



ABCs of HSAs

Making the most of your Health Savings Account

HSA Tips

Maximize your benefits by using tax-free funds to cover out-of-pocket medical expenses. In many, your employer may also contribute to these accounts.

As health care continues to become a larger chunk of personal budgets, many employers and consumers have turned to Health Savings Accounts (HSA). HSAs allow you to set aside tax-free dollars for qualified medical expenses that roll over each year. Even better: some employers even contribute to these accounts on your behalf and some HSAs allow you to invest your funds.

We've included our best tips for why you should open an HSA.

1. Out-of-pocket health care costs

There's always going to be times where unexpected medical expenses occur. With an HSA, you can save to help cover expenses. Saving within an HSA allows you to prepare for any out-of-pocket costs. It's always best to factor in how much you had to pay last year, to know how much to sock away.

2. Employer contributions

One of the biggest advantages of an HSA is having your employer contribute to it. Employer contributions can go a long way in meeting any qualified medical expenses. While every employer has different rules for how often and how much they contribute, every dollar counts.

3. Investing for the future

Contributions to your HSA can be funded with tax-free dollars. These amounts can also accumulate tax-free and withdrawn tax-free to help pay for current and future qualified medical expenses including retirement costs. It's best to contribute the max amount you can afford and work on stretching your budget to make it possible to always contribute.

HSA savings can go a long way to help prepare for any medical expenses and retirement. It's best to start it early and work with your employer to get saving and investing today.

Consumer Maneuvers

Health benefits education to save you money



Make Better Healthcare Decisions

Spending a few minutes on your insurance provider's website could lead to significant savings on your upcoming medical service.

Most carriers (e.g. BlueCross BlueShield, United Healthcare, Aetna) have information on their website to help you understand what's included in your coverage and how much it will cost.

Your plan will let you know what's covered before your doctor's visit or hospital stay, helping you avoid unexpected costs. For instance, if a test or scan isn't covered, you'll be aware before your appointment.

You can usually log in to your carrier website and look for the cost estimator tool. Put in your specific procedure or test and find out two important things:

- 1 In-network facilities that do the procedure
- 2 How much it will cost

Carrier websites also typically give you tips to avoid multiple unnecessary trips to the doctor to keep your costs down, but we've outlined some here for you too:

- Know what your choices are – ask your doctor for more than one option if available.
- Ask your doctor for his or her opinion or what he or she would do.
- Get a second opinion when you're hesitant.
- Make an action plan and then research your costs on the carrier site after you speak with your doctor.

Once you have decided on a medical decision that aligns your personal values, it's essential to speak with your medical provider.



Highway to Health

How to live healthier every day

The Benefits of Cold-Water Therapy

Whether it's an ice bath, a brisk cold shower, or a dip in open water, cold water therapy has been drawing a lot of attention for its surprising health benefits. While the idea of plunging into chilly water might sound uncomfortable, the rewards can be both physical and mental.

1. Boosts Circulation and Recovery

When you immerse yourself in cold water, your blood vessels constrict, redirecting blood toward your core. Once you warm up again, the vessels expand, allowing oxygen- and nutrient-rich blood to flow back into your muscles. This process can reduce inflammation, relieve muscle soreness, and speed up recovery after intense exercise.

2. Strengthens the Immune System

Regular exposure to cold water may improve immune function. Some studies suggest that it can increase white blood cell count and boost antioxidant levels, helping the body fight off illness more effectively. Over time, this consistent challenge to your system can make it more resilient.

3. Supports Mental Health and Stress Management

Cold water therapy boosts endorphins, lowers stress hormones and leaves you feeling refreshed. This quick “reset” can ease anxiety, build resilience and lift your mood.

4. Improves Metabolism

The shock of cold water activates brown fat, a type of fat that burns energy to generate heat. This can slightly increase calorie burn and improve insulin sensitivity, which supports better metabolic health over time.

5. Enhances Resilience and Mindfulness

Beyond the physical benefits, cold water therapy challenges you to be present. The initial shock forces you to focus on your breath, creating a meditative moment that promotes mindfulness. Over time, this practice can increase your tolerance to discomfort—both physical and mental.

Getting Started:

If you're new to cold water therapy, start gradually. Try ending your regular shower with 30 seconds of cold water, then slowly increase the duration. Always listen to your body and consult a healthcare professional if you have cardiovascular issues or other health concerns.

Moment of Zen

Improving your mental health



Mind Hacks & Mood Snacks

Good mental health doesn't just happen. It comes from having the right tools at hand. A mental health toolbox is a collection of simple strategies you can reach for every day to stay balanced, resilient and grounded.

Quick Mood Lifts

Small actions like listening to upbeat music, spending time in sunlight, or practicing gratitude can lift your mood and provide quick relief from stress.

Back to Basics

Don't underestimate the power of sleep, hydration, balanced meals and regular movement. Meeting these core needs lays the foundation for emotional well-being.

Feel & Heal

Give yourself space to name and work through emotions. Journaling, talking with a trusted friend, or practicing mindful reflection can help prevent feelings from piling up.

Acts of Kindness

Helping others isn't just for other people, it helps your own mental health too. A kind word, a thoughtful gesture or volunteering can increase your sense of connection and purpose.

Joyful Outlets

Creative outlets like cooking, painting, gardening or playing an instrument, give your mind a break and recharge your energy.

Calm & Recharge

Deep breathing, guided imagery, stretching or meditation calm your nervous system and reduce tension, making it easier to handle daily stressors.

Ask for Help

Reaching out isn't a weakness; it's one of the strongest tools in your kit. Whether it's talking to a friend, connecting with a support group or seeking professional care, help is always available.

Your toolbox is unique—fill it with what works for you.

Talking Cents

Improving your financial health



Budgeting for Retirement

Budgeting for how much you'll need in retirement is a bit of a guessing game. However, clarifying your goals and expectations can make it easier to know how much you'll need to retire comfortably. Your income needs in retirement will depend partially on your lifestyle.

Reduced Expenses: If you're intending to stay in the same place with the same spending habits, you should take a look at your current monthly expenses and deduct the things that may no longer apply in retirement, such as commuting expenses.

Budget Busters: You may need to factor in a few increased expenses to your monthly retirement budget. As you age, you may prefer to pay someone to do home maintenance tasks that become physically demanding. In addition, even if your home is paid off, property taxes tend to creep up over time. If you spend 20+ years in retirement, your property tax bill could become progressively higher as you move through those years. Lastly, you'll need to consider increased medical costs.

The Fun Stuff: You may have some exciting goals or activities for your retired years too! If you aspire to buy a beach house or do a lot of traveling, you should factor in these extras too with an annual travel and entertainment allotment.

Some retirees opt to stretch their retirement budgets by moving to an area with lower costs. [Check out this map](#) to view the average cost index for each U.S. state. In addition, your retirement plan provider's website may have specific analytics on how much money you may expect to have per month in retirement, based on your current strategy.