

Consumer Maneuvers

Health benefits education to save you money



Nine Ways to Save

Being wise about your healthcare can save your wallet and even your life. You can save money numerous ways on healthcare and ensure you're getting the care you need. We've highlighted the top nine:

Stay In-Network: Choosing the right healthcare providers can save you thousands of dollars and make your experience visiting your doctor more enjoyable. Take your time to read about doctors on your carrier's website under the "Find a Doctor" or "Provider Finder" tools.

Understand Your Coverage: Whether you're on your employer's, spouse's or parent's health plan, understanding what's covered is important so you don't overspend. Your employer likely offers a summary of your benefits, to provide that information. If not, your human resources team should have plan documents from the carrier that will show in detail what's covered.

Preventive Care: The best medicine is prevention. If you get your yearly screenings, your doctor could catch a disease or ailment before it's life threatening or expensive to treat.

Ask About Generics: If your prescriptions cost you a small fortune, you can save by switching to a generic brand. Ask your doctor or pharmacist if a less expensive version of your medication is available and safe for you.

Prepare for Appointments: Before an appointment, write a list of questions you have for your doctor and take it with you to ensure you're getting all the information regarding your health and cost.

Take an Active Role: Your relationship with your doctor(s) should be just that – a relationship. If your doctor doesn't bring up something you want to discuss, you can and should bring it up. Feel free to ask questions at any time.

Don't Hide Information: It is not your doctor's job to judge or incriminate you; they are there to help you. Be sure to be honest about your personal life because it can affect your care.

Don't Go it Alone: Two heads are better than one. If you can, take a trusted loved one to appointments. He or she can help you remember all the information your doctor provides and ask relevant questions.

Err on the Side of Caution: Any good doctor would rather see you even if it turns out nothing is wrong. Healthcare professionals don't judge you for being proactive about your health, so if you feel like something isn't right, schedule an appointment.

Talking Cents

Improving your financial health



Four Steps to Achieving Financial Goals

With the year ending, it's a great time to reflect on what you're hoping to achieve with your finances in the new year. Whether you're looking to improve your financial health via debt repayment and budgeting, or have a long-term focus, such as retirement savings, there are likely some financial priorities you can focus on. Here are four steps to get you on a path towards achieving your goals.

- 1. Write them down.** This will help make them tangible as well as visually remind you of what you're working towards. Goals "in your head" are too easy to forget.
- 2. Make them SMART.** Some financial goals are immediately within reach, whereas others may take some time. However, in general, they should be:
 - Specific: Instead of "Get out of debt" try, "Pay off \$5,000 of debt by the end of the year."
 - Measurable: You should be able to track and evaluate your progress.
 - Achievable: Big goals like "save for retirement" can be broken down into achievable actions, such as "Use my plan website to determine how much I need to save to get on track" and "bump my contribution by 3% this year."
 - Relevant: Ensure your goals align with your current needs, values, and desired outcome.
 - Timely: Determine time-specific steps, like "I will save \$50 per week for retirement."
- 3. Create a budget.** Getting a handle on your income and expenses will help you determine any excess cash that can be used to work towards your financial goals, as well as where you may be able to cut back.
- 4. Monitor your progress.** Be sure to track your progress! It's rewarding to see your hard work pay off as you go.

Last but not least, as you think about what you want your finances to look like in the future, it's important to remember that financial goals don't have to be boring! If there is a special vacation or item you want to pay for, working towards it by saving is a great way to enjoy some of your income without the guilt of incurring debt. Charitable donations are another great thing to build into your financial plans, if there's an organization or cause that is close to your heart.

ABCs of HSAs

Making the most of your Health Savings Account



It's not too Late to Contribute

If you haven't maxed out your HSA contributions for 2024, you still have time!

The IRS allows individuals enrolled in an HSA to contribute up to \$4,150 and families up to \$8,300. If you haven't met those limits, but you would like to take full advantage of tax savings when you file your 2024 taxes, you can still contribute.

Making Another Contribution:

Many HSA banks have the option to connect another bank account to your HSA account, so you can deposit funds from a personal account into your HSA.

Remember: because you're making this contribution on your own and not through payroll deductions, your contribution will be tax-deductible when you file your taxes.

