

2025

FEBRUARY

Frosty Challenge: Friends-Family-Fast-Frugal



The **Frosty Challenge** provides ideas and activities that can increase your well-being over the winter months. In addition to keeping up to date on your vaccines and washing your hands to help avoid getting sick, these habits can help you feel your best during the colder, darker time of year. Continue challenging yourself (and your co-workers) to focus on these two new areas during February.

- Friends & Family (social health)
- Fast & Frugal (financial health)

More on February's Focus Areas



Social Health: Social well-being comes from sharing, developing, and maintaining meaningful relationships with others. Positive social health can help you build support systems and stay physically and mentally healthier.



Financial Health: Emphasizing financial health involves saving time and money by making a few small changes to how and where you buy, prepare, and eat your meals. When financial worries are a constant factor in your life, it can be hard on your well-being.

How to get started on the Frosty Challenge:

- Pick one or more activities to practice throughout the month and utilize the provided tracker to track your progress. Keep in mind:
 - What you're already doing to care for yourself.
 - Use the "buddy system" (friends, co-workers, or family) to add fun and support.

The Frosty February Manual

Make sure you download the manual to get access to **additional information** as well as the **tracker** for February!



Frosty Manual:

bewell.cretex.com/Frosty_0225

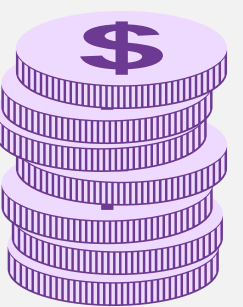


Tracker:

bewell.cretex.com/Track_0225

Financial Discount Programs

- **ADP:** Access this program by logging into my.adp.com, then navigate from the home page to [My Perks > LifeMart](#). LifeMart provides hundreds of discounts across various categories, including wellness, entertainment, and groceries.
- **Health Partners:** Employees enrolled in the Cretex medical plan can enjoy discounts on retailers and services through their health plan. Save significantly on fitness classes and memberships, meal planning services, eyewear, personal care items, and more. To access these discounts, log into your health partners account via your desktop and scroll down to Healthy Discounts. If using the myHP app, select [Living Well > Resources > Healthy Discounts](#).
- **MERSC:** As a member of MERSC, Cretex employees can benefit from numerous discounted tickets for local events, including sporting activities and Valleyfair. To register or renew your 2024 membership, visit www.MERSC.com > [Register/Renew Membership](#). Use the discount code: MN25CREX, and select Cretex as your company.



2025 Incentive Information

Earn an opportunity to order an item from our **new** online incentive store for every **three months** you participate in our monthly wellness activities (months need not be consecutive).

Maximize your opportunities to order from the incentive store by participating in all 12 monthly activities and completing your annual HRA. You will find the activity information in this very newsletter each month!

Reach out to your Be Well Champion for more details!



VISIT THE BE WELL WEBSITE AT BEWELL.CRETEX.COM:
Monthly Activities, Wellness Resources and Monthly Newsletter Archive



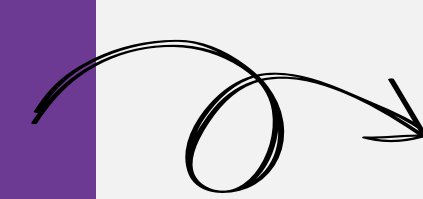
COMPLETE YOUR HRA IN THE MARATHON eHEALTH PORTAL
To complete your Health Risk Assessment (HRA) on the Marathon eHealth Portal, Click on "MyHealth" then "Questionnaires"

Featured Activity

Participate in this month's activity by tracking aspects of friends-family-fast-frugal throughout February and complete the form via the QR code or link available here.

The form will be available **February 24th through March 7th**. An updated newsletter will be provided with the link to the response form.

- **Reach out to your Be Well Champion if you would like a paper copy of the February Frosty Challenge tracker**



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