



WINTER 2019

**Commit**  
to

**YOU**

*Helping you live your best life*





## See what's new, what's happening in 2019

BI is always exploring new ways to help you and your family live your best life. In this issue of Commit to YOU, you'll get your first look at well-being initiatives and resources that will roll out in the New Year. From an updated wellness platform, to the new Aetna Health app, and new ways to make social connections, it's all coming your way in 2019.

The Healthy Actions<sup>SM</sup> program is back in 2019, giving you the opportunity to know more about your health and earn up to \$700 in incentive credits. Participation was the highest yet in 2018, so get the facts about how the program works and plan to take part. We've also included some helpful tips and reminders about vision care benefits, financial planning and Resources for Living<sup>SM</sup> (your EAP). Finally, we'll bring you up-to-date on the Reach recognition program as well as showcase the personal rewards associated with volunteering.

Take some time for YOU, and kick off a happy, healthy New Year. BI is here to help with resources and programs that support your physical, financial and emotional well-being.



## A new & improved wellness platform

### Our Commit to YOU wellness platform just got a facelift!

Get a healthy start in 2019 by activating your online account and joining us for a series of Achievement Programs. Learn how the platform can help you track your wellness goals, provide you with healthy recipes and resources, and increase your awareness of healthy living opportunities.

Even if you had an account on the platform in the past, you will need to activate your upgraded account. Visit <https://bi.motivationalliance.com> to log in to the platform and activate your upgraded account today.

### Sign up for wellness emails!

Be sure to opt-in to receive two emails each month that bring you the latest wellness and fitness news. Learn about screenings, programs, webinars and events dedicated to your best health.

Use our [subscribe form](#) to get started.





## 2019 Healthy Actions<sup>SM</sup> program

**2018 was the best year yet for the Healthy Actions program**, with 45% of BI employees and 35% of spouses/domestic partners earning their incentive. If you were one of them, you know more about your health and have up to \$700 in incentive credits to apply toward medical expenses or in your health savings account. Let's keep it up and continue to build participation in 2019.

### Here's how the program works

Earn \$500 in incentive credits when you:

- Get your Metabolic Syndrome screening by September 30, 2019


**AND**

- Complete or update the Health Assessment by December 31, 2019.

**Earn an additional \$200** when your covered spouse/domestic partner completes the Metabolic Syndrome screening by September 30, 2019.

**Incentive credits are available the month after you earn them**, so plan to complete your healthy actions early in the year. Credits will be:

- Applied to your medical expenses if you are enrolled in the **Aetna Choice<sup>®</sup> POS II Plan** or **Aetna HealthFund<sup>®</sup> HRA Plan**.
- Deposited in your health savings account (HSA) if you are enrolled in the **Aetna HealthFund<sup>®</sup> HSA Plan** or **Whole Health<sup>SM</sup> CTHSA plan**.



You must be enrolled in a BI medical plan with Aetna to earn incentive credits. If you are not, you can still complete the healthy actions to learn about your health status and potential risks, but you won't earn the credits.





## Know where you stand with your health

The healthy actions are so much more than a way to earn incentive credits. They help you know your current health status – what you're doing right and where you can improve.

### Get your Metabolic Syndrome Screening

BI will once again partner with Quest Diagnostics® to offer onsite Metabolic Syndrome screenings (where available). [Click here](#) to view the onsite screening schedule.

You and your covered spouse/domestic partner can also get screened at:

- *A Quest Diagnostics Patient Service Center.* Find a center at [My.QuestForHealth.com](http://My.QuestForHealth.com).
- *Your doctor's office.* He or she will need to complete and submit the Quest Diagnostics Physician Results Form available at [My.QuestForHealth.com](http://My.QuestForHealth.com).

**IMPORTANT:** Quest Diagnostics is BI's partner for Metabolic Syndrome screenings. While Aetna has added LabCorp as a new preferred lab (effective 1/1/2019), you must receive your Metabolic Syndrome screening through Quest to earn your Healthy Actions incentive credits.

