


Vystar Benefits Tip Sheet for Caregivers

Caregiver's Corner

We understand how challenging it can be to balance your career and caregiving responsibilities. This section will provide some quick reference links to benefits, community organization and support groups.

Here is a chart of resources available for Eldercare Support and Research. When you contact MyAdvocate, you will be assigned a personal advocate who will work with you.

 MyAdvocate Elder Care Needs flyer.pdf	MyAdvocate – Personal Health Assistant 833-968-1775 (24/7)
Finding resources for short- or long-term support and care at home	Researching adult daycare, assisted living and skilled nursing facility options
Coordinating physical therapy needs	Scheduling appointments
Identifying nearby geriatric care specialists	Addressing senior transportation needs
Exploring financial assistance for medical bills or long-term care	Researching details about home modifications
Connecting with community resources for food insecurity or other types of social issues	Educating about and finding caregiver support groups
Explaining and supporting enrollment in Medicare (Parts A and B), Medicare Advantage, prescription drug plans (Part D) and Medigap plans	

- [Employee Assistance Program \(EAP\) - CompPsych](#)

Registration and Log-in required to view available resources (Web ID: VyStarEAP)
 Guidance Resource Program - Assist with personal problems, planning for life events or managing day-to-day tasks. This company sponsored service is available to you and your dependents at no cost to provide confidential counseling, resources, and information to get you through life's challenges. Finding childcare, finding elder care, home healthcare needs and other resources available.

- [ComPsych Corporation - GuidanceResources Online - Elder Care](#)
- [ComPsych Corporation - GuidanceResources Online - Special Needs & Gifted Children](#)
- [ComPsych Corporation - GuidanceResources Online - Child Care](#)
- [ComPsych Corporation - GuidanceResources Online - Attorney Search](#)
- [ComPsych Corporation - GuidanceResources Online - Estate Planning & Elder Law](#)
- [ComPsych Corporation - GuidanceResources Online - Conservatorship, Guardianship and Powers of Attorney for the Elderly](#)
- [ComPsych Corporation - GuidanceResources Online - Estate Planning & Elder Care](#)
- [ComPsych Corporation - GuidanceResources Online - Estate Planning Checklist](#)
- [ComPsych Corporation - GuidanceResources Online - Financial Abuse of the Elderly](#)
- [ComPsych Corporation - GuidanceResources Online - Durable Power of Attorney for Finances](#)
- [ComPsych Corporation - GuidanceResources Online](#)
- [23 Questions to Ask Your Aging Parents](#)

- [GuidanceResources Supporting Diversity Toolkit](#) - In today's diverse work environment, it is important to embrace individual differences and recognize everyone's unique contributions and create an environment where you feel a sense of belonging. This toolkits provides resources we can encourage these contributions and understand how vital it is to show sensitivity to the cultural backgrounds, native languages and social practices of those around us.
- [Our Voices - Home \(sharepoint.com\)](#) – VyStar Offers eight VyStar Resource Groups (VRG) and three Social Networks. We welcome you to explore and join as many VRGs of interest and experience a sense of belonging and support.

ASIA	A Society of Inclusiveness and Awesomeness	Asian Heritage Group
OWLS	Older Wiser Livelier Seniors	50+ Social Group
VyAbility	Passionately Empowered People's Limitless Abilities	Differently Abled Resource Group
ELT	Emerging Leaders of Tomorrow	Leadership Resource Group
PALS	Parents are Leaders	Working Parents Resource Group
VyPride	Lesbian, Gay, Bi-sexual, Transgender, Queer or Questioning Plus	LGBTQ Resource Group
WAVE	Women At VyStar Empowered	Women Resource Group
LVMG	La Voz di Mi Gente	Hispanic and Latin Resource Group
SOS	Shades of Success	African Heritage Resource Group
VETS	VyStar Employees That Served	Military Veterans Resource Group
LIFT	Living in Fitness Together	Fitness Resource Group

- [Onsite Nursing Rooms](#) – Most VyStar locations have accommodations for nursing mothers. Utilize Outlook to schedule time where applicable.
- [The Employee Guide to FMLA](#) – When you or a loved one experiences a serious health condition that requires you to take time off from work, FMLA may be helpful to minimize the stress from worrying about keeping your job.
- [Community Resources - Critical Needs](#) VyStar Credit Union truly cares about our employees. As such, we want to ensure you have access to resources in your community when you or a loved one may urgently need them. From domestic violence, homelessness, clothing & food needs, disaster relief, the list outlines trusted resources to provide our employees with the support they may need in each key demographic area.
- [Understanding Types of Leave](#)

