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### Q1 GYM REIMBURSEMENTS DUE TOMORROW!

#### **RECEIVE UP TO \$50/MONTH**

Did you know that if you attended a gym from January 1 through March 31 you can receive up to \$50/ month toward the cost of your membership? Eligible memberships include boutique studios, personal training, at-home/virtual memberships, and more!

If you're not sure if your membership qualifies, contact ThriveOn – we're here to help! All you have to do is use your membership on 8 different days each month. Proof of payment and visits is required. Click <u>HERE</u> for more information and to complete your reimbursement request today. Quarter 1 (January 1 -March 31) requests are due tomorrow, April 19, 2024. Reimbursements will be processed on the May 31, 2024 payroll.



## **BOOSTING FINANCIAL** WELLBEING

# A GUIDE FOR WOMEN FROM CBIZ WELLBEING INSIGHTS

Financial wellbeing is an ongoing journey of managing your financial resources to promote stability, peace of mind and security. Building healthy financial habits involves discipline and patience, which can be challenging for anyone. However, there are hurdles that <u>women specifically may experience</u>, which can make the road a bit bumpier.

#### POTENTIAL CHALLENGES

**Gender Pay Gap:** According to the <u>U.S. Bureau of</u> <u>Labor</u>, on average, women earned 83% of their male counterparts' salary for similar work in 2021. While the wage gap has steadily improved over time, the disparity that still exists not only affects a woman's current income but also has long term consequences, such as lower retirement savings and Social Security benefits.

**Career Interruptions:** Women are more likely to experience career interruptions due to caregiving responsibilities for children and/or aging parents. Balancing work and family responsibilities is a complex juggling act that may result in reduced working hours or temporary exits from the workforce, impacting income and career progression.

**Longer Life Expectancy:** On average, women tend to live longer than men. Current statistics indicate that

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a male who reaches age 65 today can expect to live another 17 years while a female can expect to live almost 20 additional years. For that reason, women likely need to save more than men during their working years for continued financial security in later years.

#### STRATEGIES TO BOOST FINANCIAL WELLBEING

**Invest in Financial Education:** Women can assist themselves by investing time in financial education. Attend workshops or webinars or seek advice from financial professionals to help enhance your understanding of investment opportunities and strategies. Empower yourself with the knowledge needed to create healthy financial habits and make informed financial decisions.

**Create a Financial Plan:** Developing a comprehensive financial plan is essential to set clear goals and allocate resources efficiently. Include short- and long-term objectives, such as saving for emergencies, retirement, and education. A well-thought-out financial plan provides a roadmap for achieving financial security.

**Prioritize Retirement Planning:** Retirement planning is a critical aspect of financial wellness. It's especially important for women who have the potential for a longer retirement. Contributing regularly to an individual retirement account, taking advantage of an employer-sponsored plan, and considering other savings options, such as a Health Savings Account (HSA), are key steps in securing a comfortable and stress-free retirement.

**Build a Support System:** Networking and mentorship can play an important role in overcoming career challenges. Connect with other women in your industry, join professional organizations and seek mentorship from those who have successfully navigated similar paths. A supportive network can provide guidance, encouragement, and valuable insights.

As a Franklin County Cooperative member you have access to a personalized finance program to boost your financial wellbeing. Join Enrich today and gain access to tailored 1:1 financial coaching, ensuring you have the support and resources needed to achieve your financial aspirations. Enrich can be found under the 'Wellness' tab in your ThriveOn portal. To register your account and get started today head to <u>fccThriveOn.com</u>.



# EARTH DAY ACTIVITIES

#### MONDAY APRIL 22

The first <u>Earth Day</u> began as a demonstration due to residents in San Francisco dealing with serious issues concerning toxic drinking water, air pollution, and the effects of pesticides. An impressive 20 million Americans—10% of the population—ventured outdoors and protested together. Originally proposed for the spring equinox, Earth Day was officially set on April 22 for simplicity. Today, it's a time for communities to address environmental concerns through activities like cleaning up and planting trees.

