

Summer!

JULY 2016 NEWSLETTER



Add Extra Steps!

Everyday ideas for
shaping up this summer

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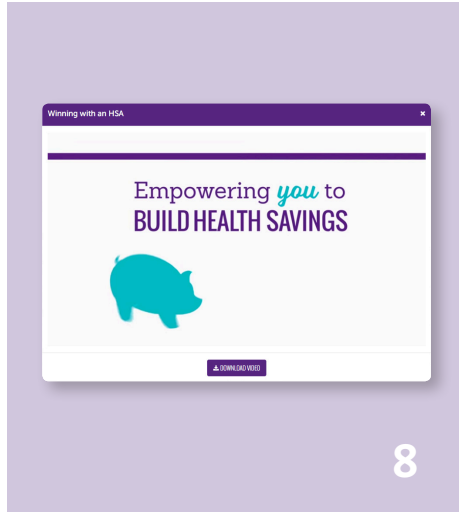
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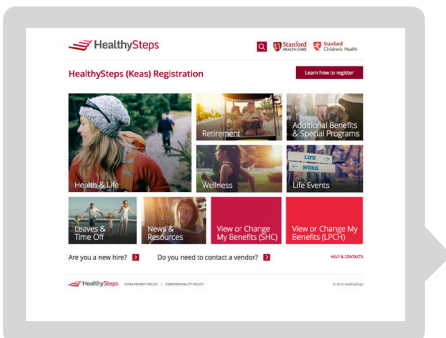
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Whether you're at your computer or on your smart phone, HealthySteps to Wellness has your benefits information available to you. Access www.healthysteps4u.org 24/7 from any device.



Add Extra Steps!



The “Step Through the City” Walking Quest is happening July 1 — September 30, 2016. Check out the “Add Extra Steps” tips throughout this newsletter to get ideas for how you can easily walk extra steps every day, courtesy of America on the Move.

EMPLOYEES IN ACTION



Thank you for making our Summer Scamper a success!

With over 3,000 participants at our annual fundraising race for Lucile Packard Children’s Hospital Stanford, we were able to raise \$575,000.



Add Extra Steps!

Get off the bus early and walk the rest of the way.

Planning Ahead



How Healthy Are Your Finances?

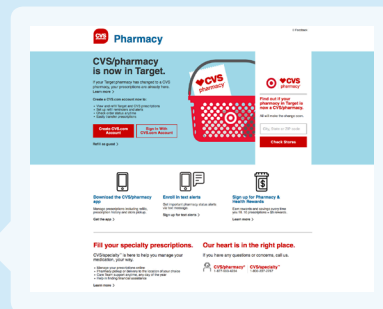
To help you save for both your future and the unexpected, we have put together some resources that can help you plan ahead.

Read on to see how you can save better and access great tools and resources to help you along the way.

You’ll also find updates on our *HealthySteps to Wellness* program, upcoming events and ways to have fun in the sun, while also protecting yourself.

CVS/caremark Prescriptions Now Available at Target

CVS has acquired Target pharmacy locations and you are now able to use your CVS/caremark card to fill, refill and receive 90-day prescriptions at Target stores across the U.S. The stores are rebranding their pharmacies throughout 2016, so check here to see if your Target location is now a CVS/pharmacy: <https://www.cvs.com/pharmacy/target.jsp>.

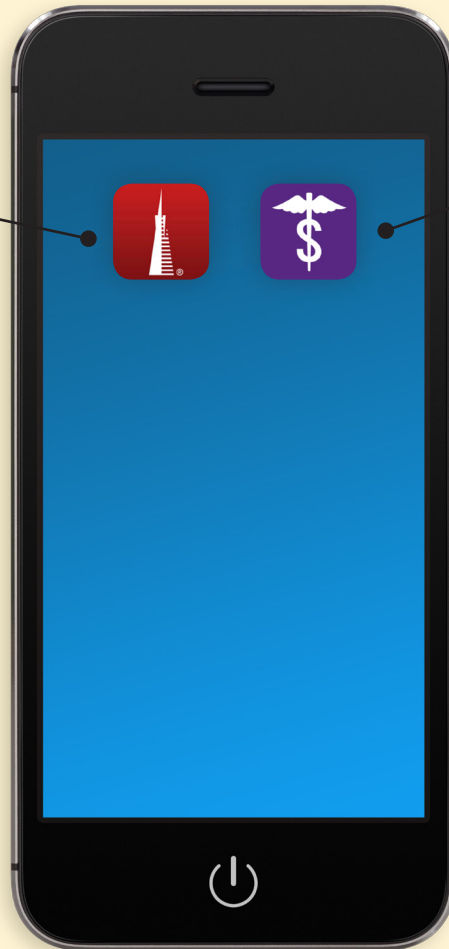


Tech Corner: Tap Into Your Financial Health

Access your Retirement Savings Plan (RSP), Health Savings Account (HSA), Flexible Spending Accounts (FSAs) or Health Incentive Account (HIA), right from your mobile device. These apps will help you save time and money. Find them all in in the Apple iTunes and Android Google Play stores, and stay tuned for regular updates!

