



Prepare Financially for a Brighter Tomorrow

Effectively managing your money through budgeting, saving, discounts, and planning for both immediate needs and long-term goals will set you up for success now and in the future. By fostering good financial habits, you can reduce stress, improve your quality of life, and build a secure foundation for yourself and your family. Prepare your finances today for a brighter tomorrow.

FSA: Save Wisely, Spend Flexibly

Flexible Spending Accounts (FSAs) are a fantastic way to save on taxes for health care and dependent care expenses. Two types of FSAs are:

 Dependent Day Care FSA	 Health Care FSA
Preschool	Medicine and treatments
Before/after school programs	Deductibles, copays, and coinsurance
Summer day camp	Mental health
Child or adult daycare	And more!

FSA Reminders

- Don't forget to use your FSA balances by **12/31/2024** as funds do not roll over.
- File 2024 claims for reimbursement by **3/21/2025**. Keep your receipts and provide to WEX as needed.
- If you transitioned to a new employer in 2024, keep in mind the IRS Dependent Day Care FSA max is \$5,000 per household.
- Use the **WEX interactive eligible expense tool** to see what's eligible.


For help filing a claim, contact WEX at **866-451-3399** or login to your account at benefitslogin.wexhealth.com.





Download the **Benefits By WEX app** to manage your account.

HSA: Healthy Savings, Healthier Future

A Health Savings Account (HSA) offers tax-saving opportunities to pay for current and future healthcare expenses. **Use your HSA** funds to:

 Pay for **IRS-qualified expenses** with your HSA debit card or online payment features.

 Reimburse yourself for qualified expenses via the ATM or online transfer options.

 Invest a minimum of \$1,000 in **self-directed investment options** to potentially grow your savings! You can transfer funds back to your HSA at any time.

HSA Reminders

- Your HSA is your account to keep.
- Unused funds roll over year to year and accrue compound interest.
- 2024 IRS maximum contributions are:
 - \$4,150 for individuals
 - \$8,300 for families
 - Additional \$1,000 at age 55
- Change your contributions any time in **UKG Pro > Manage My Benefits**
- Watch the HSA **live webinars** to learn more!

Contact HSA Bank at **802-357-6246** or visit hsabank.com.



Download the HSA Bank app to check your account balance, manage investments, track expenses, and view a list of IRS eligible expenses.

Use the EAP for Financial & Legal Support

Good financial habits and expert legal guidance provide a stable foundation for you and your family so you can handle unexpected expenses, invest in your future, and enjoy peace of mind. All employees are eligible for the Employee Assistance Program (EAP), which includes legal resources to help you make informed decisions, resolve issues efficiently, and reduce stress, so you can focus on what matters most.



Financial Support

- **FREE** 60 minute consultation with a financial counselor.
- Counselors can help with budgeting, debt management, financial emergencies, bankruptcy prevention, support for child/elder care, and more.
- CareNow program is available to help you setup a budget and achieve financial wellbeing.
- Online well-being assessment, including financial wellness assessment.



Legal Guidance

- **FREE** 30 minute consultation and coaching with a legal professional.
- Referrals to no-cost or low-cost public resources in your community.
- Discounts of up to 25% if an attorney is retained.
- **FREE** legal forms and legal library resource center.
- **FREE** identity breach scan and theft assistance information.



TELUS

Call: **866-695-6327**

Visit: **one.telushealth.com**

24/7 confidential support.

Register via the monthly invitation email code for web and mobile app access.



SCAN ME

Secure Your Future with 401(k)

You can secure your financial future by taking control of your finances now. Vanguard is here to help.



Log into your **Vanguard account** to access a variety of webinars, videos, tools, and calculators designed to enhance your financial wellness.



Use **Vanguard's Financial Wellness tool** for better financial management insights.



Maximize your retirement savings by meeting the IRS contribution limit of \$23,000 by year-end. Those 50 and older can contribute an additional \$7,500.



Enroll or adjust the auto-increase feature to grow your contributions over time.



Review and update your beneficiaries often to keep your account information current.

Note: If you transitioned to a new employer in 2024, the IRS 401(k) maximum contribution is \$23,000. Contact Vanguard to remove excess contributions.

Getting Ready to Retire?

For information on Medicare, visit the Medicare Help page on the microsite at **Contacts & Resources > Medicare Help**.



Invest in Your Future with the ESPP

The Roper Technologies Employee Stock Purchase Plan (ESPP), administered by Fidelity, allows eligible employees to buy Roper Technologies common stock at a 10% discount via convenient payroll deductions. This plan supports your savings growth and helps you build an ownership stake in the company.






To learn more about the ESPP, go to the ESPP page on the microsite at **Wealth Building Benefits > ESPP** or watch the **ESPP video**.

ESPP Enrollments & Adjustments

Enrollments and changes can be made during quarterly enrollment periods. The next enrollment period is **August 26 to September 13, 2024**.

Experience the Joy of Saving

You have access to various discounts designed to help you make the most of your money. By leveraging these deals, you can stretch your budget further, save on expenses, and allocate more toward your financial goals. Please note, discounts are subject to change.

 Benefit Hub	The Benefit Hub is your gateway to exclusive deals on travel, auto, electronics, food, and more—available to all employees.	roper.benefithub.com (Referral code: Y8WSEM)
 BCBS	As a BCBS medical plan member, you have access to Blue 365 that offers a variety of discounts such as allergy medication, hearing aids, vision services, and products such as LASIK, frames, and lenses.	myhealthtoolkitfl.com (Plan Perks)
 Delta Dental	If you are enrolled in a Delta Dental plan, you can unlock a world of discounts. Explore savings on BrushSmart, LASIK, LifePerks, Grin! Magazine, and more.	deltadentalins.com
 VSP	As a VSP enrollee, you have opportunities to save money on eyewear, VSP Simple Values, LASIK, hearing aids, travel, entertainment, and more!	vsp.com
 EAP	All employees can enjoy discounts on name-brand purses, sunglasses, appliances, tires, flowers, electronics, amusement parks, movies, and hotels. Also find savings on phone plans, pet insurance, food service, and home insurance.	one.telushealth.com (Exclusive Offers)

