

Making Time for Your Wellbeing

Employee Assistance Program (EAP)



The EAP is an invaluable resource to help you and your loved ones in dealing with challenges that may affect your emotional wellbeing. The program provides access to certified counselors and coaches as needed and combines technology and research-backed therapeutic methods to offer personalized care at no cost to the employee or their loved ones. Assistance is available online or by phone, the services are delivered in different forms (in-person, live video or self-guided) and sessions may begin almost immediately. In addition, the EAP page on MyNavientWellbeing offers a library of reading material and videos. Areas of help include, but aren't limited to, combatting anxiety, substance abuse, or feelings of social isolation; supporting children at home; managing relationships; and many more. Learn more on [MyNavientWellbeing.com](https://www.navientwellbeing.com) or get started by phone at 844.209.1085 or by visiting [Guidance Resources](#). There you may setup an account to gain access to additional material or call and schedule a free visit with a counselor. The EAP services are free and 100% confidential.

Hinge Health



Hinge Health assists with Musculoskeletal (MSK) issues and will provide you the tools, resources and coaches to teach about where chronic pain comes from and effective tips for reducing pain. Making modest changes to your activity level may have a significant impact on your overall wellbeing. When you participate in activities you enjoy you are more likely to keep it up and make it part of a healthier lifestyle. A moderate amount of exercise will boost your mood and may help prevent surgery. Research shows that exercise therapy, education about your condition, and personal coaching may help with stress and low mood, so you can get back to the things you love.

myStrength



myStrength is a digital cognitive behavioral therapy program designed to assist in dealing with common issues such as stress, depression, anxiety, insomnia, and more. Offered by our EAP provider, the free [myStrength app](#) provides meditation exercises, mindfulness training, and much more. Studies show that practicing mindfulness on a regular basis can be profoundly relaxing. It reduces anxiety, helps lift moods, improves attention and performance and increases an overall sense of wellbeing. Learn more on the EAP page of MyNavientWellbeing.

Elevate



The Elevate program allows employees to give back to the community, full-time employees may take up to four hours of paid leave per month to volunteer for a Navient-supported charitable activity. Volunteering is giving back and may produce a positive impact to our mood and sense of belonging. Talk to your manager about participating or learn more on [MyNavientWellbeing.com](https://www.navientwellbeing.com).

Paid Time Off (PTO)



Taking time away from the office (even a home office) may help you reduce your stress as it allows you to decompress and change up your daily routine. While taking vacations to travel may be more restricted, time off to enjoy local opportunities can still provide much-needed relaxation. Speak with your manager about scheduling some time.

Teladoc



You have access to Teladoc - virtual care at your fingertips. Teladoc gives you access 24 hours, 7 days a week to a U.S. board-certified doctor through the convenience of phone, video, or mobile app. Virtual care visits include general medicine, dermatology, tobacco cessation, mental health, sexual health, caregiver, and nutritional counseling. You can also connect with Teladoc for an expert medical opinion, help finding a doctor, and treatment decision/critical care support. Create a Teladoc account by going to: https://member.teladoc.com/registrations/get_started and talk to a doctor by going to: <https://member.teladoc.com/signin>.

Livongo



In partnering with Livongo, we are excited to be offering a cost-free program to help you manage diabetes, high blood pressure, pre-diabetes, weight, and nutrition to eligible members. All programs offer advanced technology, personalized feedback, and other program specific benefits that make it easy for you to manage your health. You can even talk to a Livongo coach when you need extra support. To learn more about these programs or join, visit go.livongo.com/NAVIENT/now.

Wellbeing Incentive Program



This program provides free access to online tools and resources to enhance your wellbeing. Remaining active during stressful periods is key to assisting with overall wellbeing. The Wellbeing Incentive Program offers physical, mental, and financial activities ("challenges") and we recently added new challenges to the program. For example, the journey to resilience series offers courses about nutrition, community, physical, financial, purpose, gratitude, positivity, and connectedness. Join the incentive program to help your wellbeing while earning points that you can convert to reward mall credits to purchase items in the online reward mall. Learn more on the Wellbeing Incentive page of [MyNavientWellbeing.com](https://www.navientwellbeing.com).

401(k) Savings Plan



The Navient 401(k) Savings Plan administered by Fidelity automatically enrolls all new employees into the plan at a contribution rate of 3%. Those dollars are matched dollar for dollar up to 5% of eligible compensation, consider your financial wellbeing and contribute more towards your retirement or future financial needs. In addition, Fidelity offers financial support and guidance through onsite or by telephone with financial advisors. In addition, they have several financial point solutions available on [401k.com](#).

More Information

We encourage you to share this with your loved ones too. If you have benefit-related questions that are not answered on [MyNavientWellbeing.com](https://www.navientwellbeing.com), please send them to Benefits@navient.com.

This document is an outline of the coverage provided under your employer's benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the "plan documents"). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer's benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/Benefits Department.

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