

ABCs of HSAs

Making the most of your Health Savings Account



HSAs and Retirement

As you prepare for healthcare expenses in retirement, consider leveraging your Health Savings Account (HSA). With its unique triple tax benefits, investment opportunities, and flexibility, an HSA can play a key role in strengthening your overall retirement strategy.

Here are five reasons to include your HSA in your retirement savings plan:

1. Investing

As you accumulate HSA dollars, you can often invest a portion of the account for growth potential, just like you would a traditional retirement account. Your HSA provider likely has different investment options to choose from. You may want to contact your HSA vendor or contact your Human Resources team to find out how to invest.

2. Tax Advantage

There are three potential tax benefits with an HSA:

- Pre-tax contributions can lower your taxable income
- Tax-deferred growth opportunity
 - See 'Investing' above
- Tax-free withdrawals on qualified medical expenses

3. Flexibility

It may be an advantage to pay out-of-pocket for healthcare expenses you can afford now, so you can keep saving and investing your HSA balance for the future. If your circumstances change, there's no time limit on reimbursing yourself for payments you've made out-of-pocket on qualified medical expenses; just make sure to keep your receipts.

4. Catch-up Option

You may be able to contribute up to \$1,000 more to your HSA after age 55.

5. Retirement Income

An HSA can be used for general retirement income purposes after age 65. If withdrawals are made for general, non-qualified purposes, the money is taxed as ordinary income.

Whether retirement is right around the corner or years away, you should consider using your HSA as a retirement vehicle. Your Human Resources team or HSA vendor will be able to provide more specific details about using your HSA as a retirement tool.

Consumer Maneuvers

Health benefits education to save you money



Telemedicine

Telemedicine is changing the way we access healthcare. Instead of driving to a doctor's office or clinic, finding parking, and sitting in a waiting room while you're sick, you can now connect with a doctor from the comfort of your own bed or sofa. Virtual visits not only save time but also make it easier to fit healthcare into your busy schedule, offering a convenient and flexible option for managing your health.

Telemedicine allows you to see a medical or behavioral healthcare physician virtually, granting 24/7/365 access and almost always costing much less than a visit to an Urgent Care or Emergency Room. Most telemedicine vendors feature apps you can download to help you easily schedule and attend your virtual visit via a video or voice call.

The Cost

Generally, if you're on a PPO or HMO plan, the cost is the same as your copay when you see your primary doctor. If you're on a High Deductible Health Plan (or HSA plan), it's usually \$40 - \$50.

What's Covered

Doctors will virtually diagnose and prescribe medications for things like allergies, cough, fever, flu, pink eye, sinus infections, urinary tract infections and more. Behavioral health care is available via counseling, child/behavioral learning issues, stress management and more.

How to Sign Up

It's better to register when you're not sick or in need of a doctor, so seek out your benefit summary or reach out to your Human Resources team to learn more about how to sign up.

Highway to Health

How to live healthier every day



Skincare is Self-Care

While a skincare routine may sound like a high-maintenance habit, the truth is that healthy skin starts with just a few easy steps. A consistent skincare routine isn't about vanity—it's about taking care of the body's largest organ. From preventing breakouts to protecting against sun damage and premature aging, the benefits of a proper routine are long-term and essential.

Step 1: Know Your Skin Type

The first and most important step in building an effective skincare routine is understanding your skin type.

Dry skin tends to feel tight, rough, or flaky.

Oily skin is more prone to shine, enlarged pores, and acne.

Combination skin has areas that are both oily and dry—typically an oily T-zone with dry cheeks.

Knowing your skin type helps you select the right products and avoid ingredients that might irritate your skin or make concerns worse.

Step 2: Build Your Routine with the Basics

You don't need a 10-step routine to take care of your skin. A few key products can make a big difference:

- **Cleanser:** The foundation of any skincare routine. Cleansing twice daily helps remove dirt, oil, and impurities, preparing your skin for other products. Choose a gentle, sulfate-free cleanser suitable for your skin type.
- **Toner:** Often overlooked, a toner helps restore your skin's pH balance after cleansing. It can also remove leftover residue and provide hydration or exfoliation depending on the formula.
- **Moisturizer:** All skin types—even oily—need hydration. Moisturizer locks in moisture and keeps your skin barrier healthy. Look for lighter gels if you're oily, or thicker creams if you're dry.
- **Sunscreen:** Possibly the most important step in your routine. Sunscreen helps prevent sun damage, premature aging, and even skin cancer. Apply a broad-spectrum SPF 30 or higher every morning, even on cloudy days.
- **Exfoliation (1–2 times per week):** Exfoliants help slough off dead skin cells, unclog pores, and brighten your complexion. Use chemical exfoliants (like AHAs or BHAs) or gentle physical scrubs—just don't overdo it, as that can cause irritation.
- **Serum:** Serums are concentrated formulas that target specific concerns like acne, dryness, or dark spots. Vitamin C, hyaluronic acid, and niacinamide are popular and effective options.

With just a few simple steps, skincare can become an easy and rewarding part of your wellness routine.



Moment of Zen

Improving your mental health

How Volunteering Can Boost Your Mental Health

Volunteering isn't just good for your community—it's good for your mind, too. Giving your time and energy to help others has been shown to reduce stress, increase happiness, and build a sense of purpose.

Whether you're helping out at a local shelter, mentoring someone, or organizing a community event, the benefits go both ways.

Reduces Stress and Anxiety

Focusing on others can take your mind off everyday worries and provide a welcome mental reset. Volunteering often promotes mindfulness and lowers stress levels, helping you feel calmer and more grounded.

Triggers the “Helper’s High”

Doing good feels good. When you volunteer, your brain releases dopamine and endorphins—chemicals that boost your mood and leave you feeling energized and fulfilled.

Builds Connection and Purpose

Volunteering brings people together and creates a sense of belonging. It can help combat loneliness and isolation, while giving you a renewed sense of purpose and meaning.

Boosts Confidence and Skills

Trying something new or stepping into a leadership role as a volunteer can build your confidence and show you what you're capable of. Plus, you may pick up new skills along the way.

Volunteering can help you feel more connected to something bigger than yourself. Even a few hours a month can make a meaningful difference—for others, and for you.