



THE BEAT: YOUR MONTHLY BENEFITS UPDATE



Benefits are the gift that keep on giving, all year long. As the year winds down and 2026 is on the doorstep, now is the perfect time to make the most of your ZOLL benefits!

Click on the highlighted links below to finish the year strong and head into the new year by caring for every part of your well-being.



- ☐ If you earned your Healthy Hearts! Healthy You! 2025 reward and didn't elect ZOLL's medical coverage for 2026, watch for your payout in February! The 2026 program kicks off mid-January!
- Complete any scheduled preventive care visits before December 31. Annual preventive care is included with all ZOLL medical plans when you use in-network providers. Preventive care visits are included for:
 - Medical
 - Dental
 - Vision





- □ Important: If you're enrolled in the PPO Plan for 2025 and switching to the Saver Plan with HSA for 2026, you'll receive your ZOLL HSA contribution in January as long as your Health Care FSA balance is \$0 by December 31, 2025. If any FSA funds remain after this date, your ZOLL HSA contributions will be delayed until April 1. Use your remaining FSA funds for eligible expenses before December 31,
- don't let your balance go to waste.
- □ NEW IN 2026! The SECURE 2.0 Act's mandatory Roth catch-up provision requires higher-income employees (> \$150,000 in the prior year) to make all age 50+ catch-up contributions to their workplace plans on an after-tax Roth basis, effective January 1, 2026. ☐ Schedule a **financial check-up** with **CAPTRUST** to plan ahead and build your
- financial blueprint for 2026.



EMOTIONAL





self-care with Modern Health. Invite your family to join too! Modern Health offers confidential personalized support, group sessions, and self-guided resources to help you and your family thrive.

□ The holiday season can be stressful. Prioritize good mental health and



WORK/LIFE BALANCE





your health, focus on self-care, maintain a healthy work/life balance and feel confident about your future and overall well-being. Remember, you pay for your benefits all year long, so make them work for you!

New York Life - Honoring Grief at Work Amidst the Holidays

Upcoming Events

The holidays can be difficult for individuals navigating grief. This workshop will explore ways to move through the holidays honoring grief and celebrating life.

REGISTER: DECEMBER 11 | 2:00 PM ET

Modern Health - How to Manage Parenting Over the Holidays

Join this Modern Health session to discuss continual stressors of parenting, how to support one another, and learn how to enjoy special moments of the holiday season.

REGISTER: DECEMBER 11 | 2:00 PM ET

Modern Health - How to Cope with End-of-Year Loneliness

Attend this Modern Health session to find support, connect with others, and explore tips for

making this time of year feel warmer and brighter.

REGISTER: DECEMBER 16 | 12:00 PM ET

CAPTRUST - The 25 Documents Every Person Should Have CAPTRUST will lead this discussion to help you understand the most important documents everyone should have and why, including a will, revocable trust, and power of attorney.

REGISTER: DECEMBER 16 | 2:00 PM ET

START EXPLORING

ZOLLbenefits.com