My TRSRetire by Transamerica Retirement Solutions

What you can do: View your Retirement Savings Plan (RSP) account balance and rate of return, access tools to learn how to increase your retirement savings, view Your Retirement OutlookSM to see if you're on track to meet your savings goals, and make transactions like changing your contribution rate and investment allocations.



HealthEquity Mobile

What you can do: Access your HSA, HIA or FSA account balances and transaction history, submit payments or reimburse yourself for eligible expenses, view the status of claims and manage debit card transactions. You can also take a photo of receipts and other documentation with your device to initiate claims and payment.



Calculate Your Way To Green

Beacon Health Options, our EAP provider, offers financial calculators to help you solve common financial issues and kick start your way to better financial health. Try them out by scanning the QR code to the left or by visiting:

<https://www.achievesolutions.net/achievesolutions/en/shclpch/Content.do?contentId=17017>



Add Extra Steps!

Visit the restroom on the far side of the building.

Events Calendar

Upcoming
Events You
Won't Want
to Miss!



August 1 – September 30, 2016

Feel Like a Million Challenge

The Feel Like a Million Challenge focuses on your mind and body. The challenge will run from Monday, August 1 through Friday, September 30. You can participate as an individual or on a team for a chance to win a prize.

Get started by visiting
<https://healthysteps.keas.com/>.



August 24, 2016

HealthySteps to Wellness Lecture: Refuel and Recharge – Healthy Habits for a Busy Day

Time: 12-1PM

Location: Li Ka Shing Learning Center,
Room LK #130

No registration is required.



September 22, 2016

5th Annual CEO Walk

Time: 11:45AM Zumba Warm up and
12PM Celebratory CEO Walk

Locations: Li Ka Shing Lawn, the Bohannon
site in Menlo Park and the Tech Center site
Embarcadero in Palo Alto

Join your co-workers at the Annual CEO Walk with our new Stanford Health Care CEO, David Entwistle and Lucile Packard Children's Hospital Stanford CEO, Chris Dawes!

A Zumba warm up will take place at 11:45AM at the Li Ka Shing and Embarcadero locations.

Featured Recipe: Eggplant Pizza

Article courtesy of Delta Dental



Try this fun alternative to pizza! It makes a quick and tasty snack, without the starch responsible for tooth decay.

Ingredients:

2 medium eggplants
1 lb Roma tomatoes
2 cups grated cheese
Salt
Pepper
Oregano
Basil
Olive oil
2 cloves garlic

Instructions:

Grease a baking tray with olive oil. Preheat the oven to 400 degrees. Cut the eggplant into circles about half an inch thick, and place on baking tray. Sprinkle salt on the eggplant circles, as per taste. Cut up the tomatoes into circles about a quarter-inch thick. Place tomato circles on the eggplant, covering as much surface as possible. Put garlic cloves through a garlic press, and add a touch of garlic to each tomato. Sprinkle salt, pepper, oregano and basil on top, and then cover each circle with cheese. Cook for 20 minutes or until cheese is golden-brown.



Add Extra Steps!

Climb the stairs or stroll the sidewalks for a few minutes at the end of your shift.

The 1% Difference

Article courtesy of Transamerica

Saving more for retirement may not top your to-do list these days. Problem is, most people need to save more—often a lot more—to build a nest egg that can meet their needs. Here's a relatively painless way to help reach your goal.



Take small steps

Many financial experts recommend that you put away 10% to 15% of your pay for retirement. Begin by contributing enough to receive your employer's maximum matching contribution, then consider gradually raising your contribution amount to 10% or higher. Getting your savings rate to where it needs to be can seem like a giant, expensive leap from where you stand. So, consider raising your plan contributions once a year by an amount that's easy to handle, on a date that's easy to remember—say, 2% on your birthday.

Thanks to the power of compounding (the earnings on your earnings), even small, regular increases in your plan contributions can make a big difference over time.



Add Extra Steps!

Stroll around the field while watching your child's sporting event.

A little more can mean a lot

How big? Let's look at Minnie and Maxine. These hypothetical twin sisters do almost everything together. Both work for the same company, earn the same salary (\$30,000 a year), and start participating in the same retirement plan at age 35. In fact, just about the only difference is their savings approach:

- Minnie contributes 2% of her pay each year. Her salary rises 3% a year (and her contributions along with it), her company matches 50 cents for each dollar she saves, and her investments earn 6% a year on average. So, after 30 years of diligent saving, Minnie reaches retirement with a nest egg worth **\$102,692**.
- For her part, Maxine gets the same pay raises, saves just as diligently, and has the same investments as her sister—except for one thing: She starts contributing 2%, but raises her rate by 1% each year on her birthday until she reaches 10%. Then she keeps saving that 10% for the next 22 years, until she retires by Minnie's side.

