



Debra L. Sears

LAUGHTER IS THE

Best Medicine!



The term healthy can mean many different things to many different people, but most of us have one thing in common: we all want to feel better. From a health insurance perspective, we're seeing more preventative measures being taken and many employers are stepping up to the plate by offering incentives for healthy lifestyles. Plus, our younger

generations are being taught to make healthier choices with their food selections and lifestyle in general. But there is an even simpler way to boost your health and well-being – laughing.

HSA (Health Savings Account) - You can own a savings account to set aside pre-tax money and then withdraw funds tax-free to pay for qualified current and future medical expenses.

HRA (Health Reimbursement Arrangement) - This is an account that is 100% employer-funded that reimburses employees for qualified medical expenses.

“YOUR SENSE OF HUMOR IS ONE OF THE MOST POWERFUL TOOLS YOU HAVE TO MAKE CERTAIN THAT YOUR DAILY MOOD AND EMOTIONAL STATE SUPPORT GOOD HEALTH.”

- Paul E. McGhee, Ph.D

Experts You Can Trust

Live Healthier, Laugh More

We all know that laughter is essential and has long been known as “good medicine.” Did you know that you’re thirty times more likely to laugh when someone else is around than when you’re by yourself? In fact, in a typical 10-minute conversation, the average person laughs 5.8 times. It’s in your best interest to find more reasons to laugh... because aside from lifting your mood, research has linked laughter with better immune function, pain tolerance and heart health. Despite popular belief, you don’t have to be able to tell a good joke to get a laugh. Laughter is more about interacting with others.” *Source: Real Simple, July 2014*

Whether you are an individual or an employer, we strive to educate you on the trends and choices that best suit your needs, both from a benefits standpoint, as well as the budget. We have a plethora of professional experts for your reference if you feel the need. With the enactment of various provisions of the Affordable Care Act (ACA) each year, we are seeing more compliance and tax involvement. Taxes will continue to rise in an effort to pay for all of the great benefits that plans are now mandated to include, whether you would have opted for these or not. *

But what if you’re not finding many reasons to laugh these days when it comes to health care insurance decisions? Are you confused by all the different plans that have different networks of doctors that cover various treatments and prescriptions at different levels? With so many options, how do you know what is right for you? Before you decide, there are four terms you need to know to get the most out of your health insurance plan. The acronyms can be confusing, but we’re here to make them easy to understand:

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CDHC (Consumer-Driven Health Care) - It’s called consumer-driven because you’re in control of your care. Choose the doctors you see, how you pay for out-of-pocket expenses, and save money for your future. CDHC plans and programs are intended to give you tools and information to help you make informed decisions so you can take charge of your health care. You determine when, where, and who you go to for medical care. Having a CDHC plan can help you find more value and save on your health care coverage and expenses.

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