*The Metabolic Syndrome Screening* combines a blood draw, waist measure and blood pressure check to determine if you are at risk for metabolic syndrome. This is a combination of health factors that can put you at risk for health conditions such as heart disease, stroke and type 2 diabetes.

*Learn more:* View this [video](#) to learn more about metabolic syndrome and how to prepare for your screening.



## Sign up for your onsite screening

➤ **Online:** Visit [MyQuestForHealth.com](https://MyQuestForHealth.com) to register and schedule an appointment onsite or at a nearby Quest center. Here's how:

- *If you are a returning user,* enter your username and password and click **Log In**.

*If you are new to the site,* click **Register Now** in the **Create Account** area, enter registration key **CTY**, and click **Continue**.

- Enter your Personnel No. from your paystub. Your spouse's/domestic partner's ID is your Personnel No. with an "S" added at the end.

- Enter the information requested, click **Get Started**, then **Participate Now**.

Be sure to print your confirmation page and bring it to your screening.

➤ **By phone:** Call Quest Diagnostics at **1-855-623-9355**. Hours are Monday to Friday, 8 a.m. to 9:30 p.m. (ET) and Saturdays 8:30 a.m. to 5 p.m. (ET).

## Prepare for your screening

Fasting for 9 to 12 hours before your screening is required. Take all medications as directed by your doctor, and be sure to drink plenty of water while you are fasting.

## View your results

If you provided your email to Quest when you registered, you will receive an email linking to your results three to five days after your screening. It will let you know your results are ready to view at [MyQuestForHealth.com](https://MyQuestForHealth.com). Use the same login as when you scheduled your appointment, then click **Review Results**.

You will also receive your personalized My 5 to Health Profile<sup>TM</sup> via U.S. mail two to three weeks after your screening. Your profile will include a health report, information about any risks that apply to you, an action plan, a summary to share with your doctor and more.

**For more information about scheduling your screening or about your results, contact Quest:**

Email: [wellness@QuestDiagnostics.com](mailto:wellness@QuestDiagnostics.com)

Phone: 1-855-623-9355,  
Monday to Friday, 8 a.m. – 9:30 p.m. (ET)  
and Saturday, 8:30 a.m. – 5 p.m. (ET)

Questions about onsite screenings should be directed to your [local wellness coordinator](#).





## Complete or update the Health Assessment

The Health Assessment is an online questionnaire that covers health history, habits and lifestyle, recent screenings and other key health factors.

### To complete or update your Health Assessment

- Log in to your Aetna member website at [aetna.com](https://www.aetna.com). Register first, if you haven't already.
- On your home page, click *Stay Healthy>Complete your Assessment*.
- If it's your first time completing the assessment, click *Launch My Health Assessment*, and select *Start New*.
- If you are updating an existing assessment, click *Launch My Health Assessment*, and select *Update Current*.

In about 15 minutes, you'll have a report on your current health and a personal action plan.

Your action plan may include recommendations for online health programs that can help you reach goals such as eating healthier, starting an exercise routine, managing stress and more.

### Your information is kept confidential.

Health Assessment responses and screening results are kept personal and confidential, according to federal law. BI does not have access to your individual results, only aggregate information for program planning and tracking.



## Aetna Health<sup>SM</sup> app

The new Aetna Health<sup>SM</sup> app is available now. With the new app, you'll have an easier, more streamlined mobile experience. The new app makes it easier than ever to:

- View benefits and claims for your whole family
- Find doctors by location and specialty
- Get cost estimates before you get care
- Pull up your member ID card
- And more!

Aetna Health has replaced the Aetna Mobile app. Be sure to download the Aetna Health app from the App Store<sup>®</sup> or Google Play<sup>™</sup> for your full Aetna digital experience.\*

### Coming in April 2019: A new web experience for Aetna members

When you log in to [aetna.com](http://aetna.com), you'll find an enhanced member website with new tools designed to help you get and stay healthy. You'll be able to:

- Sync your apps and devices for a more complete view of your health
- Get health decision support to make sense of care and treatment options
- View your records to see claim details, lab results and more
- Sign up for digital coaching to focus on your most important health goals
- Browse the Library to look up symptoms, find healthy recipes and more

If you're not already registered with the site, be sure to take this important step today. Just visit [aetna.com](http://aetna.com) and click **Login**, then **Register** located next to **First-time users**. Follow the directions to create your username and password.

