

HSA SMARTNEWS!

September 2013

Learn More About Your Health Plan Options

The back-to-school season is a great time to study your annual health care benefit enrollment options. Before you automatically sign up for the same plan you had last year, consider the features and advantages of all of your alternatives.

Factor in any changes to your personal circumstances during the past year. Did you get married or have a child? Is your spouse currently employed? Your health care plan selection must be based on your unique requirements. Analyze your needs in terms of your age, health history, number of dependents and your financial situation. Calculate how any employer contributions may boost your plan.

Don't wait until your enrollment deadline to do your homework. Start early to allow yourself time to fully understand your options. Share plan information with your spouse. Inviting your spouse to be involved in the enrollment process can spark informative family discussions, which can lead to better choices.

Schedule one for you today.

Use Online Tools to Evaluate Plans

Doing the math is easy with online financial calculators available through your Health Savings Account (HSA), employer or health plan websites. Using these tools may help you:

- Estimate your health care coverage for the coming year based on previous usage
- Develop strategies for maximizing future HSA savings
- Compare HSA vs. traditional health plans
- Estimate HSA tax savings
- Quantify HSA goals

Participate in Family Health & Fitness Day, September 28

Mark your calendar and plan to participate in the 17th Annual Family Health & Fitness Day on September 28, 2013. According to the U.S. Surgeon General, most Americans, especially young people ages 12 through 21, are not getting enough exercise. A landmark 2008 report by the U.S. Surgeon General on physical activity and health, found that Americans can substantially improve their health and quality of life by including moderate amounts of physical activity in their daily lives. The report went on to identify effective ways to promote more active lifestyles and implement appropriate programs and policies to improve the health of our nation. One response to the findings was the establishment of an annual Family Health & Fitness Day USA, organized as a public/private partnership by the Health Information Resource Centers.

This year's programs will include exercise demonstrations, health fairs, family walks and other fun ways to get families interested in exercising together. Most programs involve family activities and education about health and fitness topics. Look for events in your community or start your own family tradition.

September is the time for benefit education!