

# Stretching your dollars

How do you spend your paycheck? Is there sometimes too much month left at the end of your money? CVS Health® offers many resources to help stretch your dollars a little (or a lot) further.

✓ Physical wellness

✓ Emotional wellness

✓ Financial wellness

## Better financial health with Financial Finesse



Understanding your finances is the first step to better financial health. A financial well-being review from Financial Finesse can help you get on more solid financial footing. On the Financial Finesse Hub, you also can learn about no-cost financial coaching; use tools to build a budget and track expenses; and find information about how to pay down debt and make your dollars go further. Get started with Financial Finesse via [Colleague Zone](#) > [My apps](#) or [My applications](#) > [View all](#) > [Financial Finesse](#).

## Save for today and tomorrow



Enroll in or make changes any time to your **401(k) savings plan**, if eligible. After one year of service with at least 1,000 hours, CVS Health matches 100% of your contributions up to the first 5% of eligible pay you save. You are always fully vested in your and the company's contributions.

If enrolled in a Health Savings Plan (HSP) option, use your **Health Savings Account (HSA)** to pay eligible medical care expenses with pretax dollars. Make changes to your HSA contributions at any time.

At annual enrollment, enroll in either the **Limited Purpose** (if you have an HSA) or **Health Care Flexible Spending Account (FSA)** (if you don't have an HSA) to pay eligible health care expenses with pretax dollars. Visit Inspira Financial at [CVSHealth.inspirafinancial.com](https://CVSHealth.inspirafinancial.com) for tools to make the most of your HSA and FSA.

## Healthy savings by smart shopping

If enrolled in a CVS Health medical plan option, here are some ways to save when you need care:

- **Use network providers** for instant savings on your bills.
- **Know where to go for care**, so you won't spend more than necessary.
- **Choose generic drugs**, when possible, for the best value.
- **Leverage resources.** Check your carrier's website to learn about health care costs and quality and find free programs to help manage any health conditions.
- **Get no-added-cost expert help.** If enrolled in a CVS Health medical plan by Aetna, call Aetna One® Advocate at **1-800-558-0860** for guidance. Or, call **2nd.MD** at **1-866-410-8649** to connect with an expert specialist via video for a second opinion on a diagnosis, treatment plan and medications, or recommended surgery. For non-Aetna plans, call your plan's member services number on your ID card for assistance.

See the **Using health care wisely** fact sheet in the Learning Library on [BenefitMoments.com](https://BenefitMoments.com) for more tips.

## “Clip ‘n’ save” on deals for everyday expenses

You don't really need coupons, but these programs and services can save big dollars.

### SAVE... to support your family



At annual enrollment, choose the Dependent Care FSA to pay for eligible **childcare and eldercare** expenses with up to \$5,000 in pretax dollars.

Through Bright Horizons, access center-based and in-home back-up child and elder care at low copays.

With the family building benefit, receive no-cost virtual support on starting or expanding your family, welcoming a new child, or returning to work. Get reimbursed for eligible expenses related to adoption, acquisition of donor material, surrogacy and doula services (\$25,000 lifetime max). If hired June 1, 2024, or later, there is a one-year waiting period to receive reimbursement for eligible expenses.

See [BenefitMoments.com](https://www.benefitmoments.com) for details on all these benefits.

### SAVE... on financial and legal services



**Resources For Living®**, our Employee Assistance Program (EAP), provides no-cost resources on budgeting and goal-setting. Also, get no-cost support for issues like stress, anxiety and family matters. Visit [resourcesforliving.com/ CVSHealth](https://resourcesforliving.com/ CVSHealth).

With **Financial Finesse**, get no-cost access to online tools and resources for a variety of financial needs — both current and future. Access from **Colleague Zone**. Or, speak with a financial coach by calling 1-866-291-7134, Monday - Friday, 9 a.m. - 8 p.m.

With our **Bank at Work** programs, set up an emergency savings account, get member perks, discounted services and loans with our partner banks and credit unions.

The **legal services plan** can reduce your legal advice and representation costs. Sign up during annual enrollment.

### SAVE... on staying fit and healthy



Live a healthier lifestyle with discounted fitness center memberships and app-based programs, and **free** live, online fitness classes. Plus, if enrolled in a CVS Health medical plan, get **free** personalized health coaching. See [BenefitMoments.com](https://www.benefitmoments.com) for details on all these resources.

### SAVE... with Benefit Extras



Check [CVSHealthBenefitExtras.com](https://www.CVSHealthBenefitExtras.com) for savings on auto and home/renters insurance, pet protection options, and entertainment, clothing, electronics and more.

### SAVE... with lower transportation costs



With the **transportation benefit**, use pretax dollars to help pay for parking or taking public transportation to and from work. Enroll any time on **Colleague Zone**.

### SAVE... with the CVS Health Colleague Discount



You and your spouse/partner save between 20% to 30% on all eligible CVS store and cvs.com purchases.

### SAVE... with educational discounts



Going back to school? Our **tuition assistance program** offers tuition reimbursement and other ways to save — you can even earn a degree at no cost to you.

Resources to help you save on education-related expenses for your family include tuition discounts, higher-ed scholarships for your children, college planning, tutoring and test prep support.

Visit **Colleague Zone** for details.

### Need it? Get it now

When cash isn't an option, **Purchasing Power** lets you pay over time for things you need.

While not a discount program, it may save you on interest or fees from credit cards or loans.

Visit [CVSHealth.PurchasingPower.com](https://www.CVSHealth.PurchasingPower.com). **Note:** Not available in Puerto Rico.



See more tips in the **Learning Library** on [BenefitMoments.com](https://www.benefitmoments.com)!

*This summary provides a brief overview and is for informational purposes only. Some programs, such as the CVS Health insurance plans and the family building benefit, are for colleagues regularly scheduled to work 30 or more hours per week. Note that HSAs are not offered in Hawaii and Puerto Rico as medical plans differ. 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.*