



Benefits Open Enrollment for 2022

It's almost that time of year again! Benefits Open Enrollment will take place in November and more details will be shared soon. Now is a good time to review your current benefit coverage to determine if you should make changes for 2022.

Here are a few things to consider:

- Did you set aside enough in your HSA to cover your health care expenses? Did you fully utilize your FSA? These accounts offer tax benefits, so calculate your costs year-to-date to make an informed decision about your future contributions.
- Have you been diagnosed with a chronic condition, prescribed new medication or are you planning to have surgery? Think about increasing your HSA and/or FSA contributions.
- Did you exceed your current deductible level? Or not meet it? Reassess your medical coverage and adjust as needed.
- Have you experienced a life event such as marriage, birth, adoption (human or pet) or are you planning any of these life events? Reevaluate your need for additional insurance coverage. Life, legal, pet...it may be time to buy up.
- Did you get a raise or promotion? Take another look at your contribution levels and maximize savings opportunities by contributing the extra funds into a tax savings account or retirement account.

Take the time to assess your needs and review your health care expenses year to date, so that when planning for your contributions, deductibles, premiums and monthly out-of-pocket expenses for 2022, you are prepared!

HealthEquity New & Improved Sign On Process

HealthEquity is enhancing your online experience by centralizing and securing access to your benefits accounts! HealthEquity now provides a single place to login – allowing you to securely access and manage your benefit accounts. To improve the security of the sign on process, you'll be asked to update and verify your credentials to authenticate your account, which may include the following:

- Phone number¹
- Username
- Email
- Security question and answer

The enhanced login experience will require that all users have complete and verified credential information. If you need assistance logging in or have questions about your account, call HealthEquity at **1-866-346-5800**. They are available 24/7 to assist you.

¹For login purposes, a phone number is required in order to receive a verification code by text or recorded voice. The phone number must be directly accessible by you and cannot be a phone number with an extension, or a number that is answered by an automated calling tree. Either a mobile phone or land line is acceptable.

Mobile Apps

Easily Manage Your Benefits on the Go with These Mobile Apps!

If you're planning to travel this year, be sure to download these helpful apps so that you have your medical plan details and benefits at your fingertips!

Healthcare Bluebook	App Store	Google Play
Mobile Code: Genesys	App Store	Google Play
Genesys Care Coordinators	App Store	Google Play
OptumRx	App Store	Google Play
HealthEquity HSA/FSA	App Store	Google Play
Fidelity 401(k)	App Store	Google Play
Optum EAP	App Store	Google Play
Kaiser Permanente	App Store	Google Play
VSP	App Store	Google Play

Upcoming BrightPlan Webinars

Friday, August 13: Estate Planning Basics

Time: 10:00 am - 10:30 am PST

Registration Link: <https://web.brightplan.com/register/finance-fridays-estate-planning-basics>

Description: Estate planning is a missing link in many financial plans. Regardless of your income or net worth, everyone can benefit from a basic understanding of how estate planning is about so much more than who gets what when you die. Join us to learn about:

- Understanding what is included in your estate
- How probate works and ways to avoid it saving you time and money
- The important documents to include you in your estate plan

Friday, August 20: Get Started with BrightPlan

Time: 10:00 am - 10:30 am PST

Registration link: <https://web.brightplan.com/register/get-started-with-brightplan-8-20-21>

Description: More people than ever are using BrightPlan to boost their financial wellness. Ready to get started? Your company provides you with access to BrightPlan so you can get solid financial advice in your best interest. We're hosting a 30-minute webinar to get you started. Join us to learn how easy it can be to keep track of your money, set financial goals, and chat with a financial advisor. You'll leave with a retirement goal, advice on how to invest your 401(k), and next steps to improve your financial wellness.

Friday, August 27: 5 Ways to Contribute to a Roth IRA

Time: 10:00 am - 10:30 am PST

Registration Link: <https://web.brightplan.com/register/finance-fridays-5-ways-to-contribute-to-a-roth-ira>

Description: Roth IRAs are an amazing tax-free investing vehicle, but income limits can make this account feel off-limits. But with the right strategy anyone can stash money in a Roth. Join us to learn about 5 ways to contribute to a Roth IRA including Roth 401(k) rollovers and Roth conversions.

Wellness Corner

Improving Your Sleep Health

According to the CDC, healthy, restful sleep is critically important for everyone. Lack of sleep can raise your risk of heart disease, diabetes, depression, anxiety, and other chronic illnesses. Regular, quality sleep is essential because it allows our bodies to reset, repair and recharge. Read on to learn how to improve your sleep habits.

How to Hack Your Sleep

- Set a schedule for bedtime and wake time. Going to bed and getting up at different times confuses your body and makes it harder to fall asleep.
- Turn off your devices. Every screen you use emits an artificial blue light that prompts your brain to stay awake. Refrain from technology an hour before bedtime.
- Watch what you eat and drink as consuming caffeine, alcohol and large meals before bedtime can disrupt sleep patterns.

- Keep your bedroom cool and quiet. Your body sleeps best when your room is between 60-67 degrees. If struggling with nighttime noise, try earplugs or a noise machine.
- If you suffer from chronic insomnia and/or anxiety, cognitive behavioral therapy might help. For assistance finding a provider, call a Genesys Care Coordinator at 1-877-498-3041 or visit genesyshealthplan.com.
 - For Kaiser HMO Plan - Call Kaiser directly at 1-800-464-4000 or visit kp.org to find a provider.
 - For HMSA PPO Plan (Hawaii residents only). Visit www.hmsa.com or call 1-800-776-4672 for more information.

Sleep needs vary. Read on for recommended sleep duration¹

- Newborn & infants: 12 – 17 hours
- Toddler & preschool age: 10 -14 hours
- School age & teens: 8-11 hours
- Adults: For adults, too much sleep can also be detrimental to overall health so between 7-8 hours is optimal.

¹Centers for Disease Control. (2017, March 2). How Much Sleep Do I Need? https://www.cdc.gov/sleep/about_sleep/how_much_sleep.html

[Medical \(UMR with UHC Choice Plus\)](#)

[Medical \(Kaiser Network\)](#)

[Medical \(Hawaii\)](#)