

# Benefits and Me

## Health Savings Account Eligibility

Many employers offer high deductible health plans to control premium costs and then pair this coverage with health savings accounts (HSAs) to help employees with their health care expenses. An HSA is a tax-favored trust or account that can be contributed to by or on behalf of an eligible individual to pay for eligible expenses, such as:

- Qualified medical expenses incurred by the account beneficiary and their spouse and dependents (e.g., contact lenses and prescription drugs)
- Consolidated Omnibus Budget Reconciliation Act coverage premiums
- Health insurance premiums while receiving unemployment benefits
- Qualified long-term care premiums
- Any health insurance premiums paid, other than for a Medicare supplemental policy, by individuals age 65 or older

Contact your manager for more information about eligible expenses.

## What You Should Know About Prescription Weight Loss Drugs

Glucagon-like peptide 1 (GLP-1) drugs were originally prescribed to treat diabetes. Yet, they've gained recent popularity for their ability to help individuals lose weight. These drugs can help people with obesity lose as much as 15% of their total body weight and could help millions of Americans.

GLP-1 drugs lower blood sugar levels and contribute to weight loss by reducing hunger, appetite and cravings. They may also delay the time it takes for the stomach to empty after eating, increasing feelings of satiation and fullness.

However, due to the chronic nature of obesity, these drugs may need to be taken indefinitely to see lasting effects. It's also important to note that these drugs are meant to be used in addition to healthy lifestyle changes (e.g., diet and exercise) and not as a replacement.

Contact your manager today to learn more about weight loss options.



## Understanding the Importance of Disability Insurance

The risk of disability is greater than most employees realize. According to data from the Social Security Administration, 1 in 4 working adults will become disabled before reaching retirement age.

If you become disabled and lose time at work, your source of income can be reduced or eliminated. Furthermore, you'll likely face an increase in medical expenses to address your disabling injury or illness.

Rising medical costs related to treating chronic conditions, disabilities and serious injuries make disability insurance more critical than ever.

If you have more questions about our disability insurance benefits, please talk with your manager.