

# Benefits+YOU

THE UNIVERSITY OF MINNESOTA EMPLOYEE BENEFITS NEWSLETTER



**February is home to America Saves Week!** Keep reading for resources to save more for retirement, along with other important reminders.



## News

**America Saves Week** (February 27–March 3). University benefits counselors and Fidelity representatives will be hosting events to help you optimize your retirement savings plan using your University benefits. [Learn more and sign up.](#)

**A culturally responsive approach to mental health** supports people across a wide range of clinical needs, including racial stress and trauma, PTSD, and the specific needs of members from historically underrepresented communities. Lyra, the University's new Employee Assistance Program (EAP) provider uses a diverse network of counselors that self-identify across a broad range of racial, gender, sexual orientation, and other cultural identities to help make access to care easier than ever. Learn more and get the help you need at [umn.lyrahealth.com](http://umn.lyrahealth.com).



## Explore

**Health Savings Accounts (HSAs) can be a tax-efficient part of your retirement planning.** If you have a University HSA, learn how you can [boost your retirement income with HSA savings](#). If enrolled, you can change your HSA contributions outside of Open Enrollment by emailing [benefits@umn.edu](mailto:benefits@umn.edu).

**Disability insurance can be an important financial planning tool.** Unum has [six facts everyone should know about disability insurance](#). Then, learn more about [the disability resources available to you](#) as a University employee.

**Using a life insurance policy to plan for retirement?** Strategically planning your coverage and premiums can replace your income or help with estate planning after your passing, and could potentially free up disposable income now to use for other purposes. Use Securian Financial's online decision tool, [Benefit Scout](#), to learn more about your life insurance benefits and options.

**Download the NEW Medica Member app** available for [iOS](#) and [Android](#) to get access to all your health information on the go. From there, you can add your Member ID card to your mobile wallet for easy access.



**Structured, small-group discussions intended for people who identify as Black, African, or African American.** Facilitated by Lyra's mental health experts, [the February lineup of Gatherings](#) addresses various professional and personal mental health concerns. Register with [Lyra Learn](#) using customer code #UMN287 to access the Gatherings.

**Thinking of retiring this year?** You may find it helpful to schedule a retirement benefits consultation up to six months prior to your retirement to discuss your options and enrollment deadlines. Email [ohrvp@umn.edu](mailto:ohrvp@umn.edu) to schedule an appointment.

**More events.** Check the [Events page](#) for free or low-cost Wellbeing Points-eligible webinars and events.

[Click here to read previous editions of Benefits + YOU online.](#)