



TOTAL WELLNESS AT CMC...

What does it mean?

Why does it matter?



CMC is a Fortune 500 company with over \$8 billion in revenue. **But what is CMC really, beyond the surface?**

CMC is the 13,000+ employees in over 170 locations that make up our construction solutions businesses, our mills, fab shops and recycling yards, our drivers moving our products throughout the U.S., our maintenance teams maintaining and repairing our equipment **and so much more!**

In short, **we are the sum of many parts.** For our business to succeed, we need each and every part working as One CMC every day.

In the same way, **Total Wellness is the sum of many parts too – it's your health, wealth, and wellbeing.** And, while Total Wellness looks different for everyone, there are a few common themes.

Let's take a look at some examples...

HEALTH

Getting 6-8 hours of sleep each night, eating a balanced diet, limiting alcohol, excluding tobacco, reducing stress and maintaining “your equipment” by getting your annual physical.

WEALTH

Having money set aside for that unexpected emergency, saving for retirement or a child’s continuing education through college or a trade school, or budgeting for a house. Creating a will or trust and confirming you have an up-to-date beneficiary designated for your retirement plans, life and AD&D insurance and the employee stock purchase plan. Financial health is also using your benefits wisely like telehealth, ScriptSourcing and the Lifestyle benefit because they are FREE!

WELLBEING

It’s defined by a feeling of contentment in all areas of life. Being content is more easily achieved when we take time for ourselves mentally, physically, spiritually and emotionally. We need to de-stress and relax, unplug and recharge.

Your **TOTAL WELLNESS** journey begins with your first step...let’s get started TODAY!

Take care of your **HEALTH** and schedule your Annual Physical today!



Complete your Annual Physical
by **12/31/2024**

Schedule your appointment today. CMC pays 100% of in-network annual physicals! Once complete, your doctor files a claim and CMC is notified that you met the requirement.

To pay the standard rates in 2025, you and your covered spouse enrolled in the CMC BCBS Medical Plan must **get an annual physical by 12/31/2024**, or you will each pay a \$50 surcharge per month in 2025.¹

Call **877.262.7977** or go to **bcbstx.com** to find an in-network doctor located near you.



Avoid paying the Medical Plan
Surcharge in 2025

Are you enrolled in CMC's BCBS Medical Plan? Just one check-up with your doctor can save you money! **Complete your annual physical by 12/31/2024 to avoid paying²:**

\$600	/	\$1,200
EMPLOYEE ONLY		EMPLOYEE + SPOUSE



Participate in these programs and you may be
entered in a drawing to win CMC swag and more!



Annual Physical



ScriptSourcing



Teladoc Health



Telehealth



BCBS Mail Order



401(k)

¹ New hires or employees enrolled on or after 1/1/2024 are not required to complete an annual physical in 2024. You will automatically pay the standard rates in 2025.

² Check your Explanation of Benefits (EOB) and keep a copy of the itemized statement for your records. It can take 2 to 4 weeks for a visit to be processed and posted on bcbstx.com.

Did you know...

Exercise can reduce the risk of heart attack by **up to 31%**, and regular physical activity can lower the risk of heart disease by **up to 50%**, stroke by **27%** and reduces the risk of high blood pressure too!

High blood pressure impacts **nearly ½** of all adults and can lead to heart disease, stroke, kidney disease, blindness and death.

Healthy habits such as regular exercise, a healthy diet, limiting alcohol and excluding tobacco can lower the risk of cardiovascular disease by **up to 73%**.

A poor diet impacts **nearly 46%** of all adults and can lead to high blood pressure, heart disease, type-2 diabetes, stroke and more.

Budgeting can help build savings for the short and long term. Being financially prepared can reduce financial stress. And, studies show that financial stress impacts **nearly 65%** of all adults.

56% of adults in the U.S. believe that estate planning is important, but **only 33%** have established estate plans. Estate planning includes having an established will or trust, a medical power of attorney, designating a beneficiary, and more.