The sisters celebrate at their favorite lunch spot, where Maxine tells Minnie that she never really noticed the difference in take-home pay when her savings rate was rising. Instead, all she saw was the result:

\$428,588 in her retirement fund by age 65. Not surprisingly, Maxine picks up the tab for the restaurant. Minnie handles the tip.

This example is hypothetical and does not represent the performance of any fund. Regular investing does not guarantee a profit or protect against a loss in a declining market. Past performance does not guarantee future results. Initial tax savings on contributions and earnings are deferred until distribution. Matching contributions are subject to plan vesting requirements. Descriptions of plan features and benefits are subject to the plan document, which will govern in the event of any inconsistencies. Securities offered by Transamerica Investors Securities Corporation (TISC), 440 Mamaroneck Avenue, Harrison, NY 10528. [TISC and Transamerica Retirement Solutions are affiliated companies.] [Stanford Health Care has selected Transamerica Retirement Solutions as your retirement plan provider, but there are no other affiliations between Stanford Health Care and Transamerica or its affiliate, TISC.]

Retirement Outlook Estimator

Your Retirement Outlook

Enter the information below and click Submit.

Current age
25

Retirement age
65 in 2053

Annual salary (+ bonus)
\$ 30000

Current retirement savings
\$ 0

Current contribution rate
3 % of pay

Investment style
Aggressive - 6%


Retirement income goal
80% of final pay

Monthly Social Security (future dollars)
\$ 0 **Estimate**

Other monthly income
\$ 0

Submit

What's your outlook?

			
Rainy	Cloudy	Partly Sunny	Sunny
likely to meet less than 65% of your goal	likely to meet 65% to 79% of your goal	likely to meet 80% to 94% of your goal	likely to meet at least 95% of your goal

The weather icons above offer a snapshot of your retirement savings progress toward your goal. Find out your forecast at left.

Are You Saving Enough?

Try Transamerica's Retirement Outlook Estimator

How much you save for retirement now will impact how much you have to support your lifestyle after you stop working. Scan the QR code to the right or visit the link below for details.

<https://multimedia.divinvest.com/savingscalc/>



Meet Your New Transamerica Representative: Kayi Li



Kayi Li is a retirement planning consultant for Transamerica Retirement Solutions. She strives to help employees save and invest wisely for retirement by conducting new employee orientations, educational meetings and one-on-one participant counseling.

Whether you are already participating in the plan or want to enroll, it's a good time to think ahead. Our Transamerica representatives can answer your retirement planning questions and guide you to the resources available through Transamerica.

Retirement Solutions: the record-keeper for the plan. We can help you:

- Enroll in the plan.
- Learn more about saving and investing in the plan.
- Find out about tools and resources available through Transamerica.
- Understand why consolidating your retirement accounts can make good sense.

You can schedule an appointment with Kayi at shclpch.trsuretire.com. Please note that schedules are subject to change. Your family is welcome to join us.



The 1% Difference



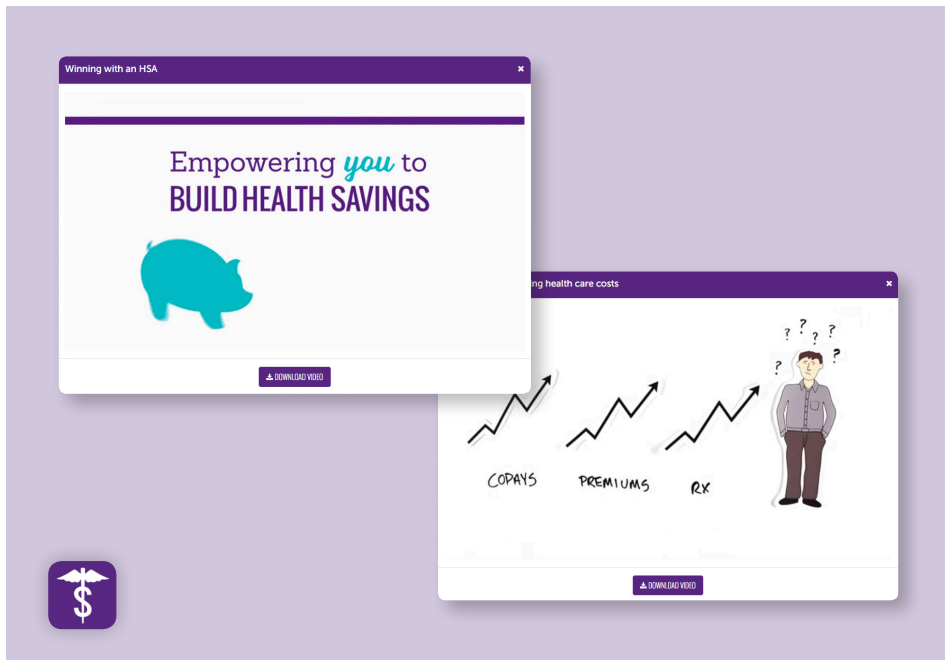
All It Takes is 1%?

