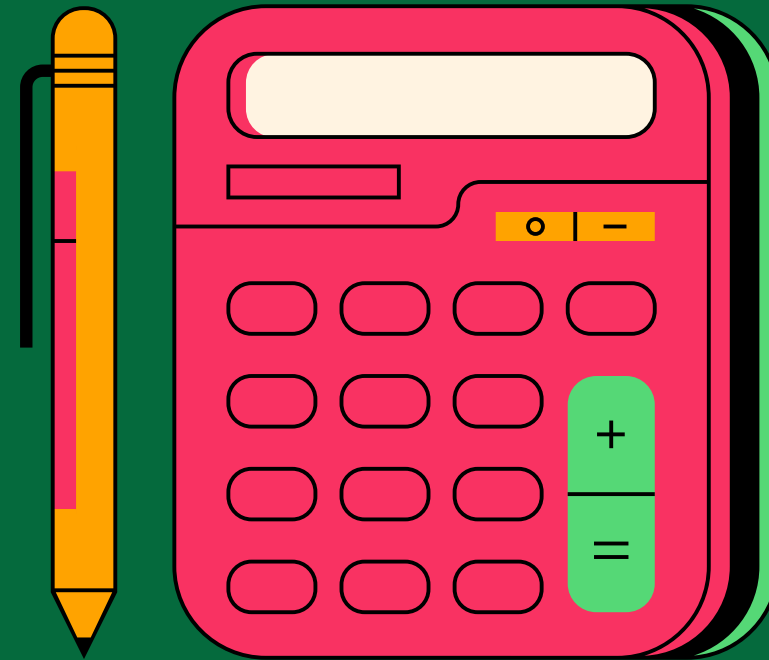
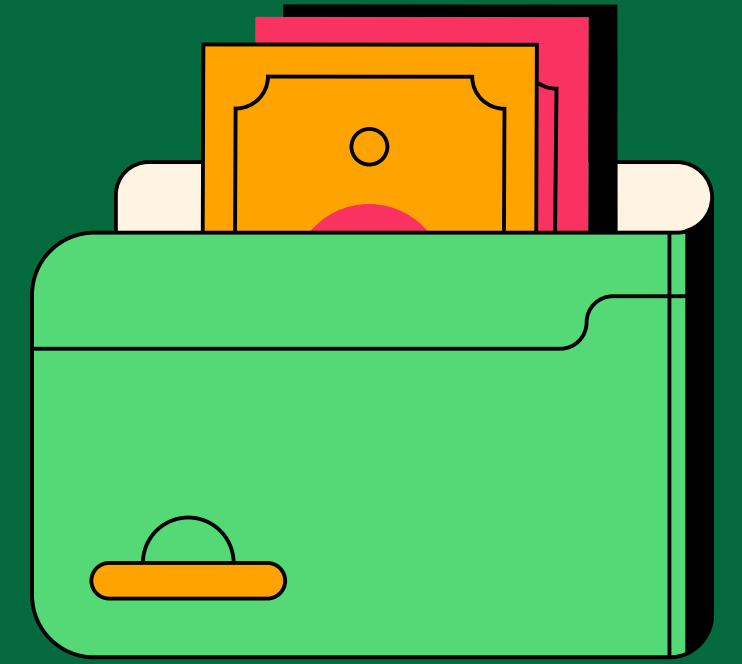
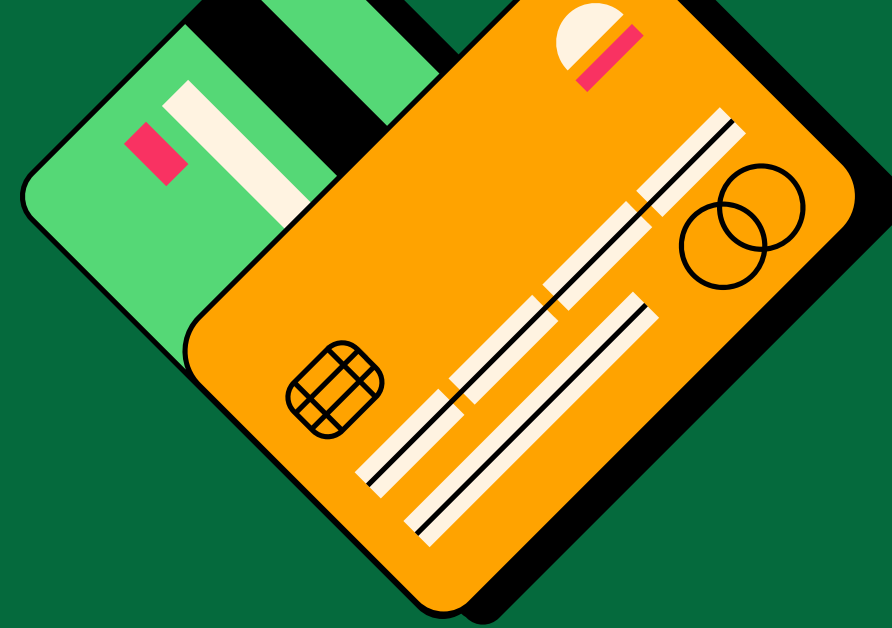


