

# Benefits and Me

## Maximizing Your HSA

A health savings account (HSA) is an excellent tool for helping manage your out-of-pocket health care expenses. Consider the following five tips for getting the most out of your HSA:

- 1. Contribute as much as you can.** HSAs offer numerous tax benefits. In addition, many employers will contribute to an employee's HSA account.
- 2. Use over-the-counter drugs if possible.** Some medications that were once only available by prescription are now on store shelves. Choose a generic drug to increase your savings.
- 3. Only visit the emergency room in an emergency.** Your doctor's office and the urgent care center are more appropriate and cost-effective places to treat conditions that are not life-threatening.
- 4. Understand your network.** Out-of-network care will typically result in higher out-of-pocket costs. Know which physicians are in your plan's network before a visit.
- 5. Beware of possible medical billing errors.** Medical bill errors can cost patients thousands of dollars. Before paying a bill, review your statement for accuracy.

## The Differences Between Ozempic and Wegovy

Ozempic and Wegovy have recently become popular for their potential to help individuals lose weight. Both drugs rely on the same active ingredient, semaglutide, which is associated with reduced hunger, appetite and cravings, and prolonged feelings of fullness after meals. However, the two drugs aren't interchangeable.

Ozempic is approved to treat Type 2 diabetes but is not approved for weight-loss purposes, although it's commonly prescribed as a weight-loss drug for off-label use. Wegovy is approved for weight loss for people age 12 and up with a body mass index (BMI) of 27 kg/m<sup>2</sup> or higher with at least one weight-related ailment and for those with a BMI of 30 kg/m<sup>2</sup> or higher. These drugs also have different dosage options.

Coverage and eligibility for these drugs vary by health care plan. Talk to your primary care provider today to learn more about these drugs and other weight-loss options.



## Understanding Pet Insurance

Pet insurance provides coverage for pet illnesses and accidents. These plans are similar to your health insurance plan but focus more on unforeseen medical incidents than routine preventive visits. Some employers offer them as a voluntary benefit to protect you from high unexpected veterinary bills.

Pet insurance plans cover different illnesses and conditions; however, most focus on nonroutine care. As such, they will generally cover a new illness, disease or injury, such as eye and ear infections, cancer, arthritis, diabetes, tumors, Lyme disease and broken legs.

Most plans cover dogs and cats, but some may protect other animals, such as rabbits, lizards, hamsters, mice, goats and pot-bellied pigs.

Check with your employer to learn more about available voluntary benefits.