Watch this video to see how a 1% increase in your savings can really make a difference. Scan the QR code to the right or visit the link below to watch.

<https://youtu.be/W0m0JgANR4M>



Learn How To Save Better



Talk with a health savings expert during HealthEquity's live webinars. Hosted regularly, these 30-minute webinars can help you make the most of your HSA and the resources available on the HealthEquity site. Even if you can't tune in during their live sessions, you can access previously recorded sessions whenever it's convenient. Sign up at <http://www.healthequity.com/learn/webinars>.

Also, check out HealthEquity's video library for a variety of other health savings topics here: <http://www.healthequity.com/learn/videos>.

What Can You Pay For Using Your Savings & Spending Accounts?



Using your FSA, HSA or HIA can help you save money on regular and unexpected health care expenses including:

- Reading glasses
- Orthodontia
- Screening tests
- Smoking-cessation programs
- First aid kits
- Surgery
- Wheelchairs/walkers
- Laser eye surgery
- Physical therapy
- Midwifery
- Insulin

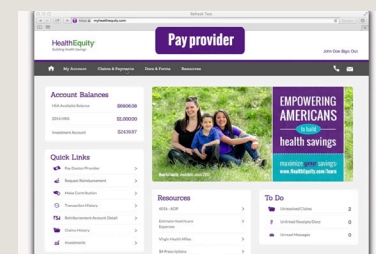
For a complete list of eligible expenses, visit <http://learn.healthequity.com/qme/>.

Don't Forget To Use Your Health Incentive Account (HIA)



You may have money in an HIA if you're enrolled in the Stanford Health Care Alliance Plan or Kaiser HMO Plan. House Staff employees enrolled in the Aetna Choice POS II Plan may also have funds in an HIA.

If you've been participating in Keas activities, be sure to check your HIA balance and take advantage of tax-free money to use toward your eligible health care expenses.



Learn how to pay a provider at this link, or scan the QR code below: https://youtu.be/mbrL2Ce_W1M

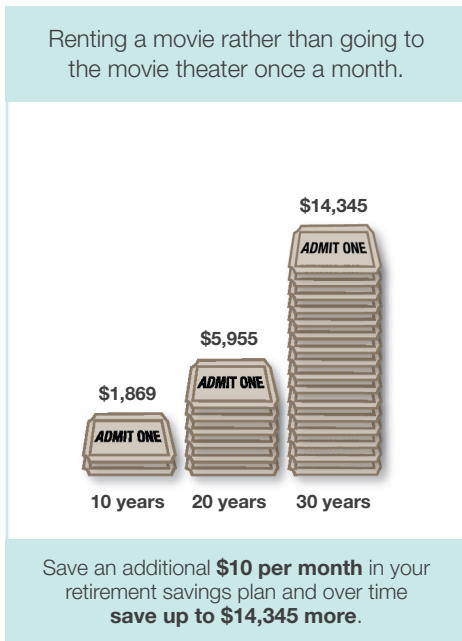


Remember! The funds in your HIA account do not roll over, so make sure you use your money in 2016 and submit your claims by March 15, 2017.

Can Small Changes Make A Big Difference?

Article courtesy of Transamerica

Absolutely! See how the following small changes in your lifestyle can add up to a healthier wallet and a happier retirement:



Through the Beacon Health Options Employee Assistance Program (EAP) provided by the Hospitals, you are entitled to a free telephonic consultation of up to 30 minutes with a CPA, financial planner, budget specialist or licensed securities broker.

The financial counselors provide help with:

- Budgeting
- Credit matters
- Estate planning
- Retirement planning
- College funding
- Investment subjects
- Tax issues
- Insurance-buying strategies
- Debt counseling
- Divorce planning
- Bankruptcy

Plan Ahead. Choose Your Beneficiaries.

Don't forget to check your beneficiary designations in your Retirement Savings Plan, Life Insurance policy, Accidental Death & Dismemberment, and Health Savings Account (HSA).

Even if you don't have changes to your family, checking your beneficiary designation each year is a good practice to ensure information is accurate and up-to-date.

- Update your Retirement Savings Plan beneficiary: <http://shclpch.trsuretire.com>.
- Update your HSA beneficiary: <https://my.healthequity.com/HE.aspx>.
- Update your Life Insurance and AD&D beneficiary by calling Benefitsolver at 1.855.327.5025 or online at www.benefitsolver.com.

Hello, Beautiful: Sun Protection Tips For Your Skin

Article courtesy of Kaiser Permanente

No matter what your skin color is, most skin cancer can be prevented. Use the following tips to protect your skin from the sun, decrease your chances of developing skin cancer and help prevent wrinkles.



Avoid sun exposure

The best way to prevent a sunburn is to avoid sun exposure.

