

Three Easy Ways to Save Money on Your Benefits

Here's three simple ways you can offset the costs of your benefits:

- **Flexible Spending Accounts (FSA) debit card:** Save by paying with pre-tax dollars. During open enrollment, you decide how much you want to set aside for medical expenses on a pre-tax basis per pay period.
 - In December, request a debit card from ASI, our FSA vendor.
 - In January, your debit card is **pre-loaded with the entire annual amount you want to set aside.**
 - You swipe the card at the doctor's office or pharmacy to pay for qualified medical expenses.
 - **Most people save at least 25% on each pre-tax dollar that is set aside in the program.**
 - [Learn more](#) and plan to sign up during Open Enrollment for 2019.
- **Doctor on Demand Telemedicine:** Save up to \$180 over an ER visit. See a doctor in 10 minutes -- day or night -- right from your smartphone with Doctor on Demand.
 - Your copay is the same as office visit of \$20 (EPO/PPO) or \$49 (HDHP).
 - That's a significant savings compared to \$75 for Urgent Care or \$200 for an ER visit.
 - [Learn more and sign up today.](#)
- **HIP - Health Impact Program:** Earn up to a \$200 incentive. HIP is a comprehensive wellbeing program to help you achieve your physical, financial, personal and professional wellbeing goals all while having fun and meeting milestones along the way.
 - Reach 500 points in 2018 and be paid the incentive in the first quarter of 2019!
 - [Learn more and sign up today.](#)