ABCs of HSAs

Making the most of your Health Savings Account



Investing Your HSA Dollars

You're likely aware that your 401(k) contributions are invested to help build your retirement savings—but did you know you can also invest your HSA contributions to take advantage of similar growth opportunities?

When you make an HSA investment, you place your HSA money in stocks, bonds and mutual funds. This strategy allows for greater returns and offers a solid long-term savings alternative.

Here are some tips to consider before investing your HSA dollars:

- **Meet the Minimum:** HSAs typically require you to meet a minimum balance before investing. This amount varies by HSA provider, but you can find out by reaching out to your HSA bank.
- **Keep your deductible in your HSA account:** Keep your deductible in the cash portion of the HSA account, as you may need it in the current year, and invest the remaining balance. This will likely become more doable as you accumulate money in your HSA over the years.
- **Consider paying for medical costs out of pocket:** If you can afford to do so, contribute the maximum to your HSA and pay for medical expenses out of checking/savings accounts and invest the rest. You can start small, by paying minor medical costs out of pocket instead of taking on big charges.
- **Don't forget to hang on to your receipts:** By keeping the receipts for medical expenses, you can "reimburse" yourself if you ever need the HSA funds in the future. You might also consider maintaining a spreadsheet that tracks everything you use your HSA for so it's even easier to refer to later.

Not all employers and HSA providers allow you to invest. To find out if you can invest your HSA funds, contact your HR team or your HSA provider.

BlueCross BlueShield



Well onTarget

Blue Cross and Blue Shield is our medical carrier for a reason. And one of them is the Well onTarget Portal that helps our employees set and reach their wellness goals.

The portal is user-friendly, so you can find everything you need quickly and easily.

Explore Your Wellness World

When you log in to your portal, you will find a wide variety of health and wellness resources, including:

- The Health Assessment (HA)
- Self-Management Programs
- Health trackers
- Trusted news and health education content

See Your Stats in a Flash

Everything you want to see quickly is on your dashboard. The dashboard shows all your Well onTarget programs. You can see where you are today compared with where you were when you started. You can also read the latest health news, check your activity progress and more.

Take a Snapshot of Your Health

The HA asks you questions about your health and habits. You then get a Personal Wellness Report. This report suggests ways to make positive lifestyle changes. Your report can also help you decide which Well onTarget program to start first to get the most benefit. You can even print a Provider Report to share with your doctor.

Blue Points Program

Small rewards may motivate you to make positive changes to meet your wellness goals. With Well onTarget, you can earn Blue Points for making healthy choices. If you enroll in the Fitness Program or take your HA, you earn points. You can also earn points when you achieve milestones in the Self-Management Programs. Redeem your Blue Points in the online shopping mall, which offers a wide variety of merchandise.

Health Tools and Trackers

Knowing what you eat and how much you work out can help you reach your goals. But keeping track of all you do can be time-consuming. To make it easy, the portal has trackers that let you record how much sleep you get, your stress levels, your blood pressure readings and your cholesterol levels.

The portal also offers a symptom checker. When you don't feel well, this tool can help you decide if you should see a doctor.

Download the Well onTarget AlwaysOn Wellness mobile app

- Sign in to bcbsil.com
- Click "Wellness"
- Click "Visit Well onTarget"



Consumer Maneuvers

Health benefits education to save you money

Know What You Owe

Understanding the basics of health insurance—like what you'll owe out of pocket—can be confusing. Part of the challenge is that your doctor or healthcare provider sends you a bill, while your insurance company sends a separate Explanation of Benefits (EOB) that outlines what they're covering. It's not always clear how the two connect, which can make it hard to know what you actually need to pay.

The carrier sends you EOBs to help make clear the care you received, the money you saved by staying in-network, and any out-of-pocket expenses you're responsible for. It's generated when your provider submits a claim for the services you received. An EOB is simply a statement of the medical services you received and how you and your plan will share costs, but it is not a bill.

The insurance carrier sends you EOBs to help make clear:

- The cost of the care you received
- Any money you saved by visiting in-network providers
- Any out-of-pocket medical expenses you'll be responsible for

Reading an EOB can sometimes feel overwhelming, so here's a breakdown of what you can typically expect to find on each page.

- Page 1:
  - » Your patient details
  - » The medical services you received
  - » Cost of those services
  - » Discounts you received by accessing care in-network
  - » Amount paid and not paid by your carrier
  - » Any outstanding amount you are responsible for paying
- Page 2:
  - » A glossary of the terms and definitions included on your EOB
  - » Instructions for how you can appeal a claim
- Page 3
  - » Provides more specific details about the cost of the care you received.
  - » May also cover what portion of your out-of-pocket medical expenses go toward your deductible

It's helpful to keep your Explanation of Benefits, so you can compare what your provider bills you with what the insurance company is showing you should owe. If you do not receive EOBs for care you've received, contact your insurance carrier.