Stay out of the midday sun (from 10 in the morning to 4 in the afternoon), when the sunlight is strongest. Find shade if you need to be outdoors. You can calculate how much ultraviolet (UV) exposure you are getting by using the shadow rule — **a shadow that is longer than you are means UV exposure is low; a shadow that is shorter than you are means the UV exposure is high.**

Other ways to protect yourself from the sun include wearing protective clothing, such as:

- Hats with wide, four inch (10 cm) brims that cover your neck, ears, eyes and scalp.
- Sunglasses with UV ray protection, to prevent eye damage.
- Loose-fitting, tightly woven clothing that covers your arms and legs.
- Clothing made with sun protective fabric. These clothes have a special label that tells you how effective they are in protecting your skin from ultraviolet rays.

Prevent sun exposure in children

You should start protecting your child from the sun when he or she is a baby. Because children spend a lot of time outdoors playing, they get most of their lifetime sun exposure in their first 18 years.

- It's safest to keep babies younger than six months out of the sun.
- Teach children the ABCs of how to protect their skin from getting sunburned.
 - **A = Away.** Stay away from the sun as much as possible from 10 in the morning until 4 in the afternoon. Find shade if you need to be outdoors.
 - **B = Block.** Use a sunscreen with a sun protection factor (SPF) of 30 or higher to protect babies' and children's very sensitive skin.
 - **C = Cover up.** Wear clothing that covers the skin, hats with wide brims, and sunglasses with UV protection. Even children should wear sunglasses with UV protection.



Sunscreen protection

If you can't avoid being in the sun, use a sunscreen to help protect your skin.

Be sure to read the information on the sunscreen label about its SPF and how much protection it gives your skin. Follow the directions on the label for applying the sunscreen so it is most effective in protecting your skin from the sun's ultraviolet rays.



Can Your Eyes Get Sunburned?

Article courtesy of VSP

We're constantly reminded to protect our skin from the sun's damaging rays and glare, so when summer heats up, what do we do? We reach for the sunscreen. What many of us don't realize is that our eyes are also vulnerable to becoming sunburned.

Long hours in the sun expose unprotected eyes to dangerous UVA and UVB rays and can actually cause sunburned eyes. If you've spent several hours in the sun and your eyes are watering, itchy, sensitive to light or dry and gritty, it's likely you have sunburned eyes. Sunburned eyes aren't just irritating. According to the American Academy of Ophthalmology, repeated exposure to ultraviolet (UV) radiation and near-UV light can contribute to cataracts and macular degeneration.

It's easy to prevent sunburned eyes. A widebrimmed hat will help shade your eyes, but don't stop there. Every member of your family should wear sunglasses outdoors, even in cold winter months. Ask your eye doctor for sunglasses with 100% UVA and UVB protection and HEV, near-UV or bluelight filtering. Think about frame size too— larger frames help prevent harmful rays from sneaking in at the sides or top of your glasses.

Take a few simple precautions to protect your eyes from burning. You'll have fun in the sun and enjoy good vision for many summers to come!

Choosing a sunscreen

- Sunscreens come in lotions, gels, creams, ointments and sprays. Use a sunscreen that:
 - Has a SPF of at least 30 or higher.
 - Says “broad-spectrum” to protect the skin from ultraviolet A and B (UVA and UVB) rays.
- Use lip balm or cream that has a SPF of 30 or higher to protect your lips from getting sunburned.
- Take extra care to protect your skin when you're near water, at higher elevations or in tropical climates.

Sunscreens labeled “water-resistant” are made to protect people while they are swimming or sweating. The label will say how long your sunscreen will protect you.



Add Extra Steps!

Plan a picnic with friends and family and go for a walk after your meal.



Applying a sunscreen

- Apply sunscreen at least 15 to 30 minutes before going in the sun.
- Apply sunscreen to all skin that will be exposed to the sun, including the nose, ears, neck, scalp and lips. Sunscreen needs to be applied evenly over the skin and in the amount recommended on the label. Most sunscreens are not completely effective because they are not applied correctly. It usually takes about one fluid ounce (30 mL) to cover an adult's body.
- Apply sunscreen every two to three hours while in the sun and after swimming or sweating a lot. The SPF decreases if a person sweats heavily or is in water because water on the skin reduces the amount of protection the sunscreen provides.

Other sunscreen tips

The following tips about sunscreen will help you use it more effectively:

- If your skin is sensitive to skin products or you have had an allergic reaction to a sunscreen, use a sunscreen that is free of chemicals, para-aminobenzoic acid (PABA), preservatives, perfumes and alcohol.
- If you are going to have high exposure to the sun, consider using a physical sunscreen, such as zinc oxide, which will stop most of the sunlight from reaching the skin.
- If you need to use sunscreen and insect repellent with DEET, do not use a product that combines the two. You can apply sunscreen first and then apply the insect repellent with DEET, but the sunscreen needs to be reapplied every two hours.

Do not use tanning booths to get a tan. Artificial tanning devices can cause skin damage and increase the risk of skin cancer. If you want your skin to look tan, try a sunless tanning cream or spray. And keep using sunscreen when you are in the sun.

