



Benefits to **Fit Your Life**



Wherever You Are in Life... Get Financially Fit

Ready to get in shape for the summer? That's great, but, don't forget your finances! Your overall wellbeing—your physical, emotional, and financial health—matters, today and tomorrow. Each plays an important part in your life and can affect those you love. Keeping it all in check can be challenging. Fortunately, Boston Scientific provides Benefits to Fit Your Life to help you thrive—wherever life takes you.

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**Test Your
Know-How**

Are you in the know? Take the [financial know-how quiz](#) and find out!

It's great that people are living longer today than at any other time in history. It gives each of us more freedom to enjoy those things we've worked so hard to have...now and in the future. But, living longer means having more living expenses, more health care expenses, and more "let's go have fun" expenses. Your financial wellbeing is not just your income. It also includes those other "things" you can do to protect your wealth and build your financial security. Not sure where to begin? Here are a few tips:

Take Financial Control

Whether it's paying off debt, saving for the future, or learning financial basics, the BCU Credit Union can empower you to take control.

- **Check your credit score**—it's free for members. Not a member? [Sign up](#) and learn more. (Log in to Online Banking > My Accounts > Online Credit Scores)
- **Know the basics**—get a [quick read](#) on budgeting, credit counseling, personal loans, bankruptcy, and more.
- **Open a Rainy Day Savings™ account**—it's your reward for taking control of your finances and getting on the savings track. Here's another reward: After the first year, your interest rate will double. [See the benefits for yourself.](#)

Earn *ahealthyme* Incentives

Get rewarded by watching financial wellbeing videos and getting a free financial check-up. [Learn more.](#)

Protect Your Finances

Protecting your finances is as important as protecting your health. Our Benefits to Fit Your Life programs can help protect your financial wellbeing.

- **Long-Term Care (LTC) Insurance** can help protect you (and your wallet) from the unexpected. Enroll by June 3, 2017. [Watch this video.](#)
- **Voluntary life, accident, and travel accident coverage** is additional optional coverage you can elect during open enrollment—on top of the basic coverage Boston Scientific provides each year. [See if you need additional coverage](#) so you're ready for open enrollment.
- **Identity theft protection** involves more than alerting you when your identity has been compromised. It also helps protect you from the potential financial fallout. Let someone else do the worrying for you. [Learn more](#) and then enroll if it's right for you.

Want additional coverage?

You can also get help paying ongoing non-medical costs associated with a serious accident or illness through [optional accident insurance](#) and [critical illness insurance](#).

Use Tax-Advantaged Accounts

Contributing on a before-tax basis can put more money in your wallet. Take time to understand the features of each account to make the most of your hard-earned dollars.

Invest in the 401(k) Plan

By making pre-tax contributions, you get up-front tax savings. You also get free money from BSC's company match. But saving successfully also means understanding:

- **The importance of diversification.** Investing in a variety of investment options, based on your savings goals, risk tolerance, and years to retirement, can help reduce your exposure to investment risk (the risk of losing money). [Learn more.](#)

Are you diversified enough?

Find out in June, when Vanguard creates a personal retirement evaluation for you, free of charge.

- **The high cost of plan loans.** While taking a loan from your 401(k) may seem like easy access to your money, it could take a significant toll on your retirement income. When you take a loan, that money is no longer in the market, reducing your long-term growth potential and interest earnings. Before you take a loan, [weigh the costs of borrowing](#).

Is taking a loan the best plan?

What you do today may affect your tomorrow. See how a loan could impact your savings using this [interactive tool](#).

Contribute to the Health Savings Account (HSA)

If you are a participant in the Consumer Choice Plan, BSC contributes to your HSA to help pay for eligible medical expenses, like copays and deductibles. Add or increase your own contributions at any time during the year for even greater savings. Unused HSA funds roll over from year to year—earning interest along the way—to use on future expenses. [Learn more.](#)

Health Care and Dependent Care Flexible Spending Accounts (FSAs)

Whatever your health care plan, you have the option to enroll in and contribute to a Health Care Flexible Spending Account (HCFSA) and/or Dependent Care FSA. Remember, with summer on the way, you can get reimbursement for the kids' summer camp costs through your dependent care FSA. [Learn more.](#)

Boston Scientific has *Benefits to Fit Your Life*—today and tomorrow. Achieve physical, emotional, and financial wellbeing, no matter where you are in life. [Explore the possibilities.](#)