



ABCs of HSAs

Making the most of your Health Savings Account

Save or Spend

Many people use their HSA funds right away for medical expenses, but it may be worth holding off.

By paying out of pocket instead, your HSA can continue to grow and earn tax-free interest--helping you save more for the up to \$150,000 retirees may spend on healthcare in retirement.

Here are some tips for how to maximize your HSA:

Think small to go big

For smaller medical expenses you incur, consider paying for those out of pocket to allow your HSA to pay for bigger payments in the future.

Plan for the unexpected

The future will always bring about uncontrollable expenses. It's best to prepare with a well-funded HSA.

Mail order prescriptions

Many websites help save money on your prescriptions. You should check out [GoodRX.com](https://www.goodrx.com) or [Rxsaver.com](https://www.rxsaver.com) for prices before taking money from your HSA to pay at your local drug store.

Thinking of prevention

While going to the doctor can sometimes be a pain, it's important to stay on top of your annual check-ups to ensure you're maintaining proper health. This can help for the future by getting ahead of any medical problems.

There are many ways to save money in your HSA to help prepare for the unexpected events in the future.

The more money you put in your account, the faster it can grow. If you have questions about decisions on saving or spending, reach out to your local financial institution for advice.



Get Rewarded

Earn up to \$500 on your next medical service.

If you're on our Blue Cross and Blue Shield medical insurance plan, you have access to rewards that can increase (or prevent a decrease in) your cash.

When you choose a cost-effective facility, both your employer (us) and your provider (Blue Cross and Blue Shield) pay less on your behalf for services due mainly to set contracts in place. Because of these savings, you deserve a reward and we don't want you to miss out!

Earning rewards is easy. Here's how:

1

Search using the Provider Finder tool for a reward eligible location for your doctor recommended procedure or service. Many common medical services are shoppable (e.g., mammograms, colonoscopies, MRIs and more).

2

Schedule your appointment at your chosen reward eligible location or call Blue Cross and Blue Shield at the number on the back of your member ID card.

3

Earn your reward after you've gone to your appointment. You will receive a check or alternative form of payment such as a spending account contribution. (Rewards can take up to 60 days post appointment date).

Consumer Maneuvers

Health benefits education to save you money

In-Network vs. Out-of-Network

Seeing a provider outside your health plan's network can lead to higher costs.

In-network doctors, hospitals and facilities have agreed to meet certain standards and accept a set rate for their services.

Out-of-network providers have no contract with your plan, meaning they can bill you for the full price—which is often significantly more than the in-network rate.

Out-of-Network Costs More.

You're probably paying full price when you go out of network. When health insurers don't have a contracted relationship with out-of-network doctors and facilities, they can't control what is charged for services. And rates may be higher than what the carrier is willing to pay.

Many health plans list the most they'll pay for a certain service received out-of-network. If the doctor or facility charges more than your carrier is willing to pay, you could be responsible for paying the difference in addition to your deductible, copay and/or coinsurance.

Your share of costs is different—and usually higher. A copay is the amount you pay for covered health services at the time you receive care. There are no copays when you use a doctor or facility that is out-of-network. But you are responsible for paying the coinsurance, or a percentage of covered charges. This will likely be much higher than the in-network copay or coinsurance amount.

To ensure your doctor is in-network, check out your carrier's website and locate the "find a doctor" or "provider finder" button.

Highway to Health

How to live healthier every day



Creating a Financial Calendar

We use calendars to remember important things like doctor visits or vacations. So, why not do the same for our money? That's what a budget calendar is—using a calendar to plan your finances.

Using a financial calendar offers a different way to manage your money compared to a typical spreadsheet. It's a great option if:

- You are a visual person.
- You have irregular pay periods.
- You have irregular bills.

How to create your financial calendar:

1. Choose your medium. Choose the method that suits you best. If you like using paper, get a wall or desk calendar and jot down everything by hand. If you prefer digital tools, try a program like Excel or Numbers, and you can either print it out or keep it as a digital file.
2. Make a list of your pay periods for the next three months. If you're salaried, you can note your income for each pay period. If you're paid hourly, you can write down an estimated amount if you have a good idea of what you'll earn.
3. Make a list of your regular bills/fixed expenses for the next three months. These include rent or mortgage payments, car payments, insurance premiums, or any expenses that don't fluctuate costs.
4. Make a list of all of your irregular bills/variable expenses for the next three months. These include things like auto insurance, your grocery budget, or any expenses that don't come regularly or have fluctuating costs. These should be noted on this list.
5. Put everything into your calendar. Color coding your income, fixed expenses, and variable expenses can be helpful. It allows you to see what's happening each month at a glance.
6. Create a game plan. Review your calendar to check if more bills are due at the beginning or end of the month. If so, see if you can move any payments to create a more balanced month.

Moment of Zen

Improving your mental health



Suicide Prevention: How to Support a Friend in Crisis

Suicide is a deeply painful reality that affects people from all walks of life. While it can feel overwhelming to know a friend may be struggling, your support can make a real difference. Recognizing the warning signs, starting a conversation and knowing where to turn for help are critical steps in preventing a tragedy.

Recognizing the Signs

Not everyone shows obvious signs they're thinking about suicide, but some common indicators include:

- Talking about wanting to die, feeling hopeless or being a burden.
- Withdrawing from friends, family or activities they once enjoyed.
- Changes in sleep patterns—either sleeping too much or sleeping too little.
- Increased use of alcohol or drugs.
- Giving away possessions or saying goodbye in unusual ways.

If you notice any of these behaviors, it is important to take them seriously.

How to Start Conversation

When approaching a friend about your concerns, it is important to remember that you don't have to have all the answers—just showing you care matters.

- Choose a safe, private setting where they feel comfortable.
- Speak with compassion: "I've noticed that you've been going through a lot lately and I'm worried about you..."
- Listen without judgement. Let them share their feelings without trying to "fix" everything.

Offering Support

If your friend admits they're struggling:

- Encourage professional help. Offer to help them find a therapist, counselor or crisis hotline.
- Stay connected. Check in regularly through texts, calls or visits.
- Avoid minimizing their feelings. Even if you don't fully understand their pain, it's important to be compassionate: "That sounds incredibly hard. I'm here for you."

You can't take away someone's pain entirely, but you can help them feel less alone in it. Your willingness to listen, believe them and guide them toward help could be a turning point in their journey toward safety and healing.