Take your well-being to the next level.

Important Deadline

Complete Your 2018 Wellness Actions by November 15, 2018. [Read more.]

Financial Fitness

5 reasons 401(k) loans are a bad idea

Your retirement savings isn’t a piggy bank, so why do so many people treat it like one? If you think taking a loan from your retirement savings is simple, here are some reasons to rethink borrowing from your 401(k):

1. You lose the pre-tax advantage because your loan repayment is after tax

2. The money you are borrowing is no longer being invested

3. If you do not repay the loan on time, you may be subject to taxes and penalties

4. Your take-home pay will decrease by the loan repayment amount.

5. Borrowing may lead to your retirement being inadequately funded

See more details at: [https://www.fidelity.com/mymoneybasics/5-reasons-401k-loans-are-abad-idea](https://www.fidelity.com/mymoneybasics/5-reasons-401k-loans-are-abad-idea)

October Health Essential: Care for your limbs and joints

Know the causes and symptoms of the most common limb and joint problems. Maintain a healthy life style with low-impact exercise. Get enough rest and sleep and maintain a healthy diet.

Did you know?

The Blue Distinctions Centers (BCBS-TX) and Institutes of Quality Centers (Aetna) provide the following:

• Orthopedic surgery services such as spine surgery, knee and hip replacement

• Higher level of benefit coverage for eligible expenses when using these centers; 100% after deductible compared to other in-network facilities 80% after deductible

• Proven expertise in delivering specialty care

• Fewer complications

• Lower infection rates

• More Savings

For more information, contact your medical carrier:

Aetna: 877-842-9836 [www.aetnanavigator.com](http://www.aetnanavigator.com)

BCBS-TX: 888-579-9371 [www.bcbstx.com/cemex](http://www.bcbstx.com/cemex)

September Calendar

2018 Wellness Actions Deadline Nov. 15, 2018

2019 Benefits Annual Enrollment Nov. 1-15 2018

Join the Million Step Challenge

Whether you walk, bike or garden, you can participate. Connect an app or tracking device to log your steps automatically or you can track your steps manually.

Visit cemex.staywell.com to register.

Connect With Us

[WWW.CEMEXUSA.COM](http://WWW.CEMEXUSA.COM)

#CEMEXCares
TO AVOID THE MEDICAL PLAN SURCHARGE, YOU AND YOUR COVERED SPOUSE NEED TO COMPLETE THESE WELLNESS ACTIONS:

1. Complete your annual physical exam with your doctor and get your required health screening values (height, weight, blood pressure, total cholesterol and glucose).
   **DEADLINE: NOV. 15, 2018**

2. Complete the online Health Assessment questionnaire and include your required health screening values at cemex.staywell.com.
   **DEADLINE: NOV. 15, 2018**

3. Achieve at least one health screening value in the healthy range or complete an alternative activity.
   **DEADLINE: JAN. 31, 2019**

   - Body mass index: between 18.5 and 24.9\(^1\)
   - Blood pressure: less than 120/80 mmHg\(^1\)
   - Glucose: less than 100 fasting\(^2\) or less than 140 non-fasting\(^2\)
   - Total cholesterol: less than 200 mg/dL\(^1\)

\(^1\)National Heart, Lung and Blood Institute \(^2\)American Diabetes Association

IF YOU DO NOT MEET ANY OF THE HEALTHY RANGES ABOVE, COMPLETE AN ALTERNATIVE ACTIVITY.

- Telephonic Health Coaching
  Complete at least three calls with a health coach. Call 1-855-847-6810 to develop an action plan tailored specifically to you.

- Self-Directed Coaching
  Sign up on cemex.staywell.com for a personalized, do-it-yourself, online coaching program. Complete one cycle of recommended activities to earn credit.

- Activity challenge- Million Steps Challenge
  Sign up at cemex.staywell.com.

- Digital workshops
  Pick a topic that matches your interest and discover more by completing three digital workshops on cemex.staywell.com.

- Weight Management Learning Series
  Complete all four topics at cemex.staywell.com.

More Details

If you are unable to participate in any of the health-related activities or achieve any of the health outcomes required to earn any incentive which might be offered for your participation, you may be entitled to a reasonable accommodation or an alternative standard. Go to cemex.staywell.com for more information.

StayWell protects your personal information in accordance with all federal or other applicable laws governing the handling and release of such information.