



# ABCs of HSAs

## Making the most of your Health Savings Account

## HSAs and FSAs

Understanding the difference between an HSA and an FSA is essential, as it can greatly affect your healthcare costs, tax savings, and overall financial well-being.

Your company offers both a Health Savings Account and a Flexible Spending Account. Both types of accounts provide tax-benefits, and the funds can be used for qualified medical expenses for you, your dependents and your spouse.

However, there are some key differences and considerations for deciding which account is best for you.

### Ownership

- HSA: The funds are yours to keep even if you leave your employer.
- FSA: You'll lose the funds if you don't use them during the plan year.

### Contributions

- HSA: You, your employer and family members combined can't contribute more than \$4,300 to your account if you're enrolled in your medical plan as an individual or \$8,550 if you're enrolled as a family.
- FSA: You and your employer combined can't contribute more than \$3,300 regardless of how you're enrolled.

### Availability

- HSA: You'll generally have access to the funds after you or your employer has made the contribution to the account.
- FSA: Your full election amount is available on the first day of your medical plan year.


### Eligibility

- HSA: You must be enrolled in a High Deductible Health Plan.
- FSA: You're generally eligible if you do not also have an HSA.

### Receipts

- HSA: You should hang on to your receipts in case you are audited by the IRS, but you're not required to provide receipts to use your HSA funds.
- FSA: You will need to submit an itemized receipt to your FSA administrator.

If you're unsure whether your employer offers these accounts, reach out to your HR team or check out your benefit summary for more information.



# Consumer Maneuvers

Health benefits education to save you money

## Where to Go for Care

Knowing where to seek care is crucial and can help you save money. It's important to choose the most appropriate and cost-effective healthcare setting for your specific needs.

### Office Visits (\$)

For most illnesses or injuries, the best choice for medical care is a visit to your regular doctor. Your doctor knows your medical history and has the expertise to diagnose and treat most common conditions.

### Telemedicine (\$)\*

You can speak to a doctor via video call when you're experiencing symptoms from allergies, arthritis, bronchitis, insect bites and more. The licensed physician you speak to can prescribe medication for many conditions all without a trip to a doctor's office.

### Convenient Care (\$\$)

Convenient care clinics are for common illnesses and injuries, but there is no appointment necessary. They are staffed by board-certified family practitioners and, on average, cost under \$80 per visit. When you can't get into your doctor, but need a prescription for an illness, a convenient care option might be the right fit.

### Urgent Care (\$\$\$)

Sometimes you might find yourself or a family member in a medical situation that requires immediate care. You should consider an urgent care if:

- Your doctor advises it
- Your symptoms occurred outside your doctor's hours and are too severe to wait (but aren't severe enough for the emergency room)

### Emergency Room (\$\$\$\$)

ER visits are the most expensive type of outpatient care. Emergency rooms should be used for true emergencies. If you have shortness of breath or severe pain, a broken bone, a wound that won't stop bleeding, decreased mental activity, an emergency room is the right fit.

\*Check your benefit information to find out if telemedicine is available to you.



# Highway to Health

How to live healthier every day

## Benefits of Learning CPR

Becoming CPR certified comes with many valuable benefits. Obtaining, maintaining, and using your CPR certification can be a profoundly rewarding experience.

Statistics show that nearly 9 out of 10 people who experience cardiac arrest outside of a hospital do not survive. Without immediate intervention, death can occur within minutes—but CPR can dramatically improve those odds.

Here are 10 important reasons to consider learning CPR.

