



THE UNIVERSITY OF TEXAS AT DALLAS

**Divisions/Schools Wellness Day Program
Program Guidelines for Plan Year 2018-2020**

UT Dallas Office of Human Resources – Benefits/Wellness Department encourages all divisions and schools to host a Wellness Day in their respective areas. The Wellness Day Program will require that each division/school names a Wellness Ambassador to coordinate the Wellness Day event as well as other wellness initiatives in their schools or divisions. The selected Wellness Ambassador will coordinate the event and will assist with communicating wellness initiatives to the division/school.

The Wellness Day event should consist of one or a variety of wellness activities allowable within the Wellness Tobacco Fund Guidelines. An application form must be completed and submitted to HR. The applications will be reviewed and approved by the HR – Benefits/Wellness Department. The funding will be based on the number of employees by division/school up to \$1000.00 maximum. For example: 1-10 employees \$200; 11-20 \$400; 21-40 \$600; 40-60 \$800; 61+ 1000. Each division/school is limited to one event per year. Applications will be accepted and approved in the order of receipt as long as funds are available. Once funds are exhausted, applications will no longer be accepted. Funds are available for use until 8/31/2020.

The Division or School must submit a report after the conclusion of the event using the Wellness Day Reporting Form signed by the Head of the Division or School. The report must be accompanied by the sign-in sheet, flyer and surveys, comments or evaluations of the event. The effectiveness of this program will be reviewed on an ongoing basis.

Applications must be submitted to the Office of Human Resources, AD 10. Attn: Taylor Tran or to Taylor.Tran@utdallas.edu.

Divisions and Schools Wellness Day – 2019
Wellness Grant Application Form – Limited Funding from the UT System Wellness Tobacco Fund

Name of Requester: _____ Date of Request: _____

Division and/or School: _____

Number of Employees: _____ Anticipated # of Attendees: _____

Date of Event: _____ Time of the Event: _____

Location of the Event: _____ Wellness Ambassador*: _____

*Division or School must select a Wellness Ambassador to coordinate wellness event in their area to receive the grant.

Theme of the Event: _____

Goal(s) of the Event: _____

Requested Activities (Check as applicable based on theme)

Financial Wellness Seminar from Approved UT System Retirement Vendors – Lunch & Learns

Select from the available topics. HR will contact appropriate vendors for presentations:

Foundations of Financial Wellness

Create a Budget, Ditch Your Debt & Start Saving for the Future

Realize Your Retirement Savings

Social Security and Your Retirement

A Practical Guide to Estate and Financial Planning

Other – see attached list and specify selection _____

Health & Nutrition Seminar

Specify type or description: _____

Fitness & Exercise Class (1 hour)

Specify type or description: _____

Stress Management

Airrosti Training (Tech Neck; Health At Your Desk, etc.)

Yoga, Tai Chi or Mindful Meditation – please circle selection(s)

Other – Specify (i.e. EAP) : _____

Other Wellness Activities (i.e. First Aid/CPR Training, Tobacco Cessation): Specify: _____

Division Head/Dean's Approval

Name & Signature: _____ Title: _____ Date: _____

HR Review and Decision: _____ Wellness Fund Amount Approved: \$ _____
(No more than \$1,000)

Approval Signature: _____ Approval Date: _____

Divisions/Schools are required to report receipts of expenses, sign-in sheet and report of outcome of the event(s).

Retirement and Financial Educational Seminars: UT Retirement Programs

The following seminars and financial plans are available to all employees as a value added service of the approved providers of the University of Texas Retirement Program.

