myHealth CONNECTIONS
PROMOTING HEALTH AND WELL-BEING

ignites Wellness Wednesdays

JANUARY, 2025 WEEK 3

THE VALUE OF SELF-INVESTMENT:

Making Your Health a Financial Priority

Prioritizing your health is a crucial component towards building financial prosperity. This includes some of the latest and greatest budgeting tips. Creating a budget is more than reducing costs and limiting purchases. It also involves aligning your spending with your values and goals.

Assess your current spending

Start by reviewing your current expenses and see where your money is going. You may be surprised learning how much you are actually spending on dining out, streaming services and expensive monthly subscriptions. We recommend that you redirect a portion of those funds toward your health-related goals.

Set clear health goals

Zero-in and prioritize what you need to achieve. Do you want to lose the holiday weight? Eat healthier and workout more? Or do you wish to reduce stress and manage anxiety perpetuated by money in a better way? Establishing clear and concise goals will help you identify where to allocate your resources.

Put your money where your wellness is

Based on your goals, assign a portion of your budget to health-related expenses. This might include fitness classes, simple and affordable home workout equipment and finding a therapist who specializes in financial management. Purchasing fresh quality food could also be part of your health-related expenses and strategic budgeting.

FOLLOW THE MOUSE:
We've hyperlinked resources you may want to access. Just hover and click!

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STAYING HEALTHY ON A BUDGET

Becoming a healthier version of yourself in 2025 will not break the bank if you incorporate the following resources. Take advantage of the wellness programs and resources offered through your employee benefit programs.

- **BCBSIL Well onTarget Fitness Program.** Access a network of fitness centers at a reduced rate. With flexible options and digital resources, you can find a plan that fits your budget and lifestyle. There were enhancements made to the Well onTarget Fitness program in January 2025. **Learn more about the program and how to enroll through BCBSIL**.

- **Optum Financial FSA Commuter Benefit.** Save money on eligible commuting expenses, including public transportation and parking. By using pre-tax dollars, you can reduce your taxable income, free up funds for other health expenses and maybe get some extra steps in. Visit **Optum Financial** for details.

- **Sweat with A+ Training.** If movement is in your wellness plan, try putting convenient and cost-effective workouts into your routine, starting with online training. If you don't know where to start, we've got you covered! Try the A+ Training workout video crafted specifically for Cook County Employees. This resource offers guided exercises that you can do at home with minimal equipment, saving you time and money. It's perfect for all fitness levels and can be accessed anytime to fit your schedule. A+ Training was the fitness partner at the 2024 Cook County Employee Health Fair. **Click here to start training**.

- **Make nutrition a priority.** Create a weekly meal plan to avoid impulse buys and to reduce food waste. Consider buying products in bulk, like whole grains, beans and frozen produce. Additionally, you can choose fruits and vegetables that are in season for better price deals. Preparing nutrient dense meals at home will be a fraction of the costs that dining out would be. **BCBSIL Community Connect offers an online recipe book** and the "ask a dietitian" tool to get answers to your questions about nutrition.

- **Take advantage of mental health resources.** Your mental well-being is as important as your physical health. The Employee Assistance Program (EAP) Access offers confidential counseling services through the ComPsych EAP at no cost to you. They offer support for stress, anxiety, and other concerns. Visit **ComPsych EAP** for more information. **[Enter Web ID: BCBSILEAP]**. To accompany professional mental health support, there are also numerous free-to-low-cost mindfulness apps available with meditation exercises to try.

TIPS FOR STAYING WITHIN BUDGET

On the road to wellness, staying within your budget shouldn't add more stress to your day. Determine how much you can afford to spend on monthly health-related expenses without compromising your essential needs. Budgeting apps or spreadsheets can help you stay on track and monitor your expenses as you go. You might also be surprised to see how many fitness centers and wellness programs offer discounts! When in doubt, remember that the internet is full of free online workouts, meditations, and healthy recipes.

Investing in your health doesn't have to be costly or complicated. By prioritizing wellness in your budget and utilizing available resources, you can make significant strides toward a healthier you without overspending. The choices you make today can lead to a healthier, happier tomorrow. Start budgeting for wellness and reap the benefits for years to come.