\*App Store is a service mark of Apple Inc., registered in the U.S. and other countries. Google Play is a trademark of Google Inc.







## Vision benefits review

BI helps you and your family keep your vision and your eyes healthy with benefits from EyeMed and your Aetna medical plan. Know the difference between the two plans to get the care – and the savings – you need.

**EyeMed offers savings on in-network eye exams and vision care services as well as eyewear.** With EyeMed, you can choose from a wide range of providers, including LensCrafters, Target Optical, OptiCare, Sears Optical, JCPenney Optical, most Pearle Vision Centers and many others.

There is a \$15 copay for your vision exams with an EyeMed provider. You have the option to use out-of-network vision care providers, but you'll generally pay more out of your own pocket. Use the provider locator at [eyemed.com](http://eyemed.com) to find EyeMed network providers near you.

**Your Aetna medical plan helps with costs related to the treatment of eye diseases and disorders,** such as cataracts and glaucoma. Use your Aetna medical benefits if you have a medical condition that requires a visit to your optometrist.





## 2019 Qualified Plan Limits for the Retirement Savings Plan (RSP)

Each year, the IRS sets dollar limits on contributions for qualified retirement plans, such as the Retirement Savings Plan (RSP), the Company's 401(k) plan. Listed below are the limits for 2019.

\$19,000 limit on before-tax contributions	
\$6,000 additional "catch-up" contributions *	<i>Available to all participants who will be age 50 or older by December 31, 2019.</i>
\$56,000 limit on overall contributions (Plus catch-up limit when applicable)	<i>Includes before-tax, after-tax and company contributions. Once reached, all contributions to the Plan are automatically suspended by Payroll.</i>
\$280,000 limit on compensation	<i>Once your compensation reaches this limit during the year, all contributions by you (except Catch-up Contributions if you have already met the \$19,000 pre-tax limit) and Company matching contributions must stop.</i>

\*For employees based in Puerto Rico, additional "catch-up" contributions = \$1,500.



## Review your RSP contribution rate

Check your current RSP contribution elections on [Retirement One Source Online](#). Then, monitor your RSP contributions during the year and make adjustments to your RSP contribution rate if needed. You can review your current contribution election and annual contributions year-to-date on [Retirement One Source Online](#) or by reviewing your BI pay stub.

Keep in mind that your eligible pay for the RSP includes your base salary, overtime, shift differential, short term performance bonuses (like the variable pay-related [VPR] bonus) and incentive compensation. Be sure to check your year-to-date RSP contributions after the VPR bonus is paid, and monitor them regularly if you have pay other than base salary.





## Why is this important?

BI matches your RSP contributions up to 5% of your eligible pay per pay period. This means BI's matching contributions are based on the contributions you make each pay period, and only for pay periods in which you make before-tax and/or after-tax contributions to the RSP.

If your contributions to the RSP stop for any reason, you will not receive BI matching contributions for those pay periods in which you do not contribute. To ensure your BI matching contributions are not interrupted, you must continue to make contributions each pay period.

You may wish to adjust your before-tax contribution rate so you do not hit the IRS before-tax contribution limit before year end.

**IMPORTANT:** If you reach the IRS before-tax contribution limit for the year (including catch-up contributions, if eligible) before year end, BI will automatically suspend your before-tax contributions to the RSP. You may continue RSP contributions only by electing an after-tax contribution.

### Were your before-tax contributions suspended in 2018?

Your before-tax contribution rate in place on December 31, 2018 carried over to 2019, even if your before-tax contributions were suspended when you reached the IRS contribution limit during 2018.

However, if you made a change to your before-tax election after before-tax contributions were suspended – for example, changed it to zero – it did not automatically re-set for 2019. To resume before-tax contributions, you will need to re-elect your contribution rate on [Retirement One Source Online](#).





