

ABCs of HSAs

Making the most of your Health Savings Account



The Triple Tax Advantage

Tax season is here—but it doesn't have to be stressful! This is the perfect time to remind you that your HSA offers a powerful triple tax advantage, helping you save more while managing your healthcare expenses.

1. Tax-free contributions

No taxes are withheld from HSA contributions made through payroll deductions – so every dollar you contribute from your paycheck goes directly into your account. That means you could have more money to use on qualified health expenses than if you were to use funds from your checking or savings accounts.

2. Tax-free growth

Any interest or earnings on your account are tax free, which could add up to more dollars to use toward qualified health expenses. This is just one reason why utilizing the investing feature of your HSA account could be an important component of your long-term financial plan.

3. Tax-free withdrawals

When you contribute to a tax-advantaged account like a 401(k) or an IRA, you can expect to pay taxes on the money once you begin to make withdrawals. But that's not the case with your HSA. You can make tax-free withdrawals from your account to pay for qualified health expenses.

There are many reasons to consider an HSA if you're not currently enrolled, but these tax advantages could help you save big over the long-term.



Consumer Maneuvers

Health benefits education
to save you money

Saving on Healthcare

The average cost of employee-only medical coverage per year was \$8,951 in 2024.

There's no doubt about it- insurance is expensive.

The high cost of administration, prescription drug costs, poor lifestyle choices and chronic conditions make for especially expensive insurance costs. Here's three ways you can help your wallet and offset some of the costs yourself:

Carrier Website

Your health insurance carrier will generally provide a cost estimation tool via their website that will allow you to compare costs for procedures; some carriers will even reward you for making the consumer savvy choice. Check out your carrier's website before scheduling any procedure.

Ask Your Doctor

Although some doctors may prefer more costly providers over others when recommending you to a specialist, it's still important to ask questions about why he or she is making the provider suggestion and if there is a less expensive option. Often doctors know more about where to save on prescriptions, tests and procedures, so keep an open dialogue with your doctors about costs.

Telemedicine

Generally, if you're on a PPO or HMO plan, the cost is the same as your copay when you see your primary doctor, but you won't have to waste time and money on gas since you can do this whenever from wherever you are. If you're on a High Deductible Health Plan (or HSA plan), it's usually \$40 - \$50 which is generally less expensive than visiting a doctor's office in-person.

Highway to Health

How to live healthier every day



The Not-So-Sweet Truth About Inflammatory Foods

Inflammation is the body's natural defense mechanism against injury, infection, and harmful stimuli. However, when it becomes chronic, it can contribute to serious health problems, including heart disease, diabetes, and autoimmune conditions. Chronic systemic inflammation can result from various factors such as exposure to environmental toxins, a lingering virus, aging, or chronic stress. However, one of the most significant yet often overlooked contributors is diet.

Foods That Trigger Inflammation

Unfortunately, many everyday foods can promote inflammation, increasing the risk of long-term health issues. Some of the biggest culprits include:

- **Red and processed meats** – These contain compounds that can trigger an inflammatory response.
- **Commercial baked goods** – Often made with unhealthy fats, preservatives, and refined carbohydrates.
- **White bread and pasta** – Made with refined flour, these spike blood sugar levels and contribute to inflammation.
- **Foods high in added sugar** – Excess sugar can lead to insulin resistance and increased inflammation.
- **Sugar-sweetened beverages** – Soft drinks, fruit punches, and energy drinks are loaded with sugar and can fuel inflammatory processes.

How to Adopt an Anti-Inflammatory Diet

The good news is that dietary choices can also help combat inflammation. By incorporating more anti-inflammatory foods into your meals, you can support better health and reduce your risk of chronic diseases. Here's how:

- **Eat more fruits and vegetables** – Rich in antioxidants, they help neutralize inflammation-causing free radicals.
- **Choose whole grains** – Opt for brown rice, quinoa, and whole wheat over refined grains.
- **Incorporate healthy fats** – Olive oil, nuts, and fatty fish like salmon provide omega-3s that help fight inflammation.
- **Spice it up** – Turmeric, ginger, and garlic have powerful anti-inflammatory properties.
- **Stay hydrated** – Drinking plenty of water helps flush out toxins and supports overall health.

The Bottom Line

Chronic inflammation is a serious health concern, but the good news is that dietary changes can make a big difference. By reducing inflammatory foods and focusing on whole, nutrient-rich options, you can take control of your health and lower your risk of inflammation-related diseases. Start making small, mindful changes today—your body will thank you!

Moment of Zen

Improving your mental health



Make Emotional Intelligence Your Superpower!

Emotional intelligence is the ability to recognize, understand, and manage emotions in oneself and others. It plays a crucial role in personal and professional success, influencing how we navigate relationships and respond to challenges. Emotional intelligence is composed of four key aspects:

1. Self-Awareness

Self-awareness is the ability to recognize and understand your own emotions. It allows you to assess how your feelings affect your thoughts and behavior.

Ways to Improve Self-Awareness:

- Keep a **journal** to track emotions and reflect on personal experiences.
- Practice **mindful meditation** to increase present-moment awareness.
- Ask for **feedback** from others to gain different perspectives on your emotions and behaviors.

2. Self-Management

Self-management involves controlling impulses, adapting to changing situations, and managing stress effectively.

Ways to Improve Self-Management:

- Create a **gratitude list** to shift focus toward positive aspects of life.
- Practice **deep breathing exercises** to manage stress and maintain composure.
- Set **personal goals** and create action plans to stay motivated and disciplined.

3. Social Awareness

Social awareness is the ability to understand and empathize with the emotions of others.

Ways to Improve Social Awareness:

- Practice **active listening** by giving full attention to others without interrupting.
- Observe **non-verbal** cues such as body language and tone of voice.
- Engage in **volunteer work** to develop empathy and a deeper understanding of different perspectives.

4. Relationship Management

Relationship management involves effectively communicating, resolving conflicts, and building strong interpersonal connections.

Ways to Improve Relationship Management:

- Develop **effective communication skills** by practicing clear and empathetic expression.
- Engage in **team-building activities** to enhance collaboration.
- Address conflicts with a **solution-focused mindset** to maintain healthy relationships.



Find a Provider and Save.

Blue Cross and Blue Shield, our medical carrier, is here to help you stress less and save more when choosing your next step in medical care. It's simple with their Provider Finder tool.

You'll be able to check plans to see if the doctors and sites of services you use are in-network, which can make a huge impact on your wallet. If you visit doctors and hospitals out-of-network, it could end up costing you a lot more out of pocket.

The provider search tool lets you search for and learn more about doctors, hospitals, walk-in clinics, labs and other health providers in your area.

Here's how it works:

- 1** Visit: bcbsil.com and register or log in
- 2** Click on the 'Find Care' tab
- 3** Click on the 'Find a Doctor or Hospital' link.