laughing and holiday music), and scents (cookies baking and evergreen trees) of the holidays. You will be amazed at what you will discover, or re-discover.

Being present and aware can help in maintaining your calm, and finding joy in the season. Neda Gould, Ph.D., clinical psychologist and director of the Johns Hopkins Mindfulness Program at the Johns Hopkins University School of Medicine Reward Program has shared four ways to provide perspective and decrease stress during the holidays.

1. **Accept Imperfection.** Before you start preparing, acknowledge that things may not go exactly as planned.
2. **Don't Lose Sight of What Really Counts.** Don't let the holiday traffic or long lines in the stores get to you. Take a moment to put things into perspective and remember the bigger picture.
3. **Respond with Kindness.** You can't change how others act during the stresses of the holiday season, but you can change how you respond to situations. Be compassionate, and remember, we never know what others may be dealing with at home or work.
4. **Rethink Your Resolutions.** Don't let your New Year's resolutions set you up for failure. You don't have to accomplish everything in January to be successful. Break your goals into more manageable steps over the course of the year.

EXTRA SUPPORT WHEN YOU NEED IT

Learn to Live for Support During Difficult Times

If you are experiencing stress, anxiety, social anxiety, depression, or issues with substance abuse, support from Learn to Live can help – at no cost to you. You and your covered dependents (ages 13+) enrolled in a BCBSTX medical plan have access to private and confidential Learn to Live benefits, which include:

- Immediate 24/7 access to self-paced online programs in English and Spanish
- Ability to start, stop, and save your progress
- Coaching via phone, email, and text

Receive support from Learn to Live at any time by logging in to the Blue Access for Members portal at www.bcbstx.com. Select “Wellness”, and then “Digital Mental Health”.



Employee Assistance Program (EAP)

You and your family also have access to free and confidential well-being programs whenever you need a little extra support. If you feel like anxiety, stress or even sadness are taking over your mental, emotional, or physical well-being or are impacting the joy of the holidays, the Employee Assistance Program (EAP) can help with in-person, telephonic, and online support.

You may participate in the EAP through GuidanceResources or Uprise Health.

- GuidanceResources: Call 1-877-262-2327 or visit guidanceresources.com and register for an account with web ID: **Ensign**.
- Uprise Health, call 1-800-386-7055 or visit ibhworklife.com. Log in with the Username: **Matters**.

MAXIMIZE YOUR 2023 BENEFITS

The end of the year is a great time to review your 2023 benefits to be sure that you are making the most of your healthcare dollars for your medical, dental, and vision benefits.

- **Annual Deductible:** If you have met your calendar year deductible, consider scheduling any needed care or services before the end of the year. Remember, your calendar year deductible resets on January 1, 2024.
- **Out-of-Pocket Maximum Benefit:** Your 2023 medical and dental coverage includes an out-of-pocket maximum benefit. Call your provider today if you need dental care and haven't used the benefits available to you. To locate an in-network provider, go to:

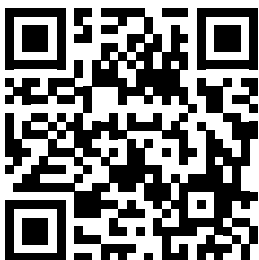
Medical: www.bcbstx.com for Blue Cross Blue Shield of Texas members
www.kp.org for Kaiser medical plan members

Dental: www.guardiananytime.com for a Guardian dental provider

- **Flexible Spending Account (FSA) Balances:** Don't forget! FSAs are "use it or lose it"! Funds left in your FSA account(s) after March 31, 2024, will be forfeited. Use your FSA account funds to pay for eligible expenses and submit your claims before the deadline.
- **Health Care Reimbursement FSA:** you can see a list of eligible expenses [here](#).
- **Dependent Care FSA:** submit your receipts for daycare expenses for your eligible dependents, which include children under age 13 as well as adults, children, spouses, or parents who are mentally or physically disabled and unable to care for themselves (and who qualify as your IRS dependent).

QUESTIONS?

For more information about these benefits, including how to contact the carriers directly, visit the US Benefits Hub at <https://myensignenergybenefits.com>.



You may also contact

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