- **Paid Family Care Leave** - Allows employees to take up to 2 weeks of paid time off (100% paid by VyStar) to care for a family member under the following circumstances: Bonding with a new child (birth/adoption) beginning at the child's date of birth or placement, to care for a spouse child or parent with a serious health condition, qualified exigency (spouse, son, daughter, or parent on covered active, military duty). *This leave is administered by UNUM 800-421-0344.*
- ` – To provide financial assistance for an employee that is ill or injured (off the job) and cannot work due to disability. *This leave is administered by UNUM 800-421-0344*
- <https://www.unum.com/> - To file a claim, contact Unum. Below are current Unum policies and benefits that you and your family may be eligible for: Accident – you and dependent, Critical Care – you and dependent, Disability – you, Hospital – you and dependents, Leave- protecting your job – you.
- [Ensure All Required Accounts Have a Beneficiary Listed](#) – doing so will ensure your desired beneficiary receives proceeds as you would like and will avoid timely delays and unnecessary legal hurdles.

Care Management Options:

- [BCBS Better Health](#) - Your health plan includes free care management programs and resources to help you make positive, meaningful changes at your own pace.
- [BCBS Take the Call, Make the Call](#) - Your health plan includes FREE, one-on-one coaching from a health care professional. Whether you feel completely comfortable handling your condition or you don't know where to begin, working with a health coach offers stability, insight and peace of mind.
- [CareNet MyAdvocate](#) – Offers personal health assistance in the following key areas; Benefits education and navigation, coordination of care, billing and claims assistance. 833-968-1774 (24/7)

Understanding Your Benefits

- [Employee Benefits Booklet](#) attached provides a high-level overview of the benefit programs and associated bi-weekly costs available to you during the current benefit Plan Year.
- [Benefits Website](#) provides 24/7 access to detailed plan year benefit information *anytime – anywhere!* If you need to access detailed plan summaries, forms & carrier resources, carrier and HR contacts, etc. this is where you will find that information now and throughout the year.
- [Virtual Benefits Fair](#) supplements the benefits website, allowing you to visit virtual booths and learn more about particular benefit programs. ***Also accessible 24/7 from anywhere!***
- [Workday Benefits app](#) allows you to view your active benefit elections and provides a list of External Links that will connect you to each of our carrier websites.
- BenefitsAdmin@vystarcu.org email address to send questions about your benefits.
- [Family and Medical Leave Act \(FMLA\)](#). – Employees with at least 12 months of service who have worked an average of more than 24 hours per week during the preceding months (1250 hours) are eligible for the Family and Medical Leave under the Family and Medical Leave Act (FMLA of 1993. For qualifying conditions and individuals up to a max of 12 weeks in any 12-month period. Approved FMLA will allow you to focus on what's most important without worrying about your job.

- [The Employee Guide to FMLA](#) – When you or a loved one experiences a serious health condition that requires you to take time off from work, FMLA may be helpful to minimize the stress from worrying about keeping your job.
- [Leave and Paid Time Off \(PTO\) FAQ](#) List of frequently asked questions regarding personal time off (PTO)
- [Understanding Types of Leave](#)
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Physical Health and Wellness

- [Florida - Health & Wellness \(myhealthtoolkitfl.com\)](#) –
 - **Food and Nutrition** - Get information to help you make healthier choices about the food you eat.
 - **Healthy Education** – Get the latest information on COVID-19, vaccines and health myths and articles on healthy living
 - **Condition Center** - heart disease, stroke, cancer, diabetes and arthritis are among the most common health problems in the U.S. But they are also some of the most preventable conditions. These resources will help you take control of common medical conditions.
- [Eye Site on Wellness Home, a site for vision health and wellness](#) – Tips on healthy vision, eye care, vision by age, vision technology
- [Wellness Library | Delta Dental \(deltadentalins.com\)](#) - Get all the tips you need to keep your teeth and body healthy with preventive care articles, quizzes and more.