Taking the First Step to Investing	<ul style="list-style-type: none"> • Understand the basics of investing • Recognize the importance of asset allocation and diversification • Identify your investment approach
Identify and Prioritize Your Savings Goals	<ul style="list-style-type: none"> • Identify, prioritize, and fund your savings goals • Understand where to save for each goal • Take your next best steps and save for your goals
Making the Most of Your Workplace Savings Plan Transition	<ul style="list-style-type: none"> • Educate on new plan features and investment options • Key dates and transitional events • Create a savings plan including opportunities to increase contribution each year
Make the Most of Your Retirement Savings	<ul style="list-style-type: none"> • The importance of saving as much as possible for retirement • How much to save for retirement and the benefits of saving more • Different account types you can use to save for retirement • Ways to preserve and grow your savings to last throughout your lifetime
Get Started and Save for the Future You	<ul style="list-style-type: none"> • Understand the benefits of enrolling in their retirement savings plan • Know the steps they need to take to enroll in their plan • Estimate if they are saving enough and explore ways to increase the amount they are saving
Deciding What to Do with Your Workplace Savings	<ul style="list-style-type: none"> • Key considerations when leaving an employer • Advantages and disadvantages of each distribution option • Rollovers, fees, and tax consequences; additional resources
Quarterly Market Update	<ul style="list-style-type: none"> • Current macro- and microeconomic conditions • U.S. Equity, International Equity, and Fixed income markets • Long-term investing themes
Create a Budget, Ditch Your Debt, and Start Saving for the Future	<ul style="list-style-type: none"> • Help recognize the importance of managing debt • Steps for maintaining healthy financial fitness to help employees reach their future financial goals
Invest Confidently for Your Future	<ul style="list-style-type: none"> • Define Your Savings Goals • Build an investment plan to help you optimize your savings • Understand the importance of continuously managing your plan

Preserving Your Savings for Future Generations	<ul style="list-style-type: none"> • What is a taxable estate and how can assets be distributed? • Understanding estate planning components, wills vs. probates, and what is a power of attorney • The importance of a living will and healthcare proxy, and establishing a trust and different forms of trusts • The importance of beneficiary designations, and gifting and insurance replacement strategies
Learn the Basics of When and How to Claim Social Security	<ul style="list-style-type: none"> • Understand how Social Security works • Know considerations for how to claim Social Security benefit • Decide when to take Social Security benefit
Exploring the Benefits of an HSA	<ul style="list-style-type: none"> • Understand the benefits of an HDHP/HSA and how they work together • Recognizing the features of the HSA
Discover the Potential of your HSA	<ul style="list-style-type: none"> • Recognize the features of the HAS • Understand the potential benefits of saving in the HSA to pay for qualified medical expenses- now or in retirement • Understand the need to establish a safety net for expected or unexpected medical expenses • Understand how the HSA can complement a retirement savings strategy
Organize, Plan, and Own your Future	<ul style="list-style-type: none"> • Understand why financial wellness is particularly important for women • Explore the principles of budgeting and saving • Discover how to design an investing plan to meet your goals • How to define your investing personality • How to keep your plan on track
Turn your Savings into Retirement Income	<ul style="list-style-type: none"> • The benefits of having a retirement income plan • Important considerations for retirement income and expenses • Which income strategies may fit your needs for retirement
Fidelity® Personalized Planning & Advice	<ul style="list-style-type: none"> • Understand how retirement planning help may benefit you • Know how to enroll in the service • Recognize the ongoing management and support you can expect from Fidelity
Your College Planning Choices	<ul style="list-style-type: none"> • How to start saving now for a child's college education
Maximize Social Security in Your Retirement Strategy	<ul style="list-style-type: none"> • Recognize how to use Social Security for your retirement paycheck • Understand important Social Security claiming strategies • Take the next step to create your retirement income plan
Prepare for the Reality of Health Care in Retirement	<ul style="list-style-type: none"> • Estimate health care costs and factor them into a retirement paycheck • Understand options for health care coverage before and after age 65 • Successfully plan for retirement health care costs
Preserving Your Savings for Future Generations	<ul style="list-style-type: none"> • What is a taxable estate and how can assets be distributed? • Understanding estate planning components, wills vs. probates, and power of attorney • The importance of a living will and health care proxy, and establishing a trust and different forms of trust • The importance of beneficiary designations, and gifting and insurance replacement strategies

<p>Get Ready for the Move to Fidelity</p>	<ul style="list-style-type: none"> • Any changes that are happening during the move and the key dates that are important to know prior to the move • Key features of NetBenefits including tools, calculators and resources • Action steps to take before the move and other action steps to take once the plan is at Fidelity • Checklist that will help employees understand the key action steps to take before and after the move
<p>Get to Know Fidelity and the Steps to Take Now</p>	<ul style="list-style-type: none"> • Any changes that happened during the move to the plan or investments • Key features of NetBenefits including tools, calculators and resources • Action steps to take since the plan has moved • Checklist that will help employees to understand the important actions steps to be completed