The Benefit:

One of the biggest advantages of having an HSA is that you can save pretax dollars, so contributing the full amount to your HSA year after year will give you the greatest tax savings over time.

Once you reach 65 years of age, you can also use your HSA dollars for non-medical expenses*. So the more you contribute now, the more you'll have later for your sunny retirement!

If you have further questions on how to contribute to your HSA, log on to your HSA bank's website or contact customer service.

*If withdrawals are made for general, non-qualified purposes, the money is taxed as ordinary income.

Moment of Zen

Improving your mental health



Finding Balance: Tips for Managing Your Mental Health During the Holidays

The holiday season is a time when many eagerly anticipate celebrating with loved ones. However, for some, this period can amplify feelings of stress, anxiety, or depression.

A range of factors can contribute to holiday-related anxiety or depression. For some, the season brings added financial pressures from travel expenses, gift-giving, or hosting responsibilities.

If you're facing these challenges, here are some practical tips to help you manage feelings of anxiety, stress, and sadness during this time.

Stay in Therapy

The holiday season can be overwhelmingly busy, but it's important not to cancel your therapy sessions to make time for other activities. This time of year, often stirs up complex emotions, and maintaining your scheduled sessions ensures you have a dedicated space to process and address anything that arises.

Mindfulness

Alongside professional mental health care, practicing mindfulness can be a powerful tool for supporting your mental well-being.

Here are some simple ways to practice mindfulness:

- Deep breathing: Take slow, deep breaths, focusing on the sensation of the air entering and leaving your body.
- Grounding Exercises: Engage your senses by noticing five things you can see, four you can touch, three you can hear, two you can smell, and one you can taste.
- Gratitude Practice: Reflect on or write down things you are grateful for each day.

Soak Up the Sun

Some people experience depression during the winter months due to major depressive disorder with a seasonal pattern. Exposure to bright light, such as fluorescent light therapy, can help alleviate symptoms. Even for those who don't have this type of depression, spending time outdoors in natural sunlight can be a grounding and calming way to improve mood and well-being.

Set Realistic Expectations

Another common source of anxiety, stress, and depression during the holidays is reflecting on the past year's accomplishments. Some people may feel discouraged about not being where they think they "should be" in life. To break free from this mindset, try adjusting your expectations and setting achievable goals. For example, if you're working on establishing an exercise routine, aim to take a walk three times a week instead of committing to an intense workout like CrossFit every day. Small, realistic steps can lead to meaningful progress without added pressure.

Highway to Health

How to live healthier every day



Staying Active During the Holidays

Keeping up with healthy habits during the holidays is no small feat. Between irresistible treats and the rush of last-minute shopping, your meal prep and workout routine often take a back seat.

Here are some tips we've put together to help you stay active and healthy throughout the holiday season.

Stay Active

Just a few minutes of moderate-intensity physical activity can provide health benefits. For adults, these include reduced feelings of anxiety in the short term and improved sleep quality.

- Before starting your shopping, take a few laps around the mall or shopping center to add some extra steps to your day.
- Choose the stairs whenever possible. If climbing all the way isn't an option, take the stairs part of the way and use the elevator for the rest.
- Instead of searching for the nearest parking spot, park farther away and enjoy a brisk walk to your destination.
- Dress warmly and opt for a walk instead of a drive to enjoy the holiday lights.

Eat Healthy

Eating a balanced diet supports strong muscles and bones, boosts the immune system, promotes healthy digestion, and aids in weight management, offering numerous benefits for both children and adults.

- If you indulge in foods high in calories, saturated fats, or added sugars, stick to small portions and enjoy them occasionally. Make healthier food choices your main focus most of the time.
- At parties and gatherings, start by filling your plate with your favorite fruits and vegetables, then add small portions of less healthy options.
- Create healthier versions of your favorite traditional recipes by using ingredients that are lower in fat and salt.

Plan Activities that Don't Involve Eating

- Get involved by volunteering in your community.
- Explore a seasonal activity like ice skating or winter hiking to stay active and have fun.
- Take some time to visit a museum or exhibit you've been wanting to explore.
- Take a walk and discover a new area with a friend or family member for some fresh air and quality time together.