LONG-TERM BENEFITS OF INVESTING IN WELLNESS:

Allocating funds for health is an investment in your future. Here's how spending on wellness today can save you money and improve your future quality of life.

- Regular exercise and a balanced diet reduce the risk of chronic health conditions like heart disease, diabetes, and obesity, all of which lead to additional long term financial expenses.
- By maintaining good health, you reduce the need for medical bills, prescriptions, and treatments over time.
- Good health enhances your energy levels and focus, benefiting both your personal and professional life.
- Managing stress and prioritizing mental health can lead to better relationships and overall happiness.

SOURCES: *National Library of Medicine*

THE WELL ONTARGET® FITNESS PROGRAM EXPERIENCED TWO EXCITING CHANGES IN JANUARY 2025.

1. New Member Portal

On Jan. 17 members enrolled in the Well onTarget Fitness Program (by Tivity Health) experienced a new member portal and improved mobile app. As part of the enhancements, members will need to create a username and password for logging in to both the web-based portal and mobile app. **Existing member accounts will sync with new username/password setups and members should see their current selection when they log in.**

On Jan. 17, members received an email from Tivity Health with details about the enhancements and how to create a new username and password. Emails were sent to the email address members maintain in their account.

2. New Luxury Gym Packages

Three new Luxury tiers will expand the gym network and offer members more options than ever. The new tiers will allow members to select a Home Gym and provide access to all gyms in the lower tiers, including the Digital-Only tier with virtual fitness options.

Members in the current Elite Tier may have a Home Gym moving to a new tier. These members will be notified via email of which tier their Home Gym will move to, if applicable. If a member wants to maintain their Home Gym, they will have to select a new tier. (If a member does not act, they will remain in the current Elite Tier and can select a new Home Gym at the same monthly rate.)

Q & A

Q: Which tier is impacted?

A: All members will have access to the new portal and improved mobile app. Members who have access to the Elite Tier may be impacted by the Luxury tier expansion, depending on their current Home Gym selection.

BASE	CORE	POWER	ELITE	PRO	SIGNATURE	PREMIER
$19/MO.	$29/MO.	$39/MO.	$129/MO.	$159/MO.	$199/MO.	$239/MO.
3,500+ Standard Gyms	8,500+ Standard Gyms	13,000+ Standard Gyms	Access to 1 Luxury Gym + All 13,000 Standard (Luxury Gyms differ by tier, 180+ Available)			
Digital Content: Video and Live Stream						
Studio Class Rewards: 30% off every 10th class						

Q: When is this change effective?

A: The new portal and improved mobile app went live Jan. 17, 2025. Members impacted by the Luxury tier expansion will have until Feb. 1, 2025, to select a new tier and/or Home Gym.

Q: Why is the price increasing?

A: This change is necessary to ensure we can continue offering our members access to a high-quality network of fitness locations, which have increased their rates due to rising costs.

Q: Does this price change impact all members who have a subscription to the Elite tier?

A: No, only members who have a Home Gym moving tiers will be impacted. New members will have more tiers and gyms to choose from at enrollment.

Q: Does anything else change with membership?

A: No, members can still:

- Join and visit as many gyms as they want within their membership tier
- Take advantage of the amenities that are part of a basic membership at each fitness location (such as group fitness classes, pools and saunas)
- Access 30,000+ on-demand and live virtual classes in 60+ wellness categories with the Fitness Program's digital partner BurnAlong (including cardio, bootcamps, barre, and yoga)
- Enjoy up to 50% off services from 20,000+ health and wellbeing specialists (like massage, chiropractic and acupuncture)

Q: What if a member wants the digital fitness classes (BurnAlong) access only?

A: The Fitness Program offers a digital membership for $10 per month, plus applicable sales tax.

Q: What can members access at fitness locations?

A: Members can use gym facilities and amenities available to the holder of a basic membership. Facilities and amenities vary by location. Members are urged to confirm with the fitness location what is included in the basic membership.

For more information visit the Well onTarget website.

Found this week's edition of Wellness Wednesdays to be helpful? Spread the word to your co-workers so they too can, "Zero in on Financial Wellness in 2025!"