APRIL IS FINANCIAL LITERACY MONTH



Neurodiversity at Work: Thinking Differently Together

Neurodiversity can be a workplace advantage but also may pose challenges. Learn how you can help support an environment where everyone can thrive.

Wednesday, April 8 at 1 pm

Register to view live or watch at a later time

<https://bit.ly/4502ml8>



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Stress Relief: Train Your Brain

A high-alert stress response that stays “on” can tie us in knots.
Try science-backed techniques that can rewrite a calmer response.

Wednesday, April 22 at 1 pm

Register to view live or watch at a later time

<https://bit.ly/4502ml8>



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Financial Literacy Month

April 2026

Date	Financial Literacy Seminars	Time
April 3	Managing Financial Stress	11am-12pm
April 10	Frugal but Fun! Making the Most of Your Money	11am-12pm
April 17	Life After Work: Envisioning Retirement	11am-12pm
April 21	Dollars & Sense: A Guide to Budgeting	11am-12pm
April 24	State of Market	12pm-1pm
April 30	Understanding Your CTA Pension	12pm-1pm



Visit transitchicago.com/wellness or scan QR code to register for upcoming seminars.

HR-WELLNESS PRESENTS

STRESS REDUCTION WORKSHOP

Date	Location	Time
Thurs, April 9	North Park Garage	11am-2pm
Tues, April 14	Control Center	11am-2pm
Wed, April 15	95th St. Terminal	11am-2pm
Thurs, April 23	Kedzie Garage	11am-2pm
Tues, April 28	South Shops	7am-10am
Tues, April 28	77th St. Garage	11am-2pm
Wed, April 29	Chicago Ave. Garage	11am-2pm



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Join HR-Wellness for Chicago Step Dance Class

Saturday, April 11 | 12PM

50 Yard Line | 69 E 75th Street

Scan the QR code or click the link to receive complimentary employee registration for the Chicago Step Dance Class - bit.ly/CTAStepDanceClass



Deadline to Register: Saturday, April 4th or Until Sold Out



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Valid for Current CTA Employees Only



Join HR-Wellness for Cinco De Miler

Saturday, May 9 | 8:30am

Montrose Harbor

Scan the QR code or click the link to receive complimentary employee registration for the 2026 Cinco De Miler 5-Mile Run - <https://bit.ly/CincoDeMiler2026>



Deadline to Register: Saturday, April 25 or Until Sold Out



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**Valid for Current CTA Employees Only*



Join HR-Wellness for Soldier Field 10 Race

Saturday, May 23 | 7am

Soldier Field

Scan the QR code or click the link to receive complimentary employee registration for the 2026 Soldier Field 10 - 10 Mile or 10k race: <https://bit.ly/SoldierField2026>



Deadline to Register: Saturday, May 9 or Until Sold Out



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**Valid for Current CTA Employees Only*



Join HR-Wellness for the Walk & Roll Race

Saturday, May 30 | 9am | Arvey Field
5k, 10k, or 15k Run/Walk/Roll/Bike

Scan the QR code or click the link to receive complimentary employee registration for the 2026 Walk and Roll - 5k, 10k, or 15k race: <https://bit.ly/WalkandRoll2026>



Deadline to Register: Saturday, May 16 or Until Sold Out



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***Valid for Current CTA Employees Only**

MOVEMENT & MORE

AT CTA HEADQUARTERS

Presented by Coach Travis

TUES | APRIL 7 | BID ROOM | 12PM

WED | APRIL 22 | BID ROOM | 12PM

bit.ly/AprilMovementMore



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MOVEMENT & MORE IN THE FIELD

Presented by Coach Travis

APRIL 2026

KEDZIE & 74TH ST. GARAGES



MOVEMENT & MORE - IN THE FIELD

FEATURING COACH TRAVIS

MOBILITY & STRENGTH

DATE	TIME	LOCATION
Mon, April 06	10AM	Kedzie
Mon, April 13	10AM	74 th
Mon, April 20	12PM	Kedzie
Mon, April 27	12PM	74 th

ON DECK IN MAY - FOREST GLEN & 77TH



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22 APRIL

WORLD EARTH DAY



Wellness for You, Wellness for Earth!