A **positive mindset** can boost your immune system and increase your life expectancy. Positivity can also reduce your risk of heart disease, stroke, muscle and joint pain and more. So, view life through a **“glass half full”** lens and have a happier, healthier life!

Did you know, your morning routine **sets the tone** for the day? Start your day with **“calm”** by connecting with family, designating quiet time to pray or meditate and exercise.

Studies show that catching up on the news or checking email first thing in the morning can lead to increased **anxiety** and **stress**.

Taking care of YOUR Total Wellness means OUR team is successful and CMC's benefits and resources can help!

Don't take our word for it! Hear what your coworkers have to say...

“

The annual physical program is very appreciated as I am not one that likes to go to the doctor. However, by requiring the annual physical (or we incur more cost), I am able to keep a more proactive check on my health and live a more healthy, productive life.

”

“

I have a chronic autoimmune disorder that requires I take a daily medication. The monthly cost of my medication was \$200. Now with CMC and ScriptSourcing, my prescription is FREE! This is a true blessing for me and my family. Thanks, CMC!

”

“

I am very thankful for the CMC Lifestyle benefit! Now I can sign my son up for his favorite sports and pay the registration fees through this benefit.

”

“

The company-matched 401(k) and Employee Stock Purchase Plan are such big incentives for employees to stay with CMC. It's two ways that the company allows us to prepare for our future retirement.

”

Want to learn more?

Check out mycmcbenefits.com or contact Employee Services at **877.262.8050** or employeeservices@cmc.com.

Benefits Resources

BCBS

Group #: 009123
bcbstx.com
877.262.7977

MDLIVE (Telehealth)

mdlive.com/bcbstx
888.680.8646

Teladoc Health

teladochealth.com/go/mycmc
800.835.2362
Registration Code: MYCMC

Delta Dental

Group #: 5838
deltadentalins.com
800.521.2651

Vision Service Plan

Group #: 12247388
vsp.com
800.877.7195

ScriptSourcing

scriptssourcing.com/med-finder
410.902.8811

Voya

Critical Illness, Group Accident & Hospital Indemnity
Group #: 70288-9
presents.voya.com/EBRC/cmc
877.236.7564

Lincoln Financial

Life, AD&D and Disability
Group #: 09-466376
mylincolnportal.com
844.829.5510

SupportLinc

Employee Assistance Program (EAP)
Group code: cmc
supportlinc.com
888.881.5462

Starr Assist

Travel Assistance
assistance@wtp.ca
800.667.7222 (U.S.)
416.977.8687 (Outside U.S.)

Milliman

401(k) Plan
millimanbenefits.com
866.767.1212

Aevo

Medicare Enrollment
833.830.2386

HealthEquity

Lifestyle & FSA Benefits
thehealthequity.com
877.924.3967

Employee Services

employeeservices@cmc.com
877.262.8050

Is Your Total Wellness in Check?

Your journey begins with your first step, let's start TODAY!

- Schedule your In-Network **Annual Physical** today
- Skip the doctor's office and register for **telehealth**
- Taking Brand or Specialty medications? Enroll in mail order through **ScriptSourcing**
- Have you received communications from **Teladoc Health**? If so, don't delay, register today!
- Review and update your beneficiaries (**Life and AD&D Insurance, 401(k) and ESPP**)
- Keep your dental care in check. Schedule an in-network dental exam today!
- Need to create or update your will or trust? Contact **SupportLinc**
- Be better prepared for retirement by contributing to your **401(k)**
- A regular eye exam can detect more than impaired vision. Schedule your eye exam today!
- Need help finding a contractor for home repairs, finding elder care or help with stress, contact the **Employee Assistance Program** for help!
- Don't forget to use and submit your **Lifestyle Benefit!**

need help?

Check out mycmcbenefits.com to find resources that can help!