<p>Realize Your Retirement Savings in Four Simple Steps</p>	<p>Audience: Retirement savers of all ages Seminar goals: Audience members will learn these key behaviors associated with successful investing:</p> <ul style="list-style-type: none"> • Participate in retirement plans • Save steadily and set aside "extra" income • Create and implement an asset allocation strategy • Get advice from a financial professional
<p>Envision Your Financial Future</p>	<p>Audience: Investors at the midpoints of their careers who need to get serious about taking control of their finances Seminar goals:</p> <ul style="list-style-type: none"> • Motivate investors to establish a retirement income goal and make adjustments to their savings and investing strategies, as needed • Show investors how making small changes in the short term can make a big difference over the long term
<p>Get Real</p>	<p>Audience: Investors who will retire in the next five years and need to be involved in the transition from saving to spending Seminar goals:</p> <ul style="list-style-type: none"> • Remind investors who may be anxious about financing their retirements that they can achieve their goals with thoughtful planning • Help investors set retirement goals and priorities, and also identify additional sources of retirement income <p>Motivate investors to make changes if they're not on track to meet their income goals and to help maximize their current savings</p>

<p>Take Charge of Your Retirement: You can do it!</p>	<p>Audience: Investors who are within 12 to 16 months of retirement and need to focus on the specific steps they need to take to retire and how they can make their money last throughout retirement</p> <p>Seminar goals:</p> <ul style="list-style-type: none"> • Help participants learn how to take the necessary steps before retirement, including managing retirement plan assets, benefits, and Social Security and Medicare enrollment • Calculate retirement living expenses and determine how to support them • Identify other sources of income and opportunities to reduce expenses <p>Understand distribution options and create a withdrawal strategy</p>
<p>Al Mando</p>	<p>Audience: Spanish-speaking retirement savers of all ages and their families.</p> <p>Seminar goals:</p> <ul style="list-style-type: none"> • Remind Latinos who may be anxious about financing their retirement that they can achieve this goal with thoughtful planning and commitment • Help them set retirement goals and priorities and create a budget • Motivate them to be better prepared for retirement using culturally relevant messaging that aligns with their needs and values

<p>Your Life in Retirement</p>	<p>This program focuses on those that are on the verge of retiring or already enjoying retirement. Attendees might have some questions on what to do with the money they have accumulated and how to maximize their income resources to help ensure a more fulfilling and enjoyable retirement journey.</p>
<p>Millennials</p>	<p>This program addresses the distinct challenges faced by a younger generation—such as increased student loan debt and underemployment—and provides guidance and strategies that can help with early planning for a more secure financial future.</p>
<p>Social Security and Your Retirement</p>	<p>Social Security is an important element in retirement planning. This program explores the cost of retirement, as well as options for claiming and maximizing Social Security benefits and how to bridge possible income gaps.</p>
<p>Retirement Income Strategies</p>	<p>This program focuses on the new retirement realities and how the essential income planning process can help attendees address the five risks associated with retirement: longevity, healthcare, inflation, investment and withdrawal.</p>
<p>Your Retirement Plan at Work</p>	<p>This program stresses the importance of saving for retirement as it encourages attendees to enroll in their workplace retirement plan. This program is especially ideal for early career employees or those who have not yet enrolled in their workplace retirement plan.</p>

Retirement strategies for Women	Focusing on overcoming the financial hurdles specific to women as they plan and invest for the future, this program emphasizes the importance of having a personal plan, a sound strategy and a consistent approach to saving.
Planning for Financial Security	This comprehensive program provides useful information about financial planning by addressing the main areas of financial planning: Cash management, tax planning, risk management, retirement planning, estate planning, investment planning and long-term care.
Retirement Pathfinder	Learn how an interactive retirement planning tool from VALIC can help you see and analyze your retirement plan like never before during a live demonstration.
Conquering Student Loan Debt	Education is essential to remain competitive, but it can be very expensive, and often financed through some form of borrowing. That debt could become a huge financial liability, even many years after graduation. This program discusses strategies that can assist, lessen or even eliminate student loan debt.