What Are You Waiting For?

The Hospitals have a partnership with **24 Hour Fitness** that allows you to get a discounted membership at any of the Bay Area Locations.

To find out more, visit <http://wellness.healthysteps4u.org>, in the Self Care Resources section.



You can also take advantage of discounted gym and fitness studio memberships at the following locations:

- **Crunch Fitness – All Locations** <https://www.crunch.com/>; present badge or Stanford business card to local Crunch facility to receive discount.
- **Orange Theory Fitness – Palo Alto Location** (2190 W. Bayshore Road) <http://orangetheoryfitness.com>; present badge to receive discount.
- **Jazzercise – Menlo Park Location** <http://www.jazzercise.com>; present badge to Jazzercise Menlo Park.
- **NC Fit – Redwood City, Santa Clara, San Jose and Mountain View Locations** <http://nc.fit/home/>; Email Brett Davis (brett@nc.fit) to request to sign up and tell him you are a hospital employee.
- **SuperSlow Zone – San Jose Location** (5988 Silver Creek Valley Road) www.sszsilvercreek.com; present badge to SuperSlow Zone, San Jose location.

Save Time and Money with Telemedicine

“See” a doctor from the comfort of your own home with Telemedicine.

If you’re enrolled in the Aetna Choice POS II Plan, as a:

- Non-Represented/SEIU and CRONA employee, you have access to Teledoc, www.teladoc.com.
- House Staff employee, you have access to ClickWell Care, <http://stanfordhealthcarealliance.org/clickwell-care.html>.

If you’re enrolled in the Kaiser Permanente HMO Plan, call 1.800.464.4000.

If you’re enrolled in the Stanford Health Care Alliance Plan, you have access to ClickWell Care, <http://stanfordhealthcarealliance.org/clickwell-care.html>.

EMPLOYEES IN ACTION:



To kick off the HealthySteps HIP Roadshow, employees enjoyed a free hula hoop class held at Stanford Health Care Atrium. This fun cardio workout helps to strengthen and tone your muscles while learning to hoop. Hula hoop classes take place June 21 through August 23 in the main hospital atrium from 12 to 1PM. Drop in and join the fun!



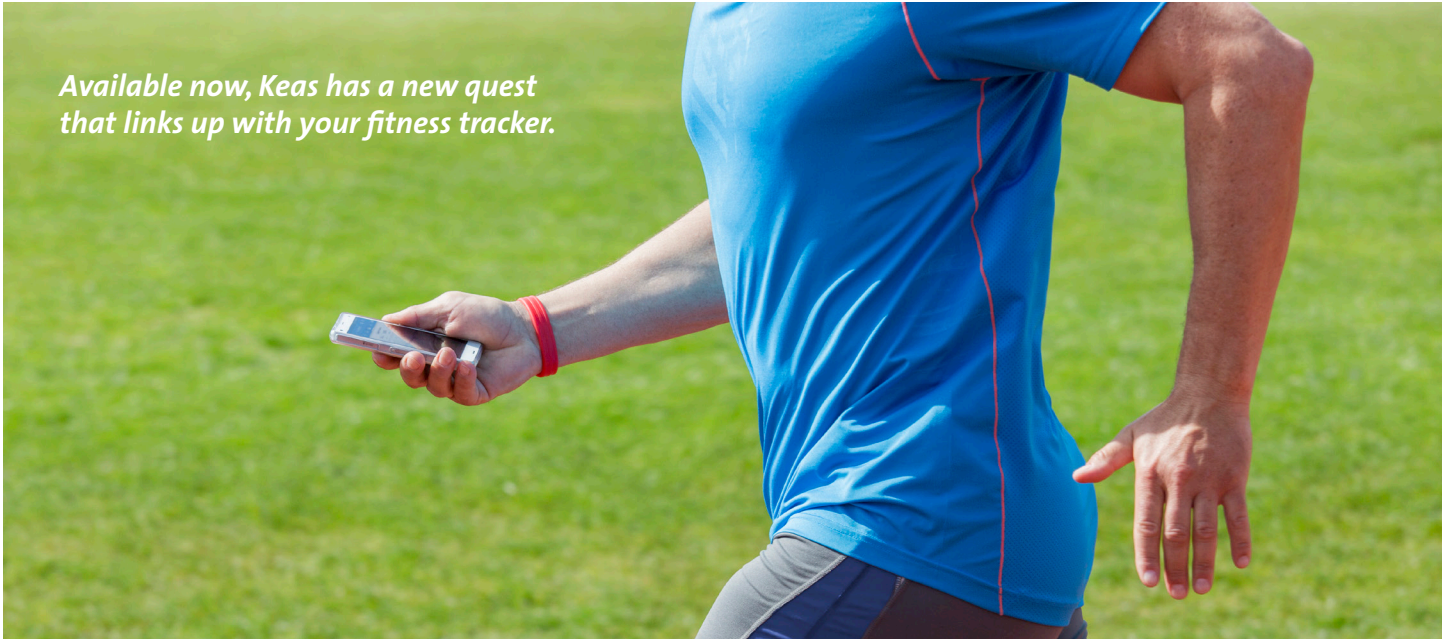
For more information about this hula hoop class and other classes offered in the HealthySteps HIP Roadshow, please visit the events calendar via the “Live” tile on wellness.healthysteps4u.org and select the “2016 HealthySteps HIP Roadshow” event for more details.



