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Health *bulletin*



With BlueCare Anywhere, you can sign in on a computer or mobile device and conduct a live virtual visit with a board-certified medical professional—any day, any time, any place.

Whether you're at home or work, get fast help—and even a prescription, if necessary—for common health issues such as:

- cold, flu, fever;
- cough, bronchitis;
- diarrhea, vomiting;
- headache;
- pinkeye;
- sore throat; and
- sprains and strains.

Using BlueCare Anywhere is easy. Visit www.bluecareanywhereaz.com and follow these simple steps:

1. Sign up/log in—just provide your name, email address, and a password.
2. Fill out a brief questionnaire about your symptoms, medications, and health history (first visit only).
3. Select the type of provider you want to see.
4. Choose an available doctor.
5. Pay your cost share. You can use a credit card, flexible spending account, or health savings account.
6. If medication is required, choose a pharmacy near you.
7. See the doctor, or schedule an appointment. Typical wait times are less than 2 minutes!

Consider bumping up your HSA account before your 401(k)!

For those on the HDHP plan, now is the time to consider prioritizing your HSA contributions ahead of your 401(k) contributions. It's beneficial to max out your HSA contributions each year. Here's why:

- **HSAs are triple tax-free:** HSA contributions are made pre-tax. When balances are used to pay qualified healthcare expenses, the money comes out of HSA accounts tax-free. Earnings on HSA balances also accumulate tax-free.
- **Not a use it or lose it plan:** Unused balances roll over to the next year, in perpetuity. Balances are never forfeited due to lack of use.
- **Pay retiree healthcare expenses:** You can use your contributions to pay for many routine and non-routine health care expenses during retirement. They can also be used to pay Medicare premiums; COBRA premiums; dental expenses; and of course any copays, deductibles, and co-insurance amounts for you and your spouse.

HSAs will continue to be a great source of funds for paying healthcare expenses. Make sure you maximize your use of these accounts annually!

Source: Lawton, Robert C. "Stop making 401(k) contributions. Fill up your HSA first". www.benefitnews.com



Flu season is here! Use these tips to help prevent getting the flu:

- Get your flu shot
- Wash your hands frequently
- Make sure to take care of yourself (stress, sleep, and diet)
- Don't spread your germs!



**November is
American
Diabetes
Awareness
Month**