

### **Wellness Announcement:**

The 2023 Wellness Program has now officially ended as of October 31st. Congratulations to all those who completed the required components to get the \$150 Wellness Incentive! For those who earned their incentives, you will receive that reward on the last paycheck of the year. Thank you to all of those who participated this year and we look forward to your continued participation in next year's program.

Any points earned during the months of November and December will be applied toward the 2024 Wellness Program requirements.

More information regarding the 2024 Wellness Program to come!

Keep an eye on the <a href="Charger Fit website">Charger Fit website</a> as well as the next edition of the Charger Chat Newsletter for more information.

### **Healthy Christmas Recipes**

Everyone knows how difficult it can be to follow healthy eating habits during the holiday seasons. It can be even harder to try and find healthy recipes that still have the feel-good taste of the holidays. We want to share some of our healthy holiday finds to consider when planning this season's tasty menus.

Apple-Cheddar Ham and Egg Casserole
Slow Cooker Balsamic Short Ribs
Banana Bread French Toast
Cranberry Crumble Bars

## **DECEMBER 2023 UPCOMING EVENTS**

### **Walk With Charger Fit:**

December 8th

December 22nd - Canceled

**Christmas Break:** 

December 22nd - January 1st



### **CONTACT US**



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<u>Charger Fit Wellness</u>



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# 2023 Charger Fit Wellness Champions



The following employees are recognized for their outstanding achievements during the 2023 Wellness Program. Out of the hundreds of employees that participated in the 2023 Wellness Program, these ladies went above and beyond the minimum requirements to come out on top as the highest point-earners for the entire year. Join us in congratulating and recognizing this fantastic achievement!!





**Wendy Jones** 

2nd Place Total Points: 1,092

"I am so excited to be recognized as one of the top three earners for the 2023 Charger Fit Wellness program. My favorite part of the program is the various program initiatives and offerings that are provided centered on a holistic approach. My journey with wellness spans over many years serving as a fitness practitioner, as well as in a leadership capacity. Serving in partnership, and making a difference in the lives of others as a member of both domestic and international health and wellness organizations has been one of my greatest achievements.

Charger Fit has impacted my wellness journey in many ways including the benefit of physical activities, and educational and preventative care resources. The Charger Fit program is a great program for our employees."



**Emily Glass** 

1st Place Total Points: 1,131

"Charger Fit has encouraged me to become more active and try to live a better lifestyle for my family and I. The UAH Fitness Center has become a great way for me to go and the points I need but most importantly get the workout completed.

It is important to take some time out of your day to focus on yourself. If you are not a participant in the Charger Fit Wellness program, you are missing out!"



**Veronica Garner** 

3rd Place Total Points: 878

"I credit Charger Fit for getting me back on the path of walking regularly. I love the challenges, they keep me motivated."

## Holiday Harmony: Strategies for a Mentally Healthy Festive Season

The holiday season is here and while it's a time of celebration and togetherness for many, it can also be a period of heightened stress, anxiety, and depression for others. There are many strategies you can implement to help you navigate the holiday season with your mental health in mind. By planning ahead and being aware of your emotions, you can better prepare to cope with any challenges that may arise during this festive time. Use the following tips to help encourage a mentally healthy holiday season this year:

- Set Realistic Expectations
- Practice Self-Care
- Establish Boundaries
- Limit Alcohol Use
- · Engage in Acts of Kindness
- Seek Support

As the holiday season approaches, prioritize your mental health and well-being. By considering these strategies, you can cope more effectively with holiday-related stress, anxiety, and depression. Don't hesitate to seek support when needed. Remember, the holidays are a time for celebration, but they should also be a time for self-compassion and emotional well-being.

To read the full Uprise Health Article, click here.



### New FSA Store

PayFlex is now partnering with FSA Store, a program that gives you access to exclusive discounts, tools, and services that bring additional value to your FSA beyond tax savings alone. The FSA Store provides a comprehensive selection of over 2,500 FSA eligible services and products that you can use your FSA dollars towards. Products are 100% eligibility guarantee with no substantiation or receipt requirement.

PayFlex has added a link to the FSA Store on your member website, making it simple for members to plan, save, and pay for eligible expenses. You can enjoy a "Welcome Savings" of \$25 off a purchase of \$150. Claim this offer here.

To learn more, log into your Member FSA account at www.mypayflex.com or reach member services at 800.284.4885.

#### **FSA Reminder:**

Remember the "Use It or Lose It" rule imposed by the IRS. Claims must be incurred between January 1st-December 31st each year. Funds do not rollover from year-to-year. You should monitor your FSA account balance for 2023.

- Last Day to spend funds for 2023 Plan
   Year: December 31, 2023
- Last Day to file claims for 2023 Plan Year:
   March 31, 2024

The <u>PayFlex mobile app</u> is a great way to track your expenses and account balance.



## Managing Financial Stress During the Holidays

If the holiday shopping season stresses you out, you're not alone. Research by financial services company Bankrate revealed that more than half (54%) of holiday shoppers expect to feel financially burdened this holiday season as they anticipate overall high costs.

While American consumers no longer face inflation levels like last year's holiday season, they are still concerned about costs. Bankrate estimates that 87% of holiday shoppers plan to use at least one money-saving strategy, such as:

- Buying fewer items
- Seeking out more coupons or sales
- Starting holiday shopping earlier
- Purchasing cheaper brands
- Making gifts or crafts
- Obtaining more used or secondhand items

Financial anxiety and stress can be debilitating. Consider these Bankrate tips for managing holidayinduced financial stress and anxiety:

- Discuss low-cost ways to celebrate with family and friends.
- Get comfortable with saying no to additional spending.
- Establish a realistic holiday spending budget.
   Make shopping lists.
- Download apps for rewards, discounts and cashback.
- Practice mindfulness when you're feeling stressed.
- Find joy and practice self-care.

If you're feeling significant stress, consider talking to a mental health professional for guidance and support.

(Source: Lockton)

### TIAA Retirement Counseling

Did you know that you have access to expert retirement counseling through TIAA at no cost? UAH employees can schedule a meeting with a retirement counselor at any time and as often as you need. TIAA's counselors can meet with you face to face or through a Zoom meeting according to your preference. Scheduling a meeting is easy, simply follow **this link** or call 800-732-8353 to request time with a financial consultant.

Making decisions about your money can feel difficult, especially when it comes to retirement. But you don't have to go it alone —especially since access to financial consultants is included as a part of your retirement plan. If you need help answering any of the questions below, TIAA is here to help!

- Am I saving enough?
- Am I invested appropriately?
- Am I on track to meet my retirement goals?

Additional Info: **UAH Retirement website.** 

## TIAA Financial Essentials Webinars

- Write your next chapter: 5 steps to setting your retirement date
  - December 12th at 1 P.M.
- Establish your retirement plan: A star to-finish guide
  - December 13th at 11 A.M.