



HSA SMART News



September 2014

Welcome to the Premiere of HSA Minute!

We're excited to introduce our new video series, HSA Minute! This friendly, educational tool offers quick takes on the Health Savings Account (HSA) and how you can use it to boost the value of your healthcare dollars.

The first video short, [HSAs: Food for Thought](#), highlights the powerful combination of High Deductible Health Plans (HDHPs) and HSAs. We invite you to watch it and learn how an HSA can be your "meal ticket" to smarter healthcare spending.

September is Time for Benefit Education

Benefit enrollment time is on the horizon. Be ready to make the best choices for you and your family by educating yourself now on your healthcare benefit options. Before you automatically sign up for the same plan you elected last year, consider the features and advantages of all of your alternatives.

The healthcare plan you choose should be based on your unique requirements. 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? 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, as well as the tax savings you'll reap through your own contributions to a Health Savings Account (HSA).

Don't wait until your enrollment deadline to do your homework. Start early and allow time to fully understand your options. Share plan information and include your spouse in the enrollment process so that you can make an informed family decision.

Early Detection Plan Defends Against Breast Cancer

Breast cancer survivors are living longer and healthier lives due not only to new and more effective treatments, but also to the continued emphasis placed on early detection. October is Breast Cancer Awareness Month, a time for ongoing education about this disease and the crucial role that screening and early detection play in overcoming and surviving it.

When breast cancer is detected early in the localized stage, the five-year survival rate is a remarkable 98 percent*. The National Breast Cancer Foundation (NBCF) encourages women to create their own early detection plan (<http://www.nationalbreastcancer.org/early-detection-of-breast-cancer>) with reminders for breast self-exams, regular mammograms and clinical breast exams. The NBCF even offers a free Early Detection Plan app for mobile devices to help users coordinate and track their exam timelines and provide information on the risk factors for breast cancer, signs and symptoms and how to perform a self-exam.

Learn more about breast cancer early detection <http://www.cancer.org/cancer/breastcancer/moreinformation/breastcancerearlydetection/index>

*National Cancer Institute

