

# Moving



Relocating to a new home or city can be as exciting as it is stressful. There's so much to do, so many things to remember. Wherever you move, here are things to consider and actions you may need to take.

Physical wellness

✓ Emotional wellness

✓ Financial wellness



## Update your address with CVS Health®

Visit [Colleague Zone](#) to update your address.

Your new address will be passed on to nearly all of our benefit providers, including medical, supplemental health, dental, vision and all other benefits for which you enrolled through [Colleague Zone](#) — as well as for Benefit Extras programs (auto and home/renters insurance, pet health insurance, Total Pet Plan), 401(k) savings plan and Employee Stock Purchase Plan.

**Note:** If you have a student loan refinanced with Laurel Road or Citizens One, contact your financier directly.

Be sure to also:

- **Notify your manager** or other colleagues for emergency contact information purposes.
- **Change your state income tax withholding** if you move to another state; go to [Colleague Zone](#).
- **Update your direct deposit information** if you have a new bank account.
- **Make new benefit elections** as permitted (see **Is your move a qualified life event?** at right).



## Legal and financial considerations

If you move to another state, you may need to update your will and health care directive. Get tips from our no-cost confidential counseling by **Resources For Living**®, our Employee Assistance Program (see page 2). And, if you're enrolled in the **Legal Services Plan**, get help with a variety of real estate matters — before and after your move. Plus, visit **Financial Finesse** from [Colleague Zone](#) for helpful tips such as updating and/or saving important records.

## Is your move a qualified life event?

For **medical and dental** coverage, your address change will only be considered a qualified life event if your move makes you ineligible for the plan(s) in which you are currently enrolled. Once your address change is processed, you will be notified if you are eligible to make changes to your coverage; you will have 31 days from when you submit your address change to make any permitted changes. See the next page for special rules that apply to Health Savings Plan (HSP) participants.

Under IRS rules, you may change your **Dependent Care Flexible Spending Account (FSA)** contribution amount if your move affects your day care expenses. You must make any eligible changes within 31 days from when you submit your address change. Call the HR Service Center at **1-888-694-7287** for assistance. **Note:** Your Dependent Care FSA deductions will continue unless you make a change.

## Health Savings Plan (HSP) participants

If you are enrolled in HSP 1 and move into or out of an Aetna Premier Care Network (APCN) Plus coverage area, you will be given an opportunity to make a new medical plan option election. If you do not make a new election and you move from:

- An APCN Plus area to a non-APCN Plus area, you will remain in HSP 1 at your current coverage tier and have access to the national Aetna Choice® POS II network after you move.
- A non-APCN Plus area to an APCN Plus area, you will be enrolled in HSP 2 at your current coverage tier with access to the national Aetna Choice® POS II network after you move.

If you have questions or need assistance, call the HR Service Center at **1-888-694-7287**.

In either case — or even if your move keeps you in the national **Aetna Choice® POS II** network — you'll want to be sure to see participating providers for in-network benefits. To find in-network providers, visit [Aetna.com](https://www.aetna.com). Or, get personalized help from **Aetna One® Advocate** at **1-800-558-0860**.

## Other location-based benefits

Keep in mind that you may need to update other benefits when you move, such as:

- **Health Savings Account (for HSP enrollees):** Medical costs may be different in your new location, so you'll want to be prepared. Visit [Colleague Zone](https://www.colleaguezone.com) to change your HSA contribution anytime. For tools and resources, visit [CVSHealth.inspirafinancial.com](https://www.cvshealthinspira.com).
- **Transportation Benefit:** Order a new parking or transit pass/voucher. If you have an automatic monthly reorder, update your parking or transit provider and/or costs as needed. To order your parking or transit pass/voucher or make updates, visit [Colleague Zone](https://www.colleaguezone.com).
- **Auto and Home/Renters Insurance:** Need new or updated coverage? Receive free, no obligation quotes from several insurance companies. If already enrolled, contact your carrier directly. Learn more and get real-time side-by-side auto quotes at [CVSHealthBenefitExtras.com](https://www.cvshealthbenefitextras.com).



## Resources For Living can help

Get unlimited telephonic and online support.

On the Resources For Living website, find resources to help you make wise choices about the place you decide to call home. Plus once you move, find new plumbers, house painters, carpenters, even child and pet care providers. Also get life-change counseling at no cost to you — up to 20 no-cost confidential counseling sessions per issue, per household member, per plan year. Or connect with a licensed behavioral therapist through the online therapy platform, Talkspace. Visit [resourcesforliving.com/CVSHealth](https://resourcesforliving.com/CVSHealth) or call **1-800-789-8990**, TTY: 711. Care Partners can help you find resources that match your specific needs.

### Know and use your resources



[BenefitMoments.com](https://www.benefitmoments.com)



**Benefits help:** [ColleagueZone.CVS.com](https://www.colleaguezone.com)  
or call the HR Service Center at  
**1-888-694-7287**

## Shopping for your new home?

Consider these options for furniture (indoor and outdoor), appliances, televisions and AV equipment:

- Find **discounts** at [CVSHealthBenefitExtras.com](https://www.cvshealthbenefitextras.com).
- While not a discount program, with **Purchasing Power**, get items now and pay for them over time from your paycheck. Visit [CVSHealth.PurchasingPower.com](https://www.cvshealthpurchasingpower.com). **Note:** Not available in Puerto Rico.



*This summary provides a brief overview of benefits, primarily for colleagues regularly scheduled to work 30 hours or more per week, and is for informational purposes only. If there's any difference between this and plan documents, official plan documents govern. CVS Health reserves the right to amend, modify or terminate all or part of its benefit plans at any time. This description isn't an employment contract or guarantee. Colleagues may need to meet certain eligibility requirements to participate. Colleague contributions are not used to pay plan expenses for vendors or other service providers that are subsidiaries of CVS Health, except as may be permitted by ERISA. Union colleagues aren't covered unless their collective bargaining agreement specifically provides for a benefit.*