- 1. Help save a life.** The American Heart Association states that performing CPR immediately after cardiac arrest can double or even triple a person's chances of survival.
- 2. Identify and respond to the signs of a cardiac arrest.** One of the key benefits of CPR is the ability to assist during a heart attack or cardiac arrest. In a CPR class, you'll learn how to recognize the signs of cardiac arrest and how to respond effectively.
- 3. Help someone who is choking.** CPR isn't limited to heart attack emergencies. It also prepares you to assist someone who is choking on food or another foreign object.
- 4. Help someone who is drowning.** Even if you're not a lifeguard, you could find yourself in a situation where someone is at risk of drowning. Knowing whether to perform mouth-to-mouth resuscitation or hands-only CPR can be a matter of life and death.
- 5. Assist with an accident.** CPR training equips you with the skills necessary to assist in a variety of emergency situations.
- 6. Serve in a natural disaster.** CPR training can prepare you to assist during emergencies caused by natural disasters, such as hurricanes, tornadoes, or earthquakes.
- 7. Save a life in a classroom.** Many CPR classes teach participants how to perform CPR on both children and adults. This knowledge can be crucial for saving lives in places like classrooms, playgrounds, or neighborhood swimming pools.
- 8. Learn about basic anatomy.** In a CPR class, you'll gain a deeper understanding of the human body and how it works. From learning the correct technique for chest compressions, you'll also become familiar with the bones and muscles in the chest.
- 9. Meet job requirements.** Industries such as construction, education, and others strongly recommend CPR certification to meet national standards and guidelines.
- 10. Practice crisis management skills.** Learning CPR can help you stay calm, manage a crisis effectively, and ensure help is provided when needed. These valuable skills extend beyond CPR and can be applied to many aspects of life.

# Moment of Zen

## Improving your mental health

### Managing Work-Life Balance

With so many of us caught between balancing demanding workloads, nurturing relationships, handling family duties, and finding time for hobbies, it's no wonder that over one in four Americans identify as "super stressed." This is far from balanced or healthy.

While a certain level of stress can motivate us and enhance our performance, the secret to managing stress effectively lies in one key word: balance.

Here are a few tips we can all use to ease the hold stress has on us and regain balance in our lives.

#### At Work

- **Set manageable goals each day.** Set realistic expectations for workloads and deadlines. Create a "to-do" list, prioritize essential tasks, and eliminate or delegate non-essential ones.
- **Be efficient with your time at work.** Procrastination can make a task seem more daunting than it actually is. When faced with a large project at work or home, break it down into smaller, manageable tasks to make it less overwhelming. Complete the first one before moving on to the next and give yourself small rewards upon each completion.
- **Ask for flexibility.** Flextime and telecommuting are rapidly becoming essential in today's business world, with many companies adopting work-life balance policies. If you ask, your employer might allow you to work flexible hours or telecommute one day a week.
- **Tune in.** Listening to your favorite music at work can boost concentration, reduce stress and anxiety, and stimulate creativity.
- **Give yourself a break.** Taking small breaks during work or a project can help clear your mind, reduce stress, and enhance your decision-making ability when you return to the task at hand.

#### At Home

- **Unplug.** The technology that enables workers to perform their jobs flexibly can also contribute to burnout if overused. Constant connectivity blurs the boundaries between work and personal life, making it difficult to disconnect and recharge. To avoid burnout, set clear boundaries, such as designated "tech-free" hours, and prioritize time for relaxation and activities that help you recharge.
- **Don't over commit.** Do you feel stressed when you glance at your calendar? If you're overwhelmed by a packed schedule, it's time to set boundaries and learn to say "no" to commitments that don't align with your priorities. Prioritize quality over quantity to create space for rest and balance.
- **Treat your body right.** Maintaining a healthy lifestyle through proper nutrition, regular exercise, and adequate rest can significantly reduce stress levels and improve your overall well-being. These habits also boost your immune system, helping you stay healthier and take fewer sick days.
- **Get support.** Connecting with friends and family is vital for well-being. Strong support systems



#### Take advantage of your company's Employee Assistance Program (EAP).

Many organizations provide resources through an Employee Assistance Program (EAP), which can save you time and reduce stress. These programs often offer guidance on practical issues like finding a daycare center and provide referrals for mental health support and other essential services.