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| Support when and where you need it |
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| 2021 has been a year filled with changes, and, in many cases, unknowns. As we head into open enrollment, we know that the health and wellbeing of you and your family is likely on your mind, and you may have questions about how best to prepare for potential health care costs.  With our partners at Further, we've put together easy resources to help make open enrollment one less thing to worry about. |
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| We're reimagining how health savings accounts (HSAs) can be leveraged to pay for today's health care costs. While HSAs were originally positioned as long-term savings vehicles, we know a pivotal shift has taken place. As the pandemic continues on, consumers continue to leverage their HSAs to pay for today's health care costs with pre-tax dollars, resulting in out-of-pocket savings. In fact: |
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| 1. 65 percent of HSA owners use their accounts to pay for health care needs as they arise, according to a [Further study](https://learn.hellofurther.com/PerceptionGap?utm_source=bl&utm_medium=group&utm_campaign=Engagement&utm_content=Open-Enrollment) 2. HSAs are an easy way to put pre-tax dollars towards health care costs, including procedures, prescriptions, bandages, cold and flu medicine, and much more 3. HSA contributions do not expire at the end of the year and the account is yours for life 4. HSAs cover all preventative care benefits, such as annual physicals |
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| As you find the right benefits for you, and your family, this open enrollment, Further has a variety of tools to help you take a deep dive into the benefits of HSAs and how they can support your individual health and investment journey. Check out the [Further learning center](https://learn.hellofurther.com/Individuals?utm_source=bl&utm_medium=group&utm_campaign=Engagement&utm_content=Open-Enrollment) for more information.  In addition, you can sign up for our “[6 Smart Ways to Maximize HSAs](https://go.hellofurther.com/101-Learning-Tracks-opt-in.html?utm_source=bl&utm_medium=group&utm_campaign=Engagement&utm_content=Open-Enrollment)” email series. Get an email in your inbox each week with helpful tips for making HSA contributions as well as expenses. |
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