



# ABCs of HSAs

## Making the most of your Health Savings Account

### Why is My Deductible so High?

You might feel like you're paying a lot up front for medical care, but that's likely because your deductible is high on your HSA eligible plan. Here's why:

#### **Carriers**

Your per-paycheck costs will be less when you have a higher deductible. Insurance carriers generally charge your employer less for High Deductible Health Plans (and in turn, your employer charges you less), because carriers expect you'll be more cognizant of your medical expenses on these types of plans.

Carriers expect you'll be more conscious because, on a HDHP, you're expected to pay medical care expenses BEFORE your carrier will share the cost with you. If you're on the hook initially, you're likely more cautious of how you spend.

#### **IRS**

The IRS sets limits on how high deductibles must be to make that plan eligible for an HSA. In 2025, the deductible had to be at least \$1,650 for an individual and \$3,300 for a family to be HSA eligible.

In a nutshell, the IRS isn't going to give you the triple tax advantages associated with an HSA without first requiring you to pay your share (remember when we said you're required to pay FIRST before carriers will pay?).

**We'll leave you with this:** If your employer is contributing to your HSA, this is offsetting your deductible if you expect to meet it this year. For example, if your employer is giving you \$1,000 toward your HSA, and your deductible is \$1,800, you're really only on the hook for \$800.



# Consumer Maneuvers

Health benefits education to save you money

## Provider Finder Tools

Sticking to in-network providers is the easiest way to reduce your healthcare expenses, and your insurance company likely provides a tool to help you do so.

A network is a group of doctors, hospitals and other medical care providers that have a contract to provide health care to members of a health insurance plan.

Your employer offers health insurance through a carrier (e.g. BlueCross, Aetna, Cigna or UnitedHealthcare) and that carrier has multiple networks. Some networks are large, and you'll have many doctors and hospitals to choose from while others won't offer as many options.

Either way, if you choose to go to a doctor or hospital outside your network, you'll pay a significant amount more for your healthcare and, in some cases, you may need to pay the full amount without any help from the insurance carrier at all.

Luckily, almost every medical carrier offers an easy-to-use tool on their website to help you choose in-network providers in a few simple steps:

### **Locate the provider finder button on your carrier's website.**

This is often titled "Find a Doctor" or "Find a Provider" and will almost always be on the home screen or after you log in to their website.

### **Choose the network your plan is in.**

You will find the name of your network either on a benefit summary, health insurance ID card or the carrier's Summary of Benefits and Coverage (SBC) for the plan. Both of which were likely provided by your Human Resources team.

### **Search for a doctor or provider.**

You will likely be able to search for a doctor or other healthcare provider in a variety of ways including by name or zip code.

# Highway to Health

How to live healthier every day



## Fueling Your Body: What to Eat Before and After a Workout

Think of your body like a vehicle—you've got to fuel it right to keep it running smoothly, especially during a workout.

Eating nutritious foods and staying hydrated gives you the energy to perform your best and helps your body bounce back faster afterward.

### Fuel Up Before You Move:

For the best workout, try to fuel your body about two hours before exercising. Here's how:

- **Hydrate** with plenty of water.
- **Choose healthy carbs** for quick, efficient energy.
- **Avoid fats and even lean proteins**—they digest slowly and can leave you feeling sluggish.

When your body focuses on digesting heavy foods, it pulls oxygen and energy-rich blood away from your muscles. That means less power, less endurance, and a less effective workout.

### Refuel and Recover:

**Fluids:** Drink plenty of water to rehydrate. For a refreshing twist, add lemon, lime, or cucumber slices to your water.

**Electrolytes:** Replenish lost electrolytes with whole foods like fruits, leafy greens, fatty fish, low-fat dairy, and nuts and seeds. These provide essential minerals to help restore balance in your body.

**Carbohydrates:** Restore your energy by eating healthy carbs such as whole grains, sweet potatoes, fruits, or quinoa. They help refill your glycogen stores and keep you energized.

**Protein:** Support muscle repair and growth with lean protein sources like chicken, eggs, tofu, Greek yogurt, or legumes.

**Healthy Fats:** Reduce inflammation and support recovery with healthy fats found in foods like avocados, olive oil, nuts, seeds, and salmon.

Proper pre- and post-workout nutrition helps your body perform better, recover faster, and stay energized for whatever's next. Fuel smart, train strong!



# Moment of Zen

Improving your mental health

## The Benefits of Journaling and How to Start

Journaling isn't always easy to start—and at first, it might even feel a little awkward. For many people, the last time they kept a journal was during their teenage years. But journaling offers a range of benefits, including helping to reduce anxiety and improve emotional clarity.

Journaling is a simple yet powerful tool that can support your mental well-being by helping you:

- Manage anxiety
- Reduce stress
- Cope with depression
- Process difficult thoughts and feelings
- Gain insight into your emotional patterns

### Not Sure How to Start? Try These Journaling Styles.

There's no one "right" way to journal. The key is finding a method that feels natural and sustainable for you. Here are a few types of journaling to explore:

#### Gratitude Journaling

Focus on the positive by writing down things you're thankful for each day. This helps shift your mindset and improve overall well-being.

#### Stream-of-Consciousness Journaling

Just write whatever comes to mind without worrying about grammar or structure. It's a great way to clear mental clutter and uncover hidden thoughts.

#### Day's Events Journaling

Simply write about what happened during your day. It can help you process experiences, recognize small wins, and build a habit of reflection.

#### Art or Visual Journaling

Combine writing with sketches, doodles, or even collage. A creative and expressive way to reflect if words don't always come easily.

#### Goal or Productivity Journaling

Track your progress, set intentions, and reflect on what's working. Great for motivation and staying focused.

Journaling is a personal practice, and there's no wrong way to do it. Start small, explore different styles, and let your journal become a space just for you.