Inside Money: Managing Income and Debt	You can discover how to help make your money work hard by using your cash flow more effectively, developing good saving habits and better managing debt.
Gaining Insight: Navigating debt consolidation and understanding the mortgage process	You can learn how to manage and consolidate debt, and get a primer that can help make the mortgage process easier to navigate.
Charting Your Course: A financial guide for women	You can explore the financial challenges unique to women, as well as get tailored approaches to saving for retirement, goal setting, evaluating your financial health, and tips to help your money work hard.
The Starting Line: Beginning to save for retirement	You can see the real effect of time on money, find additional ways to save, create a budget and begin to plan for retirement.
The 411 on 529 college savings plans	You can learn all about how 529 college savings plans work and how to invest in one for a child, grandchild, yourself or other loved one.
Tomorrow in Focus: Saving for your ideal retirement	You can discover how retirement savings, planning and the real benefit of time are essential features of retirement investments.
Dismantling myths about annuities	Annuities are commonly misunderstood financial products in the marketplace. You can learn about their unique characteristics so you can determine if they should be part of your overall financial plan.
Demystifying life insurance	Life insurance can play a critical role in your financial plan. You can learn how much you may need, what types exist, how much you can afford and much more.
A practical guide to estate and financial planning	You can learn about tax and financial planning strategies to help improve cash flow in retirement, as well as tax-wise approaches to legacy wishes.

Charitable giving as part of your estate plan	One of the greatest rewards of hard work is being able to share it with others. You can discover how to make your favorite charities part of your estate plan, what assets you may want to give and how to disburse them.
Equally Prepared: Financial planning for the LGBT community	You can learn about the specific challenges faced by the LGBT community—both financial and legislative, even with the U.S. Supreme Court's marriage equality ruling—and potential solutions to address them.
Halfway There: A retirement checkpoint	You can give yourself a mid-career financial checkup to evaluate your current savings, formulate a plan to help pursue your savings goals, and manage competing financial priorities.
How smart investors ride out market volatility	What's the best way to handle market ups and downs? TIAA offers best practices and actionable steps to help you pursue financial security.
Money at Work 1: Foundations of investing	You can see how to manage risk versus reward and understand the role of investing and managing risks, ways to help accelerate savings, and tools that can help sustain a portfolio.
Money at Work 2: Sharpening investment skills	Expanding your portfolio to maximize potential growth, and manage risk – scenarios and alternative investing vehicles to help manage more complex finances.
Paying Yourself: Income options in retirement	You can learn the rules that govern retirement assets and find out when to consider using different income sources.
Understanding Social Security	You can learn the basics about Social Security including eligibility, how to apply, how your benefit is calculated and strategies for taking benefits.
Healthy Numbers: Integrating healthcare into your retirement plan	You can learn and plan for the cost of healthcare in retirement, including supplemental insurance, and the real benefits and costs of Medicare.
Start to Finish: The early career woman's guide to financial wisdom	When women are starting their careers, there's a lot to consider—career goals, job satisfaction, achieving a work/life balance. But it's important to also consider retirement. Discover how establishing a plan now can help establish your financial future.
She's Got It: A woman's guide to saving and investing	You can discover saving and investing strategies developed especially for women and how you can put them into action.
Postcards from the Future: A woman's guide to saving and investing	Fewer years in the workforce. Longer life spans. Women saving for retirement face unique challenges. You can learn what it takes to overcome these challenges and help make your retirement dreams come true on schedule.
Attention to Detail: Financial finishing touches for women	Am I ready to retire? How do I know if I have enough? How do I plan my income? What should I look out for as I plan and even after I am retired? Financial success can often complicate your life and we are going to try to help you answer those questions and more.
All About IRAs	You can learn the facts on IRAs, how an IRA may help you meet your retirement savings goals and which one may be right for you.
Retirement Plans: Know the Rules	Your retirement assets will play a significant role in creating your retirement income, however, there are many rules surrounding your use of these assets. When can I start taking distributions? When must I start taking distributions? What happens when I leave them to my loved ones? Join us to get the answers to all of these questions and more.
Lifetime Income: Learn key planning strategies to secure your retirement	You've worked hard to save for retirement. TIAA can help you understand how to create a plan that protects you against key retirement risks as well as helps build a diversified retirement income plan.

