

BENEFIT Your Life

Annual Enrollment

SEE WHAT'S INSIDE:

- The Right Fit Matters. Find Yours.
- ALEX: Your Benefits Wingman
- Use Your Tech
- 4 Tips for Acing Your FSAs
- Your Annual Enrollment Game Plan

THE RIGHT FIT MATTERS. FIND YOURS!

You know the feeling you get when you find shoes that make you feel like you could run forever? Or golf clubs that feel like they were made for your hands? It's the feeling of having **The Right Fit**. We help our customers find the right fit every day, because it's about more than just a feeling—the right fit improves their game.

Annual Enrollment is all about finding the right fit between you and your benefits. You want good coverage for you and your family, and you don't want to pay any more than you have to. DICK'S provides three great medical plan options, so you can choose the best fit for your health care needs and your budget. And, sure, like shopping for anything this important, it takes a little thought.

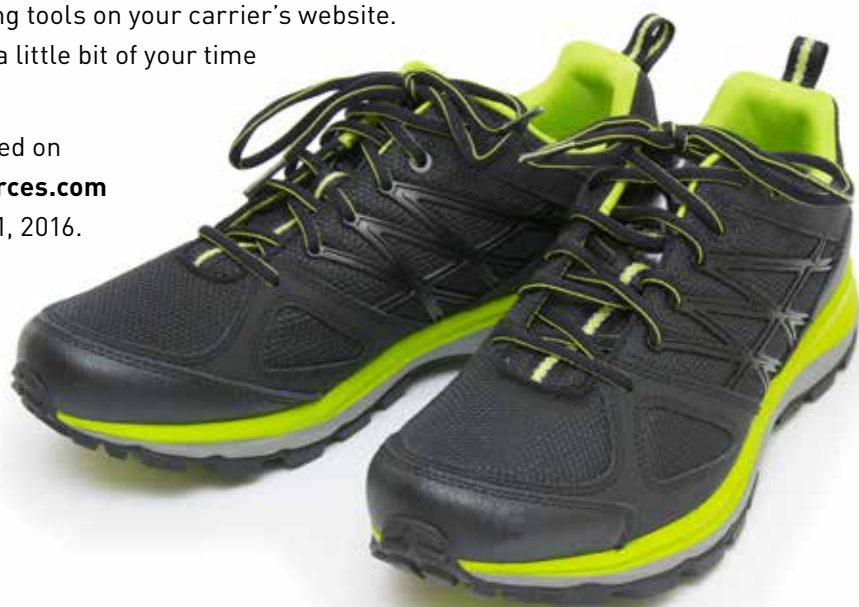
The Bottom Line.

You know health care isn't cheap, and costs keep rising. So you have to be a smart consumer. Think about how much you've used health care this year and what your needs might be for next year. Use the cost estimating tools on your carrier's website. Seriously—it's worth a little bit of your time to choose wisely.

Get all the info you need on **benefityourliferesources.com** beginning November 1, 2016.

The Short Version?

There are no changes to our benefits for 2017. But costs change, and your health care needs can change. So spend a few minutes to make sure your coverage will be the right fit for next year.





ALEX:

YOUR BENEFITS WINGMAN

Ever notice that when you're shopping for something really important to you, it's always better—and a lot faster—to take along someone you trust to tell you the truth; someone who knows you and what you need?

The same holds true when you're shopping for your benefits—and with ALEX, you have your very own virtual benefits shopping companion. ALEX is way more than numbers in a table for you to compare. Like your trusted shopping advisor, ALEX knows what's important to you in choosing a medical plan—because you tell him! ALEX uses those preferences to interactively walk you through your options and guide you to the best fit for you and your family.

Don't guess at the right medical coverage. ALEX will help you be confident that your choice really “looks good” on you. Connect with ALEX at

benefityourliferesources.com, beginning November 1, 2016.



DO I HAVE TO ENROLL?

Only if you want to be sure you have the right coverage!