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**DENIM
DAY**
EST. 1999

National Denim Day

Wednesday, April 29

Join millions of people across the world by wearing jeans with the purpose of supporting victims and survivors of sexual violence.

For more information visit DenimDay.org



standard uniform requirements apply



-World Day for-

Safety &

Health at

Work

APRIL 28

Workplace Safety Tips

- ✓ Stay Aware
- ✓ Use Proper Equipment
- ✓ Take Breaks
- ✓ Speak Up
- ✓ Prioritize Mental Health
- ✓ Practice Good Ergonomics
- ✓ Stay Hydrated & Eat Well



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Tips for Reducing Financial Stress

Create a simple monthly budget

Cut or pause non-essential subscriptions

Automate bills and savings

Build a small emergency fund

Track weekly spending

Take care of your mental and physical health

Warning Signs of Possible Fraud and Scams



- Don't share numbers or passwords for accounts, credit cards, or social security
- Take time to compare prices after hearing a sales pitch
- Watch out for deals that are only "good today" or that pressure you quickly

Planning a Secure Financial Future



- **Learn how you spend money**
 - Track your finances for 2 months to learn how and where you're spending money
- **Learn more about financial planning**
 - Being informed can help you make realistic goals
- **Make a plan you can follow**
 - Be patient and stick with your plan
- **Automate your savings**
 - If money is transferred automatically, you won't be tempted to spend it in other ways

A SIMPLE FORMULA FOR HEALTHY SPENDING

50%

NEEDS

Spend 50% of your income on rent/mortgage, bills, food, transport, minimum debt payments, etc.

30%

WANTS

Spend 30% of your income on travel, entertainment, and or subscriptions

20%

SAVINGS

Save 20% on emergency cash needs, retirement, investing, college fund, etc.



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Tips for Improving Your Credit Score



- **Make on-time payments**
- **Don't get too close to your credit limit**
- **Have a long credit history**
- **Make sure your credit report doesn't have errors**

Questions to Ask Yourself When Saving for Retirement

- What lifestyle do I want later in life?
- When do I realistically want to retire?
- Am I take full advantage of employer benefits?
- Do I want to travel, volunteer, or work part-time?



Needs vs Wants Check-In

NEEDS

Essentials that support survival, stability, or income

WANTS

Lifestyle upgrades or comfort purchases

Before spending, ask:

- Is this aligned with my financial goals?
- Am I buying from emotion or intention?
- How would my life be different if this item were not a part of it?



401(k) Plan

Chicago Transit Authority employees' 401(k) plan offers tax benefits, diverse investment options, and features that make saving for retirement easy.

- **Employee Pre-Tax Contributions**
- **Flexible Investment Options**
- **Plan Roth Contribution**
- **Automatic Specified Contributions**
- **Age 59½ In-Service Withdrawals***

*Tax consequences may apply.



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457 PLAN

Chicago Transit Authority employees' 457 plan offers tax benefits, diverse investment options, and features that make saving for retirement easy.

- **Employee Pre-Tax Contributions**
- **Flexible Investment Options**
- **Plan Roth Account Option**
- **Automatic Specified Contribution Increases**
- **No 10% Early Withdrawal Penalty***

*Tax consequences may apply.



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FINANCIAL ADVISORY SERVICES

Provided through Your Employee Assistance Program

Maximize your financial well-being with our expert advisory service, exclusively available through your EAP. Take control of your finances and secure your future today!



**DEBT
COUNSELING**



**CREDIT
MANAGEMENT**



**TAX
PLANNING**



**COLLEGE
FUNDING**



**REVERSE
MORTGAGES**

Free 30-minute telephone consultation with a qualified financial specialist.

For more information visit myCigna.com or call your EAP 888-371-1125.



Earn Up to \$100 in 5 Minutes.

Complete Quick Well-Being Solutions[®] Steps to Start Earning Your 2026 Wellness Rewards.