Asset Location: A practical guide for income and estate planning	We often think about our investments in terms of how much we should invest in stocks or bonds or other investments so that we can achieve the greatest return according to our own risk tolerance, goals and time frame. Equally as important is where those assets are located to maximize the benefits of different account types—usually to minimize taxes. Learn about how the location of your assets may impact your retirement income and your beneficiaries.
How smart investors ride out market volatility	What's the best way to handle market ups and downs? TIAA offers best practices and actionable steps to help you pursue financial security.
Hacking the Human-Cybersecurity and you	Are you concerned about identity theft and your family's security online? TIAA's Information Security team will discuss how behavioral psychology can be used by hackers for identity theft, account compromise and impersonation. Learn how you can protect yourself and your family from cybercriminal social engineering.
Rising interest rates	As the prospect of another interest rate increase becomes more likely, investors should carefully consider their asset allocation to position their portfolio ahead of these changes. This seminar examines the impact of rising rates on different asset classes to help investors understand the value of a well-diversified portfolio.
Investing in real assets	Interested in alternative investments? This seminar will help investors understand TIAA's innovative approach to real assets, including agricultural, energy, timber and infrastructure, and how it can help diversify an investment portfolio.
Responsible Investment (RI)	Make an impact with a social choice. Did you know that responsible investing enables investors to align their social and environmental principals with their financial goals? Learn the factors that make an investment socially responsible, the history of RI and ways for individuals to incorporate RI into their investment strategy.
Quarterly economic and market update	Take a closer look at our views on the financial markets, including key market drivers, U.S. economy, policy and politics, and investing in public markets. This seminar will also cover the challenges that investors face and how to navigate them.
Introduction to trusts	Living trusts. Revocable trusts. Irrevocable trusts. Life insurance trusts. Phew...that's a lot of trusts! You can learn about the different types of trusts and how they can meet your particular needs, protect your assets and ensure your wishes are met.
Social Security strategies for married couples	Married couples can take advantage of some strategies that may help to increase lifetime Social Security benefits. You can learn the basics about spousal benefits, understand the many variables involved in claiming strategies and how married couples can boost their benefits by coordinating the timing of their claims.
Within Reach: Transitioning from career to retirement	You can plan ahead to help make the most out of your retirement—from paying yourself to allowing for taxes, healthcare and estate planning wishes.
Making gifts to loved ones and charities	You can help to maximize the value of your life's work and help to take care of your survivors and philanthropic causes with a little planning. This webinar will review basic strategies for giving to individuals and charities during your lifetime, as well as legacy planning.
Estate planning basics	Ensuring that our assets will pass to loved ones and causes that are near and dear is important to most of us. Discover the basic estate planning components and strategies to ensure that your wishes are met.
Top five estate planning mistakes	Estate planning done correctly serves as an essential part of an individual's overall financial plan. This webinar will discuss the most common errors people make in estate planning and how to help steer clear of them to provide greater peace of mind both now and down the road.

Estate Planning: Taxing Matters	Discover the impact—if any—of estate, gift, generation skipping transfer (GST) and income taxes in your planning, and learn some common strategies to help leave more for your heirs.
Planning for diminished capacity and illness	Aging can change many things in a person's life, including the ability to manage one's own money. You can learn about the important documents you should consider putting in place, as well as the various options, including funding for long-term care.

Foundations of Financial Wellness	<p>Financial Wellness is about the healthy balance between living for today while preparing financially for tomorrow. It is not necessarily about being wealthy, but it is a state of mental well-being in which one feels they have control over their current finances and have confidence in their financial decisions. It's about living within your means, protecting what's important to you and feeling secure about your financial future. Attend the financial wellness seminar to take the first step towards a more secure financial future.</p> <p>By participating in the Financial Wellness Seminar, you will...</p> <ul style="list-style-type: none"> • Understand the principles of financial wellness • Identify your own personal priorities • Learn how to access resources to support your progress • Gain insights on key financial and retirement-planning questions
Discover your Future Financial Wellness	Do you know what you will receive from TRS/ORP, Social Security and your UT Retirement Savings? Now is a good time to find out how they all work together. Before embarking on your retirement journey, be sure you understand how your income sources work together and what roadblocks may lie in your path. In addition, begin to plan your retirement roadmap to plan out the journey ahead.
Personal Finance Basics – Manage your Money Well	Day to day financial decisions make a great deal of difference in the kind of life you want to lead, so it's important to learn how to manage your money in a common sense way. This introductory seminar discusses the basics of person finance, including how to set up a budget to see where your money goes, where to keep your money, how to handle what you owe, when investing makes sense, and what tools and resources can help you.
Save for Your Goals with Smart Budgeting	This how-to seminar provides you with basics of living within a household budget so you can manage your finances more efficiently. You will learn about setting short-term and long-term goals and how to balance income and expenses, making it easier to save and work toward all of your objectives. Practical tips on cutting expenses, controlling debt and using credit to help boost FICO scores will provide you with real-world action steps to get started on right away.
Investing Concepts Simplified	You don't need to be an expert or a stock market whiz to put an investment strategy into place. Focusing on just a few fundamentals, you can have a solid investment plan for your retirement or other financial goals. This engaging seminar will explain investing concepts in plain English and provide simple, practical ways to help you invest with confidence.