Add Extra Steps!

Don’t forget the household activities, such as scrubbing floors and vacuuming.

Keep Moving with Keas



Available now, Keas has a new quest that links up with your fitness tracker.

The “Step Through the City” Walking Quest can earn you 150 credits toward your Q3 Incentive if you can reach 400,000 steps by September 30. You will earn 2 credits for every 8,000 steps, plus 50 credits when you complete 400,000 steps. Kick start your walking goals today!

Do I need a Fitbit to complete the “Step Through the City” Walking Quest?

In addition to Fitbit, the following trackers can also be used for the “Step Through the City” Walking Quest:

- Fitbug
- Moves
- Jawbone
- RunKeeper
- MapMyFitness
- Strava
- Misfit
- Withings

Employees can visit the “Settings” page on Keas, then “Apps & Devices” to see the trackers that currently work with Keas.



Add Extra Steps!

Take the long route when browsing at a mall—don’t visit stores sequentially.

How do I connect my Fitbit or other device to start the “Step Through the City” Walking Quest?

- To get started, click on the “Quarter 3 Incentive Plan” or “Incentives” on the menu bar at the top of the Keas homepage
- Under the Quests heading, click on the card titled “Step Through the City”
- Click “Join Quest”
- A pop-up will appear - click “Connect Device”
- On the next screen, click on the device name
- Log in to the tracking account you’re using to track steps (this does **not** have to be an account using the email you use for Keas)
- Click “Allow” to allow our connection software to pull your tracking data into Keas
- Click “Done” before exiting the connection pop-up (exiting before clicking “done” may result in your device appearing connected without adding steps to the Quest)

You’re all set — start walking to earn your credits! Your “Step Through the City” Walking Quest’s page will start showing today’s steps as soon as you sync your device.

I connected my Fitbit to the Walking Quest — why does it show 0 steps or a number that’s different than what’s on my device?

The Keas site syncs with Fitbit every time you sync your device with **fitbit.com**. If you don’t see your steps documented, follow the steps below:

- If you don’t see updated steps on **fitbit.com**, first sync your device steps with **fitbit.com** either through the wireless dongle provided by Fitbit or through the Fitbit app on your phone. Once you see the update on **fitbit.com**, log into Keas and check to see if your steps have updated on your walking quest.
- Please note steps that are manually entered into your Fitbit will not transfer to Keas.

If your steps are updating on **fitbit.com** but aren’t updating on the Keas website, please contact **support@keas.com** for assistance.

What if I still have questions?

Please email **support@keas.com** or call Keas support at 1.888.774.6680. Representatives are available Monday through Friday from 6AM to 3PM PT.

The *HealthySteps* to Wellness Program: Are You Fully Charged?



We are now in the third quarter of our wellness program — have you met your fitness and health goals yet? If not, it's ok! You still have time to get back on track with your health goals and earn credits, which could translate into wellness incentive dollars contributed to your Health Savings Account (HSA) or Health Incentive Account (HIA).

Here's what you need to do:

Q3 Activities	Credits Earned
Completion of Required Activities	30 (automatically credited to your account each quarter after initial completion)
Challenge	Up to 100 credits
Quizzes	5 per Quiz successfully passed (up to 150 credits)
Quests	15 per Quest completed (up to 75 credits)
Device Tracked Quest	2 per 8,000 steps and 50 credits at completion (up to 150 credits)
HIP Class Participation	50 credits
Omada Prevent	170 credits
Other HealthySteps Activities	Webinars, Lunch & Learns and other activities will be added, so check your Keas homepage for new additions
Total Credits Available During Q3	725+
Total Credits Needed During Q3	200

Thank You for Participating in Bike to Work Day



From left to right: Alyssa Brown, Mandy Kusumoto, Emi Adler, Kris Tolbert and Kristin Seaburg

On May 12, hospital employees joined the greater Bay Area community for Bike to Work Day. The hospital and satellite sites had a total of 348 participants this year, which is a 39% increase over the 2015 Bike to Work Day.

Some departments participated as a team, such as the Stanford Health Care Rehabilitation department team shown in the photo above.

When Will I Receive My Wellness Incentive?

For the second and third quarters, you will receive your wellness incentive dollars at the end of the quarter, as detailed in the chart below. **If you do not earn the required number of credits for the second and third quarters, you will not receive wellness incentive dollars for that quarter. Your credits do not accumulate or roll over from quarter to quarter.**

Please note: the funding schedule below is for non-represented, SEIU and House Staff employees enrolled in a hospital medical plan and for CRONA employees enrolled in the SHCA medical plans.