Some things are too important to just let slide. With no plan changes, if you don't take action during Annual Enrollment, you'll stay in your current plan, paying 2017 rates, covering the same dependents as you do now. But there are possible downsides to no action:

- **You may pay more for coverage that won't be the right fit.** Who wants that? At minimum, talk to ALEX to make sure your current coverage makes sense for you next year.
- **You'll miss out on the FSAs.** You have to re-enroll each year to have a Health Care or Dependent Care Flexible Spending Account (FSA). You have to enroll.

It only takes a few moments to review your options and costs for 2017, talk to ALEX and see what works for you. Then take action and enroll. It's not a big hassle, but it could be a big deal if you don't.



DON'T FORGET THESE!

When it comes to your benefits, the details matter. Don't let these get away from you.

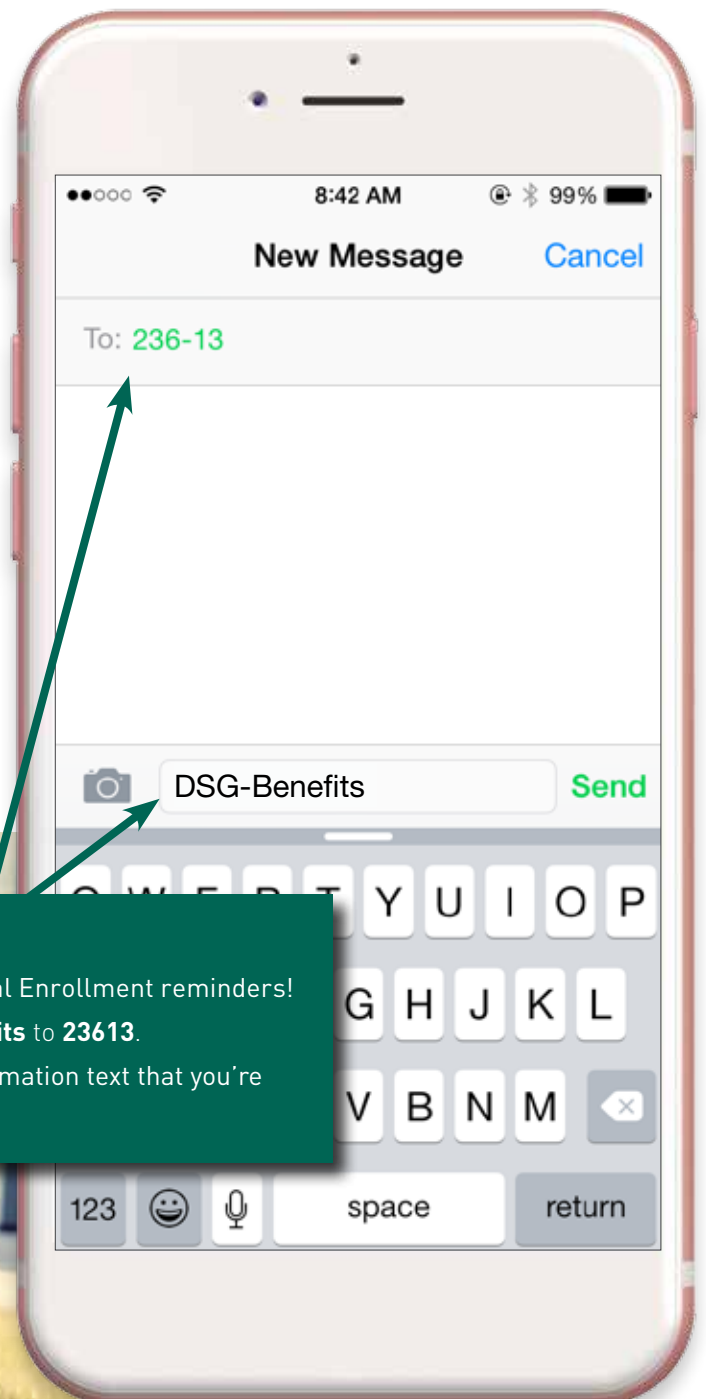
- **Beneficiaries:** Did you recently get married? Divorced? Have a child? You want to be sure that if something happens to you, your insurance and 401(k) benefits go where you want them to go. It's easy to review and change your life and accident beneficiaries online on **MyHR Information**, and your 401(k) beneficiaries at **vanguard.com**.
- **Contact Info:** Make sure you're getting what you need to know about your benefits. Take a moment to check your contact information on **MyHR Information** and update if necessary.

