

Send the kids back to school with care



Preventive care and HSA/FSA reminders

Believe it or not, back-to-school season is just around the corner. The best way to avoid back-to-school sickness is to get ahead of the game with preventive care. In-network preventive—including yearly well-child exams and recommended immunizations—are covered at 100% on all BCBS medical plans through HIMSS. Make any preventive appointments you can before everyone heads back to school. This can help you achieve the most from your HIMSS benefits as well as help you and your family members reach your full health potential.

Unsure where to go when sickness does strike? Watch this informative video on **Where to Go for Care**.

Things to consider:

1. Contact Health Advocacy through BCBS at **866.799.2725** for assistance on finding a doctor, getting answers to questions about your medical plan, understanding test results, and more.
2. Be in the know with **HIMSSTotalRewards.com** textline; text himssrewards to **855.930.4899** to enroll.

For the back-to-school expenses not covered through routine, preventive care (prescription medications, first-aid supplies, glasses, etc.), consider using your HSA or FSA.

The IRS allows for some flexibility when it comes to unused FSA funds at the end of the year. Rather than the traditional “use-it-or-lose-it” policy whereby participants would forfeit any unused funds by Dec. 31, you have until March 31, 2025, to use or claim your 2024 FSA funds. Any funds not claimed by March 31, 2025, will be forfeited.

A helpful rule of thumb is to submit any 2024 FSA reimbursement claims periodically during the year to ensure you are making the most of your FSA. Then, if you have any unused funds after Dec. 31, make sure you use and submit those FSA reimbursement claims prior to the March 31, 2025, deadline.

Health Savings Account (HSA) funds, on the other hand, roll over to the next year. If you leave HIMSS or retire, you can take your HSA and any unused funds with you. This enables you to continue to reap the benefits of your saved HSA funds.

Remember that your HSA and FSA funds can also be used for eligible vision and dental care expenses, including out-of-pocket costs for glasses, contacts and orthodontia services.