



SmartFHR Newsletter



Annual Enrollment

It's that time of year again-annual enrollment season is upon us! This annual event gives us the opportunity to reassess our benefits and coverage options. Outside of a qualifying life event, this is the only time during the year to review your current elections and assess upcoming needs to make the most out of your benefits and resources. Below are some considerations when making your annual elections:

1. **Healthcare Coverage:** Evaluate your healthcare needs and review the available medical, dental, and vision plans. Consider factors like your family's health history, potential upcoming medical procedures, and prescription drug needs. If you've experienced changes in your health, this may be the time to adjust your coverage accordingly.
2. **Financial Planning:** Review the premium increases for the upcoming year, alongside the total out-of-pocket costs, to determine if your current plan remains your best option - you may find opportunities to save by switching to a new plan or network. Don't forget to factor in financial benefits like retirement plans, voluntary benefits, flexible spending accounts, and health savings accounts. Assess your financial goals to make sure you are on the right track for a secure future.
3. **Earn financial incentives** by participating in the Watkins Wellness Program. You and your spouse/domestic partner can participate in programs to better your health whether you are enrolled in the healthcare benefits or not. Those with a qualifying HSA or HRA may be able to earn rewards for participating and completing certain requirements associated with the wellness program, which will help further lower medical expenses. Visit <https://hchealthbenefits.com/> to get started.
4. **Open Enrollment Window:** It is important to know and mark your calendars for your open enrollment dates. Missing this window may limit options until the next enrollment period.

By taking the time to assess your needs and explore the benefits offered, you are investing in your wellbeing and financial security.

Learn About the SmartFHR™ App: Benefits

Review benefit tiles in your SmartFHR™ App to help make decisions about annual enrollment elections and get the most out of your benefits in 2024. Review offerings such as medical, vision, dental, and volunteer benefits. By utilizing the app, you can stay informed about company provided benefits and make informed decisions. Store health ID cards and make notes to keep everything in one place. Revisit benefit tiles throughout the year to find important information when you need it.



Healthy Recipe: Halloween Guacamole

Halloween is not just about the candy, my friends. Have a little fun with some healthy foods, too! Read more at [Halloween Guacamole - Food & Nutrition Magazine - Stone Soup \(foodandnutrition.org\)](https://www.foodandnutrition.org/recipe/halloween-guacamole)



Breast Cancer

Breast cancer is the most common cancer diagnosed in women in the United States, however it can also occur in men as well. Learn about the risk factors, symptoms and causes below. Read more at [Breast cancer - Symptoms and causes - Mayo Clinic](https://www.mayoclinic.org/healthy-lifestyle/womens-health/expert-answers/breast-cancer/faq-2023)