USE YOUR TECH. SIMPLIFY YOUR BENEFITS.

Quick—How many phone numbers do you know by heart? Not many, right? Today's mobile devices simplify our lives so much, there's no need to. Our phones "remember" pretty much everything for us—plus find directions and keep us in touch with important events and people.

Now, Take the "I forgot" out of Benefits.

Sign up for DICK'S opt-in text messaging and make your important benefits info keep up with you! If something requires your action or attention, your phone will remind you. You'll get short text alerts with important benefit updates, tips and information. You can unsubscribe at any time by texting **STOP** to **23613**.



Sign up now!

Receive timely Annual Enrollment reminders!
Just text: **DSG-Benefits** to **23613**.
You'll receive a confirmation text that you're subscribed.

4 TIPS FOR ACING YOUR FSAs

No, they're not exams—but if you're thinking about lowering your taxes by enrolling in either the Health Care or Dependent Care Flexible Spending Accounts, here's a quick cram course on making the most of them.

DON'T WING IT.

1

Think carefully about how much to contribute to the FSAs. Too little and you don't get the full tax advantages of using them. Too much, and you could lose money if you don't spend it all by the deadline. Use the CONEXIS FSA calculator tool (on [benefityourliferesources.com > Benefits > FSA](#)) to estimate your contributions.

Bonus Tip: If you enroll in PPO 1, you'll want to plan your FSA contribution carefully. PPO 1 comes with the Health Reimbursement Account (HRA). When you have an expense that applies to your medical deductible, the money in your HRA is used first. You can then use the Health Care FSA for any remaining deductible once the money in your HRA is exhausted. The Health Care FSA can also be used for dental, vision and other eligible medical expenses.

STAY SHARP.

2

Know what eligible expenses you can use each FSA to pay:

- The Health Care FSA is for out-of-pocket medical, prescription drug, dental, vision and other health care expenses that aren't covered by another benefit plan—including deductibles, copays and coinsurance—but not premiums or over-the-counter drugs not prescribed by your doctor.

Keep your receipts (and use your CONEXIS Benefit Card where possible)—that's the proof that you used your FSA for eligible expenses.

- The Dependent Care FSA is for expenses associated with caring for a dependent child under age 13 (or other dependent who is unable to care for themselves) so that you (and your spouse) can work.

PAY WITH PLASTIC.

3

Your CONEXIS Benefit Card (which works like a debit card) is the easiest way to use the money in your Health Care FSA—no reimbursement forms to complete! For the Dependent Care FSA, you'll need to save your receipts and submit them with a claim form.

USE IT, DON'T LOSE IT.

4

Got money left in your 2016 FSA? You have until March 15 to spend it. Get all the details about FSAs on [benefityourliferesources.com](#).

Want an FSA in 2017? Enroll.

You must actively re-enroll each year during Annual Enrollment in order to participate in either or both FSAs—even if you're currently participating. Enrollment does not carry over.

YOUR ANNUAL ENROLLMENT GAME PLAN

With no changes, Annual Enrollment will be a snap—but tick the boxes in this checklist to make sure you get the right fit for next year.

A. NOW

- ☐ Text **DSG-Benefits** to **23613**; simplify your life by letting your phone remind you about your benefits.
- ☐ Go to **benefityourliferesources.com** and read the 2017 Annual Enrollment page.
- ☐ Talk to **ALEX** about which plan to choose. He's waiting at **benefityourliferesources.com**.
- ☐ Don't pay more taxes than you have to. Consider the Health Care and/or Dependent Care FSA. Already enrolled? **You have to enroll each year to participate.**

ID cards

If you're enrolling for the first time or electing a new medical option, you'll receive a new ID card in the mail at the end of December. If you don't make changes, keep using your current ID card

B. DURING ANNUAL ENROLLMENT: NOVEMBER 1–15

- ☐ **Enroll.** Just do it—quick, easy and online.
 - From work: Go to **MyLocker > My HR Information**
 - From home: Go to **benefityourliferesources.com** and click "Enroll Now"
- ☐ **Verify any new dependents.** It's required. Get the forms to complete online when you enroll.
- ☐ **Submit and finalize.** Don't miss this step! You must click "Submit," and then "Finalize" to complete your online enrollment.