## Cancer Support Center

Your Aetna website, available at [aetna.com](http://aetna.com), includes a Cancer Support Center. It features online tools designed to provide cancer education and support to Aetna members, their family members and caregivers. Recently, four new cancer hubs were added, including:

- Women's reproductive cancers (ovarian, uterine, fallopian)
- Prostate
- Lung
- Colorectal

The hubs offer tips and tools to help people diagnosed with cancer learn more about their condition and take care of their health. When you visit the center, you'll find:

- Videos and information on diagnostic procedures, treatment options and shared decision-making resources, organized by disease stage and by criteria such as clinical, insurance and personal
- Questions to ask your doctor
- Treatment decision support resources
- Tips on talking with family and friends about a cancer diagnosis



To access the Cancer Support Center and the two new hubs, log in to [aetna.com](http://aetna.com) and click *Find Care > Cancer Support Center*. If you've been recently diagnosed with cancer, have had cancer-related testing, or are at risk for women's reproductive or prostate cancer, you'll also receive helpful information from Aetna via email or direct mail.



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## Resources for Living

**Aetna Resources for Living<sup>SM</sup>** is your Employee Assistance Program (EAP), here for you with services and resources that make everyday life easier. The EAP offers a wealth of online resources and tools at [mylifevalues.com](http://mylifevalues.com). When you visit the site, you can read articles, take quizzes and watch videos on a full range of topics related to your physical and mental well-being.

**NEW:** Videos on bullying and suicide prevention have recently been featured on your EAP website.

Bullying is an issue that can lead to isolation, despair and potential suicidal thoughts. It is not limited to a single setting or age group, and it is reported in the workplace, in schools and online.

Bystanders often have the best ability to improve a situation. Additionally, parents and caregivers should learn the signs of bullying in children and the steps to take if they suspect bullying.

The videos can help you recognize the signs and risk factors, and understand how to make a difference and help protect those who may be vulnerable.

### Contact the EAP



**By phone**, at 1-888-238-6232. EAP counselors are available day or night to listen, talk and refer you to the right resources.



**Online and via mobile app**, at [mylifevalues.com](http://mylifevalues.com). Log in with username: BIEAP and password: Boehringer. You can download the Resources for Living mobile app at the EAP site. Look for *What's New>App Center* at the top of the home page.



**Onsite at the following Animal Health locations:**

**Duluth**  
Building 500

**St. Joseph**  
Vetmedica Administrative Building

Both locations are in a secluded or low traffic area in the building to protect your privacy.



### Thinking of adding a pet to your household?

Consider adoption! Visit [aspcanet.org/adopt-pet/find-shelter](https://www.aspcanet.org/adopt-pet/find-shelter) to find an ASPCA Adoption Center near you.

## Pet therapy: Warm, fuzzy, healthy

You've heard of physical therapy, massage therapy, even retail therapy – what about pet therapy? It's a fact that our pets provide companionship, unconditional love, cuddles and just plain fun. They are also great for our health and well-being.

The comfort a pet provides can help with stress and feelings of loneliness. Getting out and about with a pet spurs social contact, too, whether it's neighbors walking their dogs together or new friends sharing stories about pet antics. And the responsibility of caring for a pet can help put everyday problems into perspective and disrupt negative thinking.

Because the benefits of connecting with animals are so many – and so well-documented – pet therapy programs have sprung up in health care settings. Pet therapy has been used to treat people with depression, anxiety, panic disorders and

social phobias, as well as physical ailments including strokes and brain injuries. In addition, visits from therapy dogs and cats (and even goats and pigs!) are now part of life in many skilled nursing and hospice facilities, hospitals and assisted living communities.

### Pets can also help with:

- **Allergies and asthma:** New studies suggest that children who grow up with a “furred animal” (including farm animals) are less likely to develop allergies and asthma.
- **Heart disease:** Having dogs and cats can reduce the stress and anxiety that contribute to cardiovascular disease.
- **Chronic illness:** Being responsible for a pet can motivate those with chronic conditions to take better care of their own health.
- **Weight loss:** Having a dog means taking daily walks, which can help in achieving and maintaining a healthy weight.

#### Sources:

Centers for Disease Control and Prevention, [cdc.gov](https://www.cdc.gov), Accessed December 2018.