#### **5 EARTH DAY ACTIVITIES**

- 1. Support pollination: Select pollinator-friendly plants that attract <u>butterflies</u>, <u>hummingbirds</u>, and <u>bees</u>. Pollinator communities support greater diversity of vegetation types and native species, which helps improve wildlife habitat.
- 2. Help clean-up your neighborhood: One of the best ways to connect with the Earth is through cleanups. Go on a walk with a trash bag and help to clean up any debris that you find.
- **3. Visit a park:** find a green space to enjoy the outdoors while reaping the <u>physical and</u> <u>psychological</u> benefits.
- 4. Plant a tree: Did you know that planting one oak tree brings in more insect and bird species than an entire yard of plants? The Metro Parks are hosting a variety of events to celebrate Earth Day from hikes to tree planting. To view their full schedule click <u>HERE</u>.
- 5. Reduce, Reuse, and Recycle in the Garden: Reuse, recycle, or return old plastic pots and trays. <u>See</u> <u>six ways to reuse pots and containers</u> and how to <u>re-purpose common household items</u> to use in the garden—and save money!

By participating in these activities, individuals can contribute to the ongoing efforts to protect and preserve our planet for future generations. If you or someone you know is interested in Earth Day volunteer opportunities head to www.earthdaycolumbus.org.





## FIND YOUR FITNESS ROUTINE WITH FITNESS 101

#### EARN A \$50 INCENTIVE WITH FITNESS 101

Starting your fitness journey can be a daunting task. From setting goals to navigating the various types of exercise and dietary considerations, the path to a healthier lifestyle can feel like uncharted territory. Many individuals face uncertainties about where to begin, how to stay motivated, and whether their efforts will yield the desired results.

Each month OhioHealth hosts healthy lifestyle programs to help you on your journey to a healthier life. Running from May 9 through June 13th, they will be hosting Fitness 101. The program will take place every Thursday from 12:00 pm to 12:30 pm.

Starting from the ground up, this healthy lifestyle program delves into the basic components of exercise techniques. Whether you're a beginner looking to kick start your fitness journey or a seasoned pro seeking to refine your routine, this comprehensive course has something for everyone.

From learning how to fuel an active body to creating a safe and well-rounded exercise regimen tailored to your needs, our program is designed to empower you every step of the way.

But that's not all - did you know that by participating in up to four Well-Being Activities, you or your eligible spouse/domestic partner can earn up to \$200? And this Healthy Lifestyle Program provides the perfect opportunity to rack up those activities while prioritizing your health and well-being. To earn credit for this specific program you must complete four of the six weeks. Register today to begin your health journey.

# ATTEND AN UPCOMING WEBINAR

Join us every month for a series of engaging educational webinars brought to you by Franklin County Cooperative and ThriveOn, featuring a diverse range of topics including nutrition, financial support, health-related discussions, and much more from our trusted vendors.

#### Substance Abuse Disorder in the Workplace

Tuesday, April 23 from 1-2pm

**Group Sessions** Employees will receive information on the negative effects of substance use and how to seek help. They'll also learn to recognize signs, examine commonly abused drugs, and access resources for assistance, fostering a safer, more productive work EAP environment.

- Unrealistic Expectations Placed on Women Today
- Maven Wednesday, April 24, 2024 12pm | Thursday, April
  - 25, 2024 12pm | Tuesday, April 30, 2024 7am

Healthy living greatly influences fertility. Join our partner Maven's upcoming webinar on mental and physical wellness during conception. Gain valuable insights and expert strategies to support your journey. Choose from three sessions for your convenience.

REGISTER FOR SESSION 2 > REGISTER FOR SESSION 3 >

#### Fitness 101

#### Thursday, May 9 – June 13 | 12-12:30pm | Complete 4 of 6 sessions for credit

Healthy Lifestyle From the around up, explore the basic components of exercise techniques and how to fuel an active body while learning how to create a safe, well-rounded exercise routine that works for you! This program has something for everyone no matter your level of fitness confidence.

REGISTER NOW >

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