Highway to Health

How to live healthier every day

Health Pantry Essentials to Keep on Hand

Eating healthy doesn't always require a trip to the grocery store or a long recipe. The key to maintaining a balanced, nutritious diet often starts with what's already in your kitchen. By stocking your pantry with wholesome, versatile ingredients, you can make meals that are both satisfying and good for you—without much effort.

Here's a detailed look at healthy pantry essentials that can help you cook smarter, waste less, and stay on track with your wellness goals.

1. **Whole Grains**
   Whole grains are a foundation of healthy eating. Unlike refined grains, they retain their bran and germ—providing fiber, B vitamins, and essential minerals.
   Stock up on: Quinoa, brown rice, old-fashioned oats, whole wheat pasta, farro, and barley.

2. **Legumes (Beans, Lentils & Peas)**
   Legumes are budget-friendly and packed with plant-based protein, fiber, iron, and antioxidants. They're incredibly versatile and are perfect for everything from tacos to soups to veggie burgers.
   Must-haves: Canned or dried black beans, chickpeas, lentils, and white beans.

3. **Healthy Cooking Oils**
   The type of oil you use can affect the nutritional quality of your meals. Choose oils with healthy fats and avoid those high in trans fats.
   Top picks: Extra virgin olive oil for everyday use, avocado oil for high-heat cooking, and a small amount of coconut oil for baking.

4. **Nuts & Seeds**
   A small handful of nuts or seeds can offer a big nutritional punch. They're rich in protein, fiber, and healthy fats, and can be added to almost anything.
   Keep on hand: Almonds, walnuts, chia seeds, flaxseeds, and sunflower seeds.

5. **Herbs & Spices**
   Spices allow you to build bold flavor without extra calories, salt, or sugar. Keeping a variety on hand encourages creativity in the kitchen and reduces the need for processed sauces.
   Start with: Garlic powder, cumin, paprika, oregano, chili flakes, cinnamon, and turmeric.

6. **Shelf-Stable Essentials for Quick Meals**
   Sometimes you need a fast meal with minimal prep. These ingredients make it easy to pull something together on short notice.
   Staples: No-salt-added canned tomatoes, low-sodium vegetable or chicken broth, and tomato paste.

7. **Nut Butters & Natural Sweeteners**
   Nut butters and natural sweeteners are great for snacks, baking, or adding flavor without artificial ingredients.
   Favorites: Natural peanut or almond butter, raw honey, and pure maple syrup.

Final tip: Focus on items with minimal added sugar and sodium. With a thoughtfully stocked pantry, healthy eating becomes quicker, easier, and a lot more delicious.



Moment of Zen

Improving your mental health

The Power of Play: Why Adults Need It Too

When we think of play, we often associate it with childhood—recess, games, and carefree fun. But play isn't just for kids. In fact, making time for play as an adult is a powerful tool for improving mental health, building stronger relationships, and bettering overall well-being.

What Is Adult Play?

Adult play doesn't have to look like playground games (unless that's your thing). It can be anything that brings you joy, sparks your imagination, or makes you lose track of time. This includes dancing, painting, playing sports, board games, hiking, gardening, creative writing, or even joking around with friends.

Mental and Emotional Benefits

Play is a natural stress reliever. It releases endorphins, the body's feel-good chemicals, which can help reduce anxiety and improve mood. Engaging in playful activities can also boost creativity and help the brain make new connections—important for problem-solving and innovation.

Additionally, play offers a much-needed break from the pressures of work, caregiving, and everyday routines. It helps prevent burnout and can even improve focus and productivity once you return to your tasks.

Social and Relationship Benefits

Play strengthens social bonds. Whether you're laughing with coworkers, joining a recreational sports league, or enjoying a game night with friends, these shared moments help build trust, improve communication, and deepen relationships.

Physical Health

Physical forms of play—like dancing, hiking, or playing a sport—not only keep you active but also improve cardiovascular health, coordination, and flexibility. Even laughter, often a byproduct of play, has physical health benefits, like reducing blood pressure and improving immune function.

Making Space for Play

Modern adult life often emphasizes productivity and seriousness. But carving out time for unstructured, enjoyable activities isn't a waste—it's a necessity. Start small: schedule a creative hobby once a week, try a new game with friends, or give yourself permission to be silly every now and then.