

ABCs of HSAs

Making the most of your Health Savings Account



Consider an HSA Plan

With open enrollment coming up, now's the perfect time to think about the premium savings and future perks that come with an HSA-eligible plan.

To qualify for an HSA, you'll need to enroll in the High Deductible Health Plan (HDHP)--and don't let the term "high deductible" fool you.. your wallet might just thank you later.

The Basics of a High Deductible Health Plan

High deductible health plans (HDHP) are different in that you must reach your deductible before your insurance starts covering any medical expenses.

However, preventive care is almost always covered in full by insurance, so you probably won't have to reach your deductible before visits such as your annual physical.

It's important to remember that an HDHP is still a PPO plan, so the network of doctors and hospitals will generally be the largest insurance network available.

HSA 101

An HSA is a tax-exempt savings account used to pay for qualified expenses. You and your employer can contribute up to the IRS-set limit each year. You can use the money in your HSA for medical services, prescriptions, dental and vision services, long-term care and more.

Saving in Premiums

It's common for employers to charge less in premiums for the HSA-eligible plan, because they know you'll be a savvy healthcare consumer. Consumers tend to make unnecessary visits, for example, to the ER or urgent care when they merely need to cover a \$50 co-pay. When you must reach your deductible first, people make better healthcare decisions like using telemedicine or a regular doctor visit.

Saving Over Time

Another cool thing about HSAs is that the money you (and your employer, if applicable) contribute to your HSA is yours to keep. Even if you leave your employer or change plans. After you turn 65, you no longer need to use the funds in your HSA for just qualified medical expenses - you can use it as general income (you'll just have to pay regular income tax if you do).

By now, you may be considering enrolling in the HSA-eligible plan for 2026. Here's a checklist of items to make sure you're eligible:

- Covered by an HDHP, and no other plan that isn't an HDHP
- Not eligible for Medicare benefits
- Not eligible to be claimed on another's tax return



Consumer Maneuvers

Health benefits education
to save you money

How to Reduce Prescription Drug Costs

You shouldn't have to break the bank every time you pick up a prescription. Managing medication costs can be challenging, but it's important to do so without stretching your budget—or skipping the medications your doctor recommends.

Finding smarter ways to save on prescriptions can make a real difference for your health and your wallet. Explore practical ways to reduce out-of-pocket costs and make your medications more affordable.

Generic Medications

Rather than getting brand name drugs, choosing the generic option will help you AND your bank account stay healthy. Generic medications have proven to be equally as safe and effective as the typical brand-named ones. It's essential to ask your provider or pharmacist for a generic option to increase your savings.

Change of Pharmacy or Medication

Larger and smaller pharmacies offer various price points for meds. It helps to speak with your local pharmacy and doctor about the options you have available. Your pharmacy may also offer extended prescriptions to reduce your copays and refills.

Coupon Savings

A great way to help reduce your costs for prescriptions is to look for coupons. Many brand name manufacturers will offer coupons on their direct website to help bring the cost down. It's best to always check websites such as [GoodRX.com](https://www.GoodRX.com) or [WellRX.com](https://www.WellRX.com) for reduced prices as they guarantee best pricing for your meds.

Highway to Health

How to live healthier every day



American Diabetes Month: Understanding the ABCs of Diabetes

November is American Diabetes Month—a time to raise awareness about diabetes and empower individuals to take control of their health. Whether you're living with diabetes or at risk, understanding the "ABCs" of diabetes management can help you prevent serious complications and live a healthier life.

A A1C (Average Blood Sugar Levels)

Your A1C measures your average blood glucose over the past two to three months. The goal for most adults is below 7%, but your provider may set a different target. Keeping your A1C in range helps lower your risk of nerve damage, kidney disease and vision problems.

Tip: Track your A1C results at every check-up and discuss trends with your healthcare provider.

B Blood Pressure

High blood pressure can strain your heart and blood vessels, increasing the risk of heart attack, stroke and other complications. For most people with diabetes the goal is to keep blood pressure below 140/90 mm Hg, or lower if advised by a doctor.

C Cholesterol

Managing cholesterol is vital to protect your heart health. High "bad" cholesterol (LDL) and low "good" cholesterol (HDL) can lead to plaque buildup in arteries.

Tip: Choose heart-healthy fats (like olive oil and nuts), eat more fiber and get regular exercise to maintain healthy cholesterol levels.

Managing your **ABCs** helps keep your heart strong, your blood vessels healthy and your future brighter.



Moment of Zen

Improving your mental health

National Family Caregivers Month

Caring for the Heroes at Home

Every November, we honor the millions of family caregivers across the country who dedicate their time, energy and love to supporting others. Whether they're caring for aging parents, children with special needs, or loved ones with chronic conditions. Caregivers play an essential role in keeping families and communities strong.

The Heart of Caregiving

Family caregivers often balance multiple responsibilities—working full-time, managing households and caring for loved ones. While the role can be deeply rewarding, it can also be physically and emotionally demanding. Recognizing caregivers' efforts and supporting their well-being is key to helping them continue to thrive.

Ways to Support Caregivers

- Offer a break: Even short periods of rest or help with errands can make a big difference.
- Encourage self-care: Remind caregivers to prioritize sleep, nutrition and exercise.
- Connect to resources: Many employers and health plans offer programs for caregiving support, such as flexible work options, counseling or respite care services.

Take a Moment to Say Thank You

If you know someone who's a caregiver, take a moment to express gratitude—a simple “thank you” goes a long way. And if you're a caregiver yourself, remember caring for yourself is just as important as caring for others.