## Using Sick Days Wisely is Good for Your Financial Health

Sick leave is a basic and important benefit. But like any good thing, too much of it can be bad for your health.

On the other hand, taking sick days only when you need them has direct financial benefits that could total thousands of dollars. Showing up for work today puts more money in your pocket — now and in your retirement.

Here's some good reasons you'll feel better when you show up for work instead of taking an unneeded sick day:

Increase your PSP bonus.

Under the 2019 National Agreement, attendance counts for more of your PSP bonus than before. Beginning in 2020, attendance will be 25% of the goal for PSP bonuses paid in 2021 and beyond.

• Improve your retirement health benefits.

By rolling unused sick days into your HRA, you could save hundreds or thousands of extra dollars to use for medical, dental, or in-home care by the time you retire.

• Grow the cash value of your banked sick leave.

Upon retirement, your unused sick days get converted at 80 percent into your HRA — tax free! That means you really cash out around 100 percent of their value.

Ensure you have sick time when you really need it.

Because life can change in an instant.

In addition, when you show up for work, you help ensure that we maintain the high level of health care services that KP employees are known for. Showing up:

- Boosts morale and builds stronger teams when everyone is present.
- Improves patients' care by showing that you're there for them.

For Our Families
For Our Patients
For Our Future



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