Mental Health and Wellness

- [Employee Assistance Program \(EAP\) - CompPsych \(Web ID: VyStarEAP\)](#)
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- [ComPsych Corporation - GuidanceResources Online - Child Care](#)
- [ComPsych Corporation - Guidance Resources Online - Addiction](#)
- [ComPsych Corporation - GuidanceResources Online - Emotional Well-being](#)
- [ComPsych Corporation - GuidanceResources Online - Fitness & Nutrition](#)
- [ComPsych Corporation - GuidanceResources Online - Grief & Loss](#)
- [ComPsych Corporation - GuidanceResources Online - Personal Growth](#)
- [ComPsych Corporation - GuidanceResources Online - Physical Health](#)
- [ComPsych Corporation - GuidanceResources Online - Personal Safety](#)
- [ComPsych Corporation - GuidanceResources Online - Stress & Anger Management](#)
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- [MyStar - Wellness and COVID Corner \(achievers.com\)](#)
[MyStar - Wellness: Physical Wellness \(achievers.com\)](#) - At VyStar we realize the importance of promoting good physical health and provide the below benefit programs & resources to encourage you to *keep moving* towards your fitness goals!
 - [MyStar - Commit2Fit](#) - Employees can earn an average of 2,500 points per month by reporting their body & mind activities weekly*. 600 points are automatically added with each weekly submission. 600 points are awarded on Monday following your eligible submission. Points will be awarded on a Tuesday if Monday is an observed holiday.
 - [Peerfit](#) Peerfit's mission is to empower individuals to live healthy and active lifestyles. Peerfit allows you to reserve classes, or purchase memberships, at fitness studios and gyms across the nationwide Peerfit Network using your 'bank' of Peerfit credits.
 - [STRIVE - New Hire Fitness Tracker Reward - Instructions 2023](#) Newly hired employees who complete their STRIVE Personal Health Assessment will receive a gift code (\$75 value) towards the cost of a Fitbit/Garmin fitness tracker! This must be redeemed within 1 year from your hire date
- [MyStar - Meru Health \(achievers.com\)](#) – VyStar employees covered under any one of the BCBS medical plans are eligible for a new 12-week therapy program through Meru Health. The entire program is conveniently accessed through your smartphone, and is clinically proven to reduce symptoms of depression, anxiety, and burnout. [Vystar - Meru Health](#)

Financial Health and Wellness

- [Enrich: Financial Wellness](#) – A personal finance program provided by VyStar Credit Union. Get your finances assessed in less than five minutes and receive recommended tools content and courses for your goals. Enjoy other financial educational resources.
- [VYSTAR22--Tuition Assistance](#) - VyStar will fund or reimburse up to \$5,200 of your college tuition and textbook costs. Take a look at what our Tuition Assistance program offers
- [VYSTAR22-Student Loan Repayment](#) - VyStar offers employees assistance with monthly stipends paid directly into your student loan. Full-time and part-time employees who have been with VyStar for 90 days are eligible for this program. Loan repayment amount is based on your date of hire/rehire.

- [Dress for Success](#) - The appearance of every VyStar employee is as much a part of VyStar's image as the service we provide to our members. VyStar offers each employee a \$200 pay advance to purchase professional attire so they can look and feel their absolute best!
- [Technology Loan](#) - The Technology Loan is a benefit program that allows an employee to request up to \$1,500 (net) in a rolling 24- month period to cover personal technological needs such as computers, printers, laptops, etc.
- [HSA and FSA](#)
 - What is an HSA? HSA tools make it easy to pay your health claims. If you have a health savings account, you have access to expanded services through your health plan making it easier for you to use the funds to pay for your medical care. Ameriflex is an independent company that administers some health savings accounts on behalf of VyStar
 - What is an FSA? Flexible solutions to enhance your health and save you money. Flexible Spending Accounts (FSAs) are good ways to make the most of your health care dollars. VyStar offers both a Healthcare FSA and a Dependent Care FSA option. It's important to understand the differences of each account.
- [VYSTAR22 401k](#) - The VyStar Credit Union 401(k) Plan allows you to put pre-tax or Roth contributions in your account to save for retirement. You can defer between 1% and 100% of your compensation each paycheck. Best of all, VyStar will match up to 5% of your compensation. That's free money!
 - [401K FAQ](#) – Frequently asked 401K questions
- [VYSTAR22 529 Savings](#) - When saving for a child or grandchild's college education, 529 plans offer tax advantages and flexibility. A 529 plan can be used to help pay for qualified higher education expenses. VyStar will match \$38.46 per pay period, per account that is opened for an eligible beneficiary.