



Crown Point at Columbia River Gorge, OR

YOUR PCC BENEFITS: WHAT'S NEW FOR 2024

Elevate Your Financial Wellness with SmartDollar

This year we're introducing SmartDollar, a financial wellness benefit that is available at no cost to you. SmartDollar is designed to empower you on your journey toward financial success and peace of mind. This new program helps you learn how to:

1. **Handle financial emergencies:** Life is full of surprises, and financial emergencies can arise when you least expect them. SmartDollar equips you with the skills to navigate these situations with confidence, ensuring that unexpected expenses won't derail your financial progress.
2. **Eliminate debt:** Debt can feel like a heavy burden, holding you back from achieving your dreams. With SmartDollar, you'll learn proven strategies to eliminate debt efficiently and regain control of your financial freedom.
3. **Change spending habits:** Say goodbye to impulsive spending and hello to intentional financial choices. SmartDollar will guide you in cultivating healthy spending habits that align with your long-term goals.
4. **Tackle money-related anxiety:** Financial stress can take a toll on your overall well-being. SmartDollar provides you with practical techniques to reduce anxiety and achieve a sense of financial peace.

Available Tools and Resources

SmartDollar offers tools and resources for your unique financial journey. Key features include:

Educational Content	Tools for Every Stage
<ul style="list-style-type: none"> • Video content from financial experts, including Dave Ramsey • Articles, audio lessons and deep-dive videos 	<ul style="list-style-type: none"> • EveryDollar Premium Budgeting App • Emergency Starter Fund Tool • Debt Snowball Tool • Retirement Planner Tool
Ongoing Support	Personalized Communications
<ul style="list-style-type: none"> • One-on-one coaching and group coaching • Onboarding assessment and monthly check-ins • Tailored dashboard highlighting progress • Help center, in-app chat and FAQs 	<ul style="list-style-type: none"> • Monthly email communications • SmartDollar-hosted giveaways • Opt-in text message reminders

Get a Healthy Start with Cigna Healthy Pregnancies, Healthy Babies

We're excited to introduce a new program through Cigna to support members on their journey to motherhood — Healthy Pregnancies, Healthy Babies. The program is an important first step toward a healthy future by helping you:

- Plan for a healthy pregnancy
- Prepare for delivery
- Find pregnancy support early and often
- Access live support 24 hours a day

Get Rewarded for Making Smart Choices

When you enroll in Cigna Healthy Pregnancies, Healthy Babies and complete the program, including your postpartum check-in, you'll be eligible to receive a \$200 gift card. Simply call 800-615-2906 to enroll.

Network Change for Vision Coverage

Our vision coverage will continue to be offered through Cigna, ensuring you have access to quality vision care. However, there will be a change in the provider network from VSP (Vision Service Plan) to EyeMed, effective January 1, 2024.

What You Need to Know

1. **Continued access through Cigna:** You will still access your Cigna vision benefits, making the process seamless and familiar.
2. **Familiar providers:** Many of the providers that were part of the VSP network will also be part of the EyeMed network, including popular retail providers like LensCrafters, Pearle Vision, Costco Optical and Walmart Vision Center.
3. **Minimal disruption:** Our goal is to ensure a smooth transition, and we anticipate minimal disruption to your access to vision care.

Important Reminders

- Visit mycigna.com or call 877-478-7557 to verify or locate a provider — the website will have a list of key retailers and providers in the EyeMed network
- Access your vision ID card on the go — simply download the myCigna app via the Apple App Store or Google Play, or visit mycigna.com and select "ID Cards"

Open Enrollment for 2024 Benefits: October 19 – November 1

Open Enrollment is your chance to choose your 2024 benefits. Take action by November 1 to:

- Enroll in benefits for 2024 or make changes to your current benefits
- Participate in a Health Savings Account (HSA) or Flexible Spending Account (FSA) in 2024
- Add or remove coverage for your dependents in 2024

If you don't take action, your current benefits will automatically roll over, except contributions to HSAs and FSAs, which require new elections each year.

Enroll through Mercer Marketplace 365+:

Online: mercermarketplace365plus.com/PCCStructurals

Call: 855-874-3489 (Monday – Friday from 4 a.m. to 6 p.m. PST, and Saturday from 7 – 11 a.m. PST), assistance is available in several languages