

HSA SMARTNEWS!

January 2014

Get In The Know About Your HSA Benefits

If you're a first-time owner of a Health Savings Account (HSA), here's a great way to get "in the know" about your new account. HSA 101, our free 30-minute webinar (live web seminar), provides an easy-to-follow basic overview of how to benefit from your HSA. Offered every Monday at 12:30 p.m. ET, you can register and attend the webinar from any personal computer.

HSA 101 is also a great resource if you've been enrolled in an HDHP and need a quick "refresher." Topics covered include managing your HSA, a review of IRS guidelines and the financial benefits of choosing an HSA. Each webinar concludes with an open Q&A session, so participants have the opportunity to ask about any aspect of using these versatile, tax-advantaged accounts.

Register now!

Just click on the link below to reserve your spot at the next available session.

What: HSA 101 - A Short Overview of Health Savings Account Basics

When: Every Monday, 12:30 p.m. ET, 30 minutes

Where: <https://thebancorp.webex.com/thebancorp/k2/j.php?ED=173482772>

Details: Go to Live Sessions > Attend a Session > Register for the session you wish to attend.

Note: *Once registered, you will receive a confirmation email with instructions for joining the session.*

"An Ounce of Prevention" Can Mean A Healthier You

The old saying goes "An ounce of prevention is worth a pound of cure." When it comes to your health, prevention is your best defense against illness.

There's much you can do for yourself and your family to stay healthy. A good place to start is to make full use of the preventive care services covered by your healthcare plan. Preventive care lets you and your doctor monitor your health status and detect early signs of disease or illness before it can worsen.

When delivered by an in-network provider, certain preventive services are available to you at no cost. You won't be charged a copayment or co-insurance, even if you haven't met your annual deductible. Every plan is different, so you should first verify coverage with your insurance provider.

Depending on your age, you may be eligible for a range of free preventive services such as:

- Blood pressure, diabetes and cholesterol tests
- Many cancer screenings, including mammograms and colonoscopies
- Counseling on topics such as smoking cessation, weight management, healthy eating, treating depression and reducing alcohol use
- Regular well-baby and well-child visits from birth to age 21
- Routine vaccinations against diseases such as measles, polio and meningitis
- Counseling, screening and vaccines to ensure healthy pregnancies
- Flu and pneumonia shots

Get the New Year off to a healthy start. Check your healthcare plan, then schedule check-ups for you and your covered family members.

Heart Month Is Coming!

February is all about hearts: sweethearts, candy hearts and the American Heart Association's Heart Month.

American Heart Month is a time to learn the facts about heart disease, its risk factors and steps we can take to achieve better heart health.

Heart disease continues to be the No. 1 killer of both men and women in the United States. Nearly one in three women dies from cardiovascular disease each year. But heart disease can be prevented and managed.

Time to Get Heart Smart

Make Heart Month the springboard for your lifelong commitment to being heart smart and heart healthy. Here are a few guideposts to keep you moving in the right direction:

- Eat a balanced diet.
- Limit sodium intake.
- Maintain a healthy weight.
- Exercise regularly.
- Monitor your blood pressure.
- Don't smoke.
- Limit alcohol use.
- Have your cholesterol checked.

Learn more about staying heart healthy at www.cdc.gov and www.goredforwomen.org.

Healthy is happy! Happy New Year!