



# Take your well-being to the next level.

## Financial Fitness



America Saves Week is February 25 - March 2 and is the perfect time to review your savings progress.

- How much do I need to save to retire comfortably?
- How do I balance my financial priorities?
- How does taking loans from my 401(k) impact my retirement savings?
- How does increasing my savings by just 1% impact my long-term savings?

Answering these types of questions is essential in determining whether you'll have enough saved for the future. Now's the time to take a closer look.

Go to [www.netbenefits.com](http://www.netbenefits.com) or download the NetBenefits mobile app. On the website, you can find tools and suggestions to help you grow your savings. You can also call a Fidelity representative at 866-472-3639, option 2.

## February Health Essential: Keep Your Heart Healthy



Cardiovascular diseases, including heart attack and stroke, are the number one killer in the world. Heart disease can be avoided if you adopt a healthy lifestyle. Your healthy heart is in your hands.

## Connect With Us

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

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## Did you know?



A Roth contribution to your retirement savings plan allows you to make after-tax contributions and take any associated earnings tax-free at retirement, as long as the distribution is a qualified one.

You can contribute 1% to 40% of your eligible pay as designated Roth contributions, up to the annual IRS dollar limits. The company will match 100% of your Roth deferral contributions, up to 6% of your eligible pay. The maximum match is 6% of pay for the combined total of pretax and Roth 401(k) contributions that you make.

- [Roth 401\(k\) Fact Sheet](#)
- [Roth In Plan Conversion Fact Sheet](#)

Questions? Call Fidelity at 866-472-3639, Opt. 2.

## Upcoming Events



February 25 - March 2

America Saves Week

February

American Heart Month

## Million Steps Challenge



The Million Steps Challenge ended January 31, 2019. We had about 500 employees registered in the challenge, of which half completed at least 1 million steps. Here are the winners:

### Grand Prize Winners of GoPro Camera

Jeffrey Litsey	Benjamin Smith
Juan Cruz Rodriguez	Thaddeus Wells
Teresa Bliss	Abraham Garcia Pulido
Bradley Lyon	Carrie Henk
Darlene Bray	
Teresa Meskill	

### #1 Team: Zhillis Block Roadrunners

Juan Cruz Rodriguez  
Richard Matteau  
Joseph Rogers