C. AFTER YOU ENROLL

- ☐ **Print** your Confirmation Statement and keep it where you can find it. It's the proof of your enrollment elections. Beginning November 21, go to **MyLocker > MyHR Information > Self Service > Benefits > Print Confirmation Statement**.
- ☐ **Verify.** Don't just file your Confirmation Statement. Read it. Call HR Solutions at **1-800-690-7655**, text **3012**, option **5** for instructions on how to correct an error.
- ☐ **Change your mind?** You can log back onto the enrollment system and make changes to your elections between December 5 and December 9, 2016.

DICK'S Sporting Goods
Benefits Department
345 Court Street
Coraopolis, PA 15108

BENEFIT *Your Life*

**Annual Enrollment is
November 1-15.**

BENEFIT *Your Life*

Annual Enrollment



GOLF GALAXY



SEE WHAT'S INSIDE:

- Six Ways to Worry Less About Money
- Signs of Heat-Related Dangers
- The Mouth-Body Connection

Do you know how to mix up a tasty color palette?

All those colors on your plate do more than show off your “top chef” presentation skills.

What's more attractive at dinner than a plate full of green, yellow and red (or white or purple) food? Turns out, mixing colors on the plate is a great way to get a diversity of nutrients. Use color as your guide when choosing fruits and vegetables, and use a variety—the wider the color palette the better! Here are some examples.

Green Helps reduce cancer risk, lowers blood pressure and “bad” cholesterol levels, aids in digestion, protects vision, and helps your immune system.



Orange/Yellow

Helps lower the risk of prostate cancer, fights cholesterol and high blood pressure, helps keep your joints healthy, and encourages strong bones.



Red

Helps reduce the risk of prostate cancer, lowers blood pressure and “bad” cholesterol levels, and helps build healthy joints.



White

Helps reduce cancer risk and balance hormone levels. Garlic and onions may help lower cholesterol and blood pressure.



Blue/Purple

Helps boost your immune system and protects against cancer and heart disease.



Six Ways to Worry Less About Money

Taking debt worries off your mind can relieve a lot of stress. These general tips can help you keep more, spend less, stay out of debt—and be happier about your finances.

1 Watch the credit cards

Credit cards can put you deep in debt in no time, and it can take forever to get out of it. Use them sparingly and pay the bills on time—and not just the minimum payment. How about this? Hold off on purchases until you have the cash to cover them.

2 "Rich Girls" is a TV show, not real life

Watch TV long enough and you'll think you're a failure if you're not a millionaire by age 28. Want to live better than your parents? You'll probably have to work as hard as or harder than they did. If you try to live like you have more money than you do, you won't have much for long.

3 "New" is in the eye of the beholder

A new car is only new until you drive it off the lot, then it's a used car worth thousands less than you just paid for it. For expensive items—cars, furniture, appliances—consider buying gently used. For fashion? Hit the consignment stores.

4 Pay yourself first

Start saving now so you don't kick yourself later! Retirement may be decades away, but that's all the more reason to contribute to the Smart Savings 401(k) Plan—it really adds up over time. After a year of service, you're eligible for company matching contributions. Plus, you can save on current taxes, and the money comes out of your pay before you see it.

5 Don't confuse "want" and "need"

You *want* a BMW...you *need* a car. You *want* a house on the lake...you *need* a place to live. "Wants" are wonderful, and they can drive us to great accomplishments. Just be sure the money you spend on "wants" doesn't put you in a position where you "need" to file bankruptcy! Never borrow money to finance a "lifestyle."

