Wellness Announcement!

It's never too early to start saving! Get ahead and earn a reduction in your payroll contributions for the 2026 plan year—act now to take advantage!

At EMM Loans, we understand the importance of supporting the health and well-being of our employees and their families. We believe our focus on wellness and population health will aid in fostering an environment of good health at EMM Loans. ***As a reminder, preventive care services are covered 100% in-network under the EMM Loans medical plans****. We urge everyone to get their annual preventive exam and other preventive care screenings, when appropriate. These services are critical for your overall health and well-being.* ***You have the opportunity to earn a reduction in your January 1, 2026, medical plan payroll deductions by completing the following steps:***

1. Schedule an Appointment With Your PCP:

Book your annual preventive physical and routine bloodwork visits ahead of December 31, 2025. Your doctor may be able to accommodate routine bloodwork during your annual physical visit. If you are unable to obtain your bloodwork during this visit, you can schedule an appointment with an in-network laboratory (e.g. LabCorp). **Remember to bring your lab slip from your doctor!**

DON'T FORGET: Make sure your doctor understands this appointment is your annual preventive care visit.

2. Complete Your Annual Physical and Routine Bloodwork

Regular health check-ups are essential for maintaining overall wellness and preventing potential health issues. Participation is voluntary - however, **completing both requirements reduces your January 1, 2026 medical plan payroll deductions**. Dates of service from January 1, 2025 through December 31, 2025, will count.

NOTE! Both you and your spouse/domestic partner (if covered) must complete the annual physical and routine bloodwork to be eligible for the discount during the January 1, 2026 benefit plan year.

Questions?

Please contact HR via email at **HR@emmloans.com**. Start now and make the most of these opportunities to enhance your health and save on your benefits!

New Hires!

If you begin employment at EMM Loans during the January 1, 2025 plan year, you may qualify for wellness savings for the remainder of the year, if you complete your physical and routine bloodwork within 60 days from your start date.

New hires may also provide proof of a completed physical and routine bloodwork that was incurred in 2025 prior to joining the organization.

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