Quarter 2	Wellness incentive credits earned during:	Wellness incentive dollars reflected in your Health Incentive Account (HIA) or Health Savings Account (HSA)
	4/1/2016 – 6/28/2016	7/27/2016
	6/29/2016 – 6/30/2016	8/10/2016
Quarter 3	Wellness incentive credits earned during:	Wellness incentive dollars reflected in your Health Incentive Account (HIA) or Health Savings Account (HSA)
	7/1/2016 – 9/30/2016	11/2/2016

Note: Your wellness incentive dollars will be based on your medical enrollment status (employee-only or employee + 1 or more dependent(s)) as of the last day of each quarter.

To earn wellness incentive dollars, you must be enrolled in a hospital medical plan and be an active employee at the time funds are deposited, or funds will be forfeited.

Learn Smart Credit Card Practices and Earn Wellness Credits For Q3

Credit cards can be a great financial tool, but for some, credit cards can lead to debt and financial trouble. Learn more by viewing a Stanford Federal Credit Union webinar, available in the announcements section on HealthySteps.keas.com.

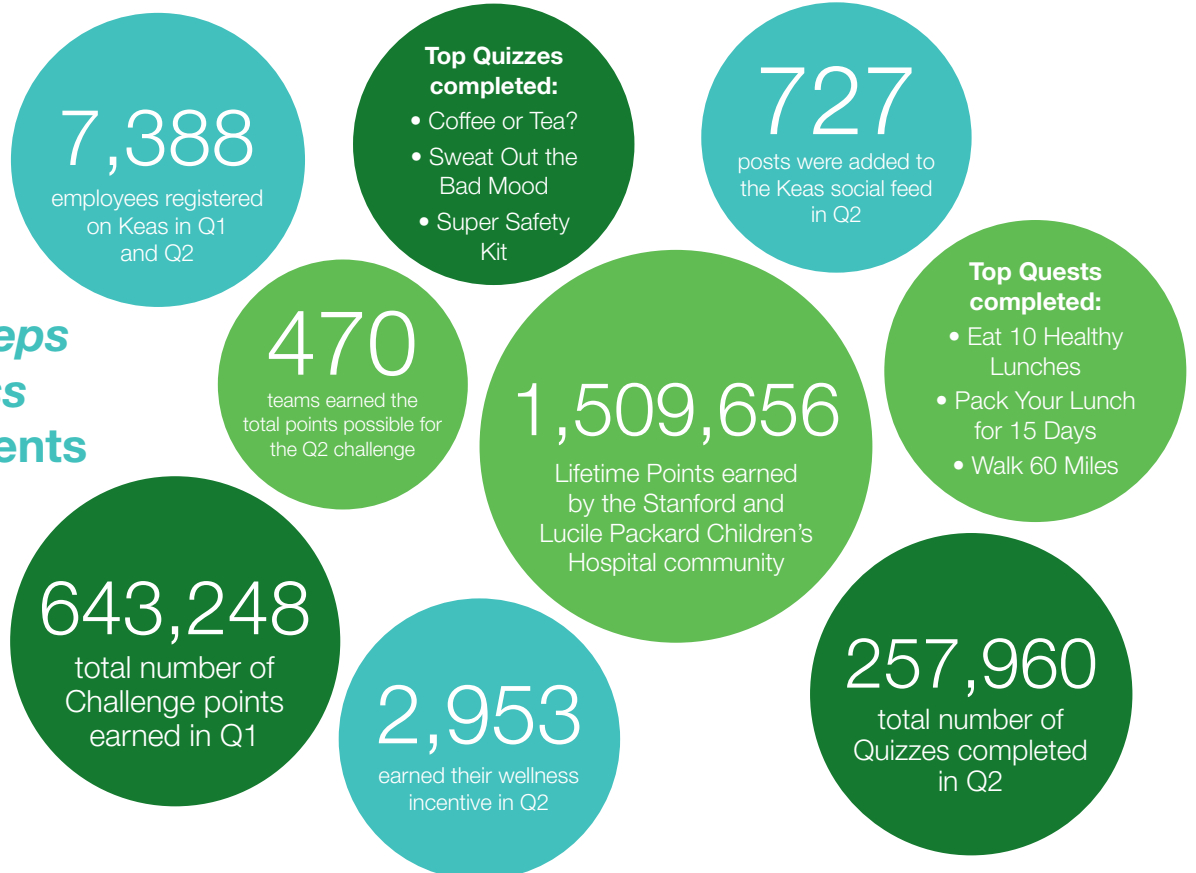
If you are eligible to earn incentive wellness dollars, you can earn 50 wellness credits toward your Q3 incentive if you click “Done” on Incentives page after watching the webinar.



Add Extra Steps!

Meet a friend for lunch at a restaurant you can walk to.

Q2 HealthySteps to Wellness Achievements





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Focus on Your Financial Health

**Look inside to find out about
resources available to you!**