6 Invest in your most important asset: Yourself

Unless you win the lottery, your job and future career determine your financial independence and security over your lifetime. Don't stop learning and growing your skills, knowledge and experience.



HEAT DANGER



Do you know the signs... of heat-related dangers?

It's hot, and you're outside having a great time with friends and family. Suddenly, someone doesn't seem quite right. Too much party?

Or too much heat? Heat-related conditions

progress through three major stages:

- Mild to moderate **dehydration** can usually be treated by providing liquids and getting out of the heat and sun as quickly as possible.
- **Heat exhaustion** can occur after you've become dehydrated. It's not to be taken lightly, because untreated it can progress to heat stroke.
- **Heat stroke** can damage the brain and other vital organs and is life threatening. **Don't mess around with heat stroke. Call 911 immediately if you're not sure.**

The sooner you catch the symptoms, the better. When someone has been in the heat and starts feeling unwell, here's what to do. These are just guidelines—not everyone has all the same symptoms.

Dehydration

Symptoms: Dry, sticky mouth; thirst; fatigue or weakness; chills; head rushes; decreased urine output; few tears when crying; dizziness

Treatment: Shade, rest, water or sports drinks (**not alcohol or caffeine**)

Heat Exhaustion

Symptoms: Confusion or irritability (or extreme fussiness or sleepiness in children); dark-colored urine; fainting; severe fatigue; headache; muscle cramps; nausea; pale skin; profuse sweating; rapid heartbeat or breathing

Treatment: Same as dehydration, plus get into air conditioning; remove restrictive clothing; take a cool (not cold) bath or shower; watch for signs of heat stroke

Heat Stroke

Symptoms: Unconsciousness; convulsions; difficulty breathing; severe confusion or anxiety; fast heart rate; red, hot, dry skin (even in the armpits); severe vomiting or diarrhea

Treatment: **Call 911 immediately;** while waiting, use same treatment as for heat exhaustion; do not leave patient alone; if breathing stops, begin rescue breathing; do not give aspirin or acetaminophen—they won't help and may aggravate bleeding tendencies in certain cases.

The Employee Assistance Program (EAP)...

...offers tips and resources to help you get where you want to go.

- Moving tips and checklists
- Tips to organize your new home or apartment
- Ideas to help you save money

Winning moves...We'll show you how to make them!

For information, go to benefityourliferesources.com.



ORAL HEALTH



The mouth-body connection

Your body's natural defenses, plus your brushing and flossing, usually keep the

bacteria in your mouth under control. But when you don't take care of your mouth, you set yourself up for oral infections like tooth decay and gum disease—and that can impact more than just that gorgeous grin!

In fact, a lot of recent studies are finding that oral health is related to serious conditions like heart disease.

People with periodontal disease are almost twice as likely to have heart disease. Bacteria from your mouth can enter your bloodstream and possibly stick to the plaque that blocks arteries. Bottom line? Keep bacteria at bay. Keep your mouth clean by brushing and flossing regularly.

Preventive care is the best way to guard against oral infections. It's simple—just book that

cleaning and oral exam every six months. And remember, it's free—covered 100% when you use in-network providers.

To find an in-network provider with United Concordia, go to **benefityourliferesources.com** and click the "Whom to Contact" tab for the website and telephone number for United Concordia.

DICK'S Sporting Goods/Golf Galaxy
Benefits Department
345 Court Street
Coraopolis, PA 15108



Dive into...some helpful tips!



ISSUE 3 | 2013



GOLF GALAXY



Buy now, pay...forever?

You're on your own. You can do what you want, when you want. Except your credit cards are maxed out and you owe more on your car than it's worth. Maybe you have no debt now—but you just really, really **need** that new 60" plasma TV, and interest rates are so low...

Debt is seductive and the #1 killer of finances and dreams. If you ever want to buy a home, put your kids through college, or save for retirement, learn to manage and control debt. That doesn't mean you should never take a loan—it just means you need to know what you're getting into.

Think budgets are boring?

Budgeting doesn't need to be a chore. Start with the basics.