Care2 Healthy Living, [care2.com](https://www.care2.com), Accessed December 2018.





## Volunteering: Working for the common good is good for you

Volunteering helps build healthy communities in more ways than one. Giving time to others fosters connections in a disconnected world and strengthens organizations dedicated to improving lives. It also rewards the volunteer with better health and well-being.

Consider this: People who volunteer have lower mortality rates, greater functional ability and lower rates of depression later in life than those who do not volunteer.\*

According to VolunteerMatch ([volunteermatch.org](http://volunteermatch.org)):

- 29% of volunteers living with a chronic condition say volunteering has helped them manage their illness
- 73% of volunteers feel volunteering has lowered their stress levels
- 89% agree volunteering has improved their sense of well-being

What's at work here is the feeling of connection. Volunteering helps create new relationships, stay more active physically and mentally, and develop new skills to bring to life, home and work. For those coping with grief, loss or depression, volunteering can boost feelings of confidence and rebuild a sense of purpose.

\*Corporation for National & Community Service, [nationalservice.gov](http://nationalservice.gov). Accessed December 2018.





## Inspired?

Check out ways you can volunteer based on your interests at [volunteermatch.org](http://volunteermatch.org).

### Here's a great way to give

BI Cares gives all U.S. BI employees the opportunity to double charitable donations to eligible nonprofits, dollar for dollar, up to \$250 per employee, per year. Choose from 12 causes eligible for matching through 2019 (new causes to be added in subsequent years), and donate to one or more via credit card on the program's secure website.

To learn more and start doubling your charitable giving impact, go to [bicares.yourcause.com](http://bicares.yourcause.com).

## Live long and prosper

An analysis of data from the Longitudinal Study of Aging found that individuals who volunteer have lower mortality rates than those who do not, regardless of age, gender and physical health.

Source: Mayo Clinic,  
[mayoclinichealthsystem.org](http://mayoclinichealthsystem.org).  
Accessed December 2018.



**Celebrate AAI**  
with the  
Reach program  
today!

## Reach: Living AAI every day

Through the Reach recognition program, BI colleagues and team members celebrate and recognize the values of Agility, Accountability and Intrapreneurship (AAI) in their everyday work. We are surrounded by dedication and accomplishments large and small that exemplify and encourage AAI. But what does AAI really mean, and how do these values reveal themselves?

**Agility** can best be described as being quick on one's feet. Just like physical agility, it requires being flexible and able to respond effectively to changes and challenges. A colleague's agility is recognized for their intelligent use of resources and the ability to schedule projects and avoid delays. Another picks up extra shifts to ensure their team is successful.

**Accountability is taking ownership.** It's going above and beyond to do the right thing and seizing opportunities to not only get involved but take the lead. It's choosing the path of integrity over

the easy path. Accountability is exemplified by a colleague who mentors a new hire selling in a challenging environment, spending time with them in their territory and conducting routine check-in calls.

**Intrapreneurship** is demonstrated by colleagues who engage in strategic thinking and take a fresh look at everyday tasks and projects. It's putting positive energy to work to come up with new solutions. It's a colleague who openly offers advice, ideas and new perspectives to foster the kind of positive thinking that leads to true accomplishment at work.

**Do you know someone who lives AAI everyday?** Send an eThanks to say "nice job" or "congratulations!" Or nominate someone for an AAI award. It's easy – access the Reach program by typing the word "reach" in your Internet Explorer browser when connected to the BI network.

## Questions? Suggestions?

The BIUSA Total Rewards Office would like to hear from you. Submit your questions, suggestions and/or ideas for future newsletter topics at [benefits.rdg@boehringer-ingenelheim.com](mailto:benefits.rdg@boehringer-ingenelheim.com).

This newsletter provides information about your Boehringer Ingelheim benefit plans effective January 1, 2019. If there is any discrepancy between this brochure and the official plan documents, the plan documents will always govern. Although the Company intends to continue these plans, it reserves the right to change, amend, or terminate any of the provisions at any time. Please note: If you are a contract worker, please refer to your contract for benefits eligibility.