<u>Activity</u>	<u>Single</u>	<u>Family</u>
Activate Account	\$20	\$40
Personalize Profile	\$10	\$20
Complete Health Assessment	\$50	\$50

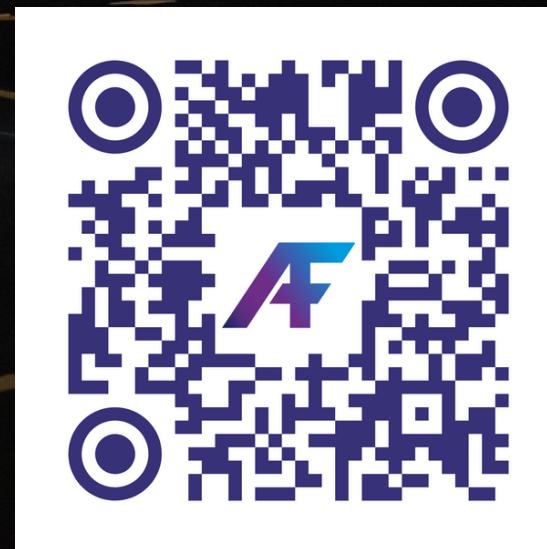
Reward amounts vary based on union/non-union eligibility.



TransitChicago.com/Wellness
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WANT TO HIT YOUR 2026 FITNESS GOALS? JOIN THE CLUB.

- 12,500+ standard gyms to choose from
- No long-term contracts or cancellation fees
- Get \$5 off each additional gym you join
- Save 20% - 70% off premium exercise studios



Life, AD&D, LTD & More*

The Chicago Transit Authority offers comprehensive life and financial protection benefits through MetLife, ensuring employees and their families have support during life's uncertainties.



- Basic Life Insurance
- Supplemental Life Insurance
- Accidental Death & Dismemberment (AD&D)
- Long-Term Disability
- Funeral Planning Assistance
- Life Settlement Account
- Digital Storage
- Will Preparation
- Grief Counseling

*Specific benefits only apply to eligible employees.

For More information visit [MetLife.com/mybenefits](https://www.MetLife.com/mybenefits) | Employer ID: Chicago Transit Authority

Veterans Support Line



FREE & Confidential Support

Available 24/7/365

Call: 855-244-6211

You do not need to be a Cigna Customer to use these services.

**Behavioral Health Specialists
provide assistance for
Veterans, their families and
their caregivers for a wide
range of issues such as:**

- PTSD
- Stress
- Anxiety
- Pain Management
- Thoughts of Suicide



Visit myCigna.com for more information.





Suicide & Veteran Support Resources



**Help is
Available
Call or Text
24/7/365**

Suicide & Crisis Lifeline

800-273-8225 or 988

Cigna's Veteran Support Line

855-244-6211

Employee Assistance Program (EAP)

888-371-1125

MD Live Behavioral Health

888-726-3171



Employee Assistance Program (EAP): 888-371-1125



HOW CAN WE HELP YOU TODAY?

Our Employee Assistance Program (EAP) has you covered.

As an employee of the Chicago Transit Authority, you have access to our valuable Employee Assistance Program (EAP) at no cost to you.

For more information call **888-371-1125** or visit **myCigna.com**

EAP personal advocates will work with you and your household family members to help you resolve issues you may be facing, connect you with the right mental health professionals, direct you to a variety of helpful resources in your community and more.

EAP offers a wide range of services:

Legal Assistance



Financial Assistance



Parenting Resources



Eldercare



Pet Care



Identity Theft



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Join the pack, CTA!

Introducing flexible pet insurance for the
furry ones you love

- Discounts of up to 30%¹
- Up to 90% coverage if your pet becomes sick or injured²

NEW!



Scan the QR code or visit
metlife.com/getpetquote59728

¹ When using multiple discounts, discounts cannot exceed 30%. Each discount may not be available in all states. Please contact MetLife Pet for further details.

² Reimbursement options include: 50%, 70%, 80% and 90%. Some restrictions may apply.

Pet Insurance coverage issued by Metropolitan General Insurance Company, a Rhode Island insurance company headquartered at 700 Quaker Lane, Warwick, RI 02886. Coverage subject to restrictions, exclusions and limitations and application is subject to underwriting. See policy or contact MetLife Pet Insurance Solutions LLC ("MetLife Pet") for details. MetLife Pet is the policy administrator. It may operate under an alternate or fictitious name in certain jurisdictions, including MetLife Pet Insurance Services LLC (New York and Minnesota) and MetLife Pet Insurance Solutions Agency LLC (Illinois).



Pet Insurance Webinar

Join Us for a **FREE** Informational Session!

If you're thinking about taking advantage of discounted rates on MetLife Pet Insurance, you won't want to miss our complimentary webinar. It's a great way to find out how pet insurance helps protect your pet's health and your wallet.



Learn how pet insurance works.



See what a pet insurance policy covers.



Get your questions answered live!

To register, bit.ly/MetLifePet or scan the QR Code.