From your take-home pay, budget:

1 NO MORE THAN 50% for essential expenses	2 AT LEAST 20% for financial priorities	3 NO MORE THAN 30% for lifestyle choices
The stuff you need to live and eat and work—housing, transportation, utilities and groceries. THEN	If you're already in debt, you CAN'T skip this step. You have to pay off loans. Then comes retirement/savings contributions. Retirement a long way off? Great—the younger you are when you start, the more you can have at retirement.	Includes cable, Internet, phone plans, charities, child care, entertainment, gym fees, hobbies, pets, personal care, restaurants, bars, shopping, that 60" plasma—tough choices. Doesn't mean you shouldn't splurge—just make sure you've taken care of the other categories first.



Other tips for avoiding debt:

- Find free budgeting advice and programs online.
- Never take payday or title loans. They're pure traps.
- You can check your credit report for free once each year at annualcreditreport.com.

If you're already in debt trouble:

- Cut up your credit cards; use a prepaid card for plastic transactions.
- Pay more than the minimum payment each month; even a little more helps.
- Pay off the loans with the highest interest rate first.
- Work to keep debt from interfering with your important relationships.



LET THE EAP HELP!

No, it won't pay off your student loans. But it can help you deal with debt. Contact the EAP to speak confidentially with a debt and financial counselor for information and advice. Visit benefityourliferesources.com > Benefits > EAP for contact information.



5

You may be worth more than you think!

Did you receive your Total Rewards Statement? If you have been a full-time associate for more than six months, your statement was mailed to your home address in late June. Be sure to check it out; it's the big picture of all you receive from the Company as an associate. Pay, benefits, retirement—it's got it all! Questions about your statement? Contact HR Solutions, **1-800-690-7655, ext. 3012, option 5**, or email **hrsolutions@dcsg.com**, Monday through Friday, 7:00 a.m. to 7:00 p.m. ET.

Struggling with alcohol and substance abuse? Help is available.

Summer means parties. But when occasional partying turns into a daily event, there's a problem. If you or your dependents struggle with alcohol or substance abuse, help is available through our medical plans and the EAP.

As a reminder, the Company has a very clear policy when it comes to alcohol and illegal drugs. **Bottom line:** Possessing, using, distributing, manufacturing, storing, transporting or coming to work under the influence of alcohol, controlled substances or illegal drugs on company premises and while on company business or during work time is prohibited. To access the complete company policy on alcohol and drugs:

- For full-time hourly store associates, go to DSGN and click your store tab, then "Human Resources" and "Handbooks."
- For full-time hourly distribution center associates, see your HR Manager.
- For salaried associates, go to DSGN, then "Company Policies" and "Salaried Associate Handbook."

Don't wreck your summer

Accidents: The best way to ruin a perfect vacation

Heading for the beach, driving cross-country, going to the store for hot dogs... it can happen anywhere, in an instant, and ruin lives. Summer brings a jump in traffic accidents. More people are on the road, kids are out of school, motorcycles are everywhere, families are taking vacations—it can get crazy out there, so keep these safety tips in mind:

Check the vehicle. Tires good? Brakes in good shape? Wipers, headlights and taillights working?

Wear. Your. Seat belt. Every passenger. This should be a no-brainer. Only fools don't buckle up. Don't be a fool.

Don't push it. There's no prize for driving 18 hours straight. Except exhaustion, and maybe a wreck.

Don't leave a small child alone in a car. Ever.

Watch for two-wheelers. Bicycles, motorcycles, scooters—they're out there and they're hard to see. Look twice, especially in blind spots and at intersections.

Don't drive distracted. Pull over to settle the kids down. Don't dine and drive.

Put the phone down. Texting while driving kills people. Pull over to use your phone's GPS. Even hands-free conversation takes your mind off your business, which is getting there alive.

Alcohol. Just don't.



DO YOU RIDE?

- **Wear** your helmet. Curb beats skull every time.
- **Watch** for bike-blind drivers. For some reason, they just don't see you.
- **Keep** your headlights on day or night.
- **Stay** hydrated and rested.