Evaluating Your Investments- Beyond the Basics	<p>This seminar moves beyond investment basics to evaluate investments using various portfolio analysis tools and resources. Topics include an in-depth look at asset allocation, including sub asset classes and relative risk and return. Attendees will learn various techniques and best practices that can help them create a sound and appropriate investment strategy for their person retirement goals.</p>
Plan for Your Retirement Income	<p>This in-depth seminar will help you understand how to manage your income throughout retirement. Through Voya's MyOrangeMoney online experience, you'll learn about income sources – including Social Security – and understand how to potentially close any gaps in your income goals. Some eye-opening facts about retirement expenses, combined with awareness of the different risks that may need to be managed along with professional advice options will give you strategies to make your retirement income last.</p>
Social Security – It Pays to Know	<p>This seminar focuses on the basics of Social Security to help you understand the program and how it works. When and how you take your Social Security benefit can be one of the most important financial decisions you'll make during your lifetime, and it pays to get it right. If you have begun thinking about when you want to take Social Security, this seminar can help you get off to a strong start.</p>
On the Move- Distribution Options	<p>Because your workplace retirement plan may represent a good portion of your retirement savings, it's smart to understand your options if you are considering a distribution. Whether you are changing jobs, consolidating your savings within a new plan or an IRA, or thinking about retiring, you should be aware of taxes and penalties that may be involved. This seminar will walk you through the pros and cons of each distribution option and how to keep your account working for you.</p>
Healthcare	<p>Rising health care costs continue to be one of the most dominant issues of our time. Planning for health care expenses in retirement is essential with today's longer lifespan and gaps in Medicare and insurance coverage. This seminar will walk through cost issues and coverage options, stressing the value of saving for health care needs as part of your retirement planning.</p>
Small Steps, Big Strides	<p>Whether they are close to or still several years away from retirement, there are some simple steps individuals can take now to make great strides toward their retirement savings goals, especially at this time of their lives. This seminar will help individuals set a goal, check progress, think in terms of a retirement income plan and understand the ways a financial professional can provide support.</p>
403b + 457 Plans- What is the difference and how can they help me?	<p>What's the difference between 403(b) and 457(b) plans, besides a couple of numbers and letters in their names? Should you be saving Pre-Tax or ROTH? Is one plan "better" than the other? Your employer offers both types of plans, should you participate in one or both for your retirement? There is no single "right answer" when it comes to deciding on a retirement plan. It all depends on your specific career and retirement objectives. Join us as we examine the benefits and features of each plan before making a decision whether to participate in one or both to reach your secure financial future.</p>
"UT My Retirement Overview" – Interactive Computer Lab Sessions	<p>Do you know that TRS/ORP only replace a portion of your income at retirement? Have you identified when you might be eligible to retire and what percentage of your income might be replaced by your retirement plans? Now is a good time to find out how your plan works and how the UT Voluntary retirement plans can help you in your preparation towards retirement. Using this tool, participants calculate how much they will need for retirement and gauge their personal progress towards their goals incorporating UT Saver Plans, TRS/ORP, Social Security and any other savings for retirement. Attendees are then able to test scenarios to improve their outcome.</p>
Simplify Special Needs Planning	<p>We could all use a little help planning for the future. And when you care for someone with special needs, knowing where to start can be the hardest part. However, you are not alone. Attend our free, educational workshop and we will help you plan the future you envision by addressing six critical areas: Key Planning Phases, Types of Government Benefits, Beneficiary Planning, Legal Planning, and Maximizing Potential Benefits. Join us as we provide information and resources you can use now.</p>