Check These Out!

✓ Eyes, ✓ Mouth, ✓ Health

Peepers and chompers aren't accessories—they're keys to your health.

You may have great vision and perfect teeth, but that doesn't mean you can ignore them. Regular vision and dental checkups should be part of your routine health care.

What's up with your mouth?

Daily brushing and flossing, plus the body's natural defenses normally keep bacteria under control. But without good oral hygiene, or if you take certain medications—like decongestants, antihistamines, painkillers and diuretics—that reduce saliva, bacteria can flourish and lead to infections like tooth decay and gum disease. Studies also suggest that oral bacteria and periodontitis—a severe form of gum disease—might play a role in:

- **Endocarditis**, an infection of your heart lining.
- **Cardiovascular disease**, clogged arteries and stroke.
- **Premature and low-weight births** have been linked to periodontitis.
- **Diabetes**. Gum disease makes it harder to control blood sugar levels.
- **Alzheimer's**. Tooth loss before age 35 might be a risk factor for Alzheimer's disease.

Eyes: A window to your...health

Seeing an eye doctor regularly is a helpful way to monitor your overall health. In fact, eye doctors are often the first health care providers to detect:

- **Diabetes**, which besides its other effects on your health, can also contribute to eye diseases. So early detection and treatment are important to protect your vision.
- **High blood pressure**, which if left untreated can damage your eye's blood vessels, and potentially lead to blurred vision, nerve damage and even blindness—not to mention heart disease and stroke.

FACT:

IF YOU'RE ENROLLED IN ONE OF OUR MEDICAL PLANS, YOU ALREADY HAVE VISION COVERAGE.

Oh, BABY!

Having a little one? Thinking about it?

If you're enrolled in one of our medical plans, be sure to check out the free maternity management program for:

- Pre- and postnatal information and resources
- Telephone support from a registered nurse



Enrolled in PPO 1?

Call **1-800-272-3531**.

For PPO 2 and PPO 3,

call **1-866-918-5267**.

**Call early.
And congratulations!**

Who's Got Your Back...PAIN?

Don't let lower back pain slow you down

When your lower back hurts, just about everything takes more effort. Over-the-counter medications, like ibuprofen, can help. But rather than wait for the ache, here are some things you can do that might help prevent lower back pain. Be sure to check with your doctor before starting any exercise program.

IF YOU HAVE SUDDEN, SEVERE OR CHRONIC BACK PAIN, SEE YOUR DOCTOR.

Stretch. Stretching helps muscles relax. Go slow and do it every day.

Core strength exercises. The stronger your core, the less strain on your back muscles. **Watch the weights.** Be careful of lifting heavy weights directly overhead (like a military press) or doing weight-assisted lunges. Or lower the weight and increase your reps.

Check your posture. Envision your mom or dad telling you to sit or stand up straight!

Try different sleeping positions. On your back? Put a pillow under your knees. On your side? Put a pillow between your legs.

Wear low-heeled shoes. Nobody's going to notice those high heels if you're bent over in pain.

Maintain a healthy weight. Being overweight puts excess strain on your lower back.

Take a break. If you sit a lot, stand for a while or walk around. If you're on your feet a lot, take a load off.

LIFT OBJECTS SAFELY.

- **Stop** before you casually grab a heavy (or even light) load.
- **Think** about the smart way to lift it. Ask for help if you need it.
- **Lift** slowly, use your legs.



Better way to check your savings

Vanguard has upped its game with improvements to the mobile app (for iPhone®, iPad® and Android™). Use the new app to:

- Manage your Smart Savings 401(k) account.
- Move money between investment options.
- Change the amount you contribute from your paycheck.
- Check out our latest news, podcasts and insights.
- Receive text message updates on recent transactions.

Use your smartphone, tablet or laptop to Connect with Vanguard® at your convenience. Your info is safe and secure. Download the latest version for your device from your preferred app store.



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Before you get your summer on...

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BENEFIT *Your Life*

ISSUE 2 | 2014



GOLF GALAXY