

Benefit Information at your fingertips

Putnam County Schools Insurance offers an excellent benefit package which enables plan members to choose where to seek care. To ensure the ongoing success of the health plan, this educational resource email will provide valuable information to help you decide which health care providers and tools are appropriate for your needs.

Welcome: Huntington is here to HELP!

Issues w/ Claims, Providers, Carriers

Contact Our Claims Team:

[EBClientServiceTeam](#)

844-847-4757



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Gratitude & Laughter

"Enjoy the little things, for one day you may look back and realize they were the big things."
—Robert Brault

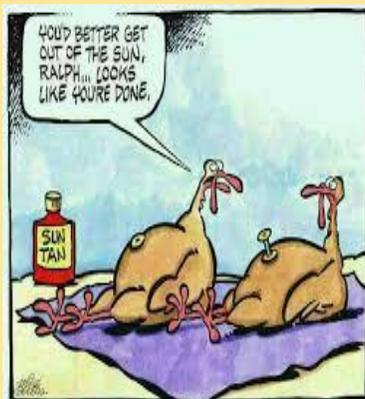
"When I started counting my blessings, my whole life turned around."
—Willie Nelson

"Gratitude is a quality similar to electricity: It must be produced and discharged and used up in order to exist at all."
—William Faulkner

Don't forget to laugh and have fun during the holidays...

6 health benefits of laughter

- Improves your mood
- Reduces stress
- Boosts your immune system
- Improves your heart health
- Improves your brain function
- Helps to relieve pain



Life is Better with Laughter

Coronavirus

Updates – Click Below

[CDC](#)

[COVID-19](#)

[Ohio.gov](#)

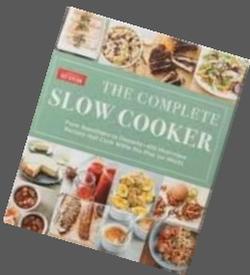
Cleveland Clinic
Online Doctor

Click Below to Connect



Slow Cooker
Recipes

Click Below –



STAY SAFE!

Healthy Sugar Substitutes

You may be surprised to find out holiday baked goods still taste good with less sugar. In addition to cutting how much sugar you add, consider these sugar substitutes:



Natural sweeteners

Use honey or maple syrup by adding in a quarter of the amount of sugar listed and adjusting to taste.



Unrefined sugars

Give cane sugar, coconut sugar or date sugar a try, using it cup for cup.



Stevia

Swap out 1 cup of sugar for 1 teaspoon of stevia. This sweet substitute works well in recipes calling for dry sweeteners.

Give Your Holiday Baking Recipes a Makeover

Food is part of holiday traditions, and your family likely looks forward to certain recipes. Luckily, there are some simple substitutes to make your favorite holiday recipes a bit healthier.

Consider the following tips to transform your recipes without sacrificing flavor:

Fat—For baked goods, use half the butter or oil and replace the other half with unsweetened applesauce or mashed banana.

Salt—If baked goods don't require yeast, you can reduce salt by half.

Sugar—Reduce the amount of sugar by one-third to one-half. Instead, add spices like cinnamon, cloves, allspice and nutmeg—or flavorings such as vanilla or almond extract to boost sweetness.

Get creative and experiment with other ways of creating healthy recipes for your most beloved holiday traditions.

Check out this diabetic-friendly CAKE!
It's Better-Than-Anything - [Recipe](#)



Spicy Baked Squash

Makes: 4 servings

Ingredients

- vegetable cooking spray
- 1 acorn squash
- 1 dash salt
- 2 Tbsp. margarine
- 3 Tbsp. brown sugar
- 1 tsp. cinnamon
- ¼ tsp. nutmeg
- ¼ tsp. ginger

Preparations

- 1) Preheat oven to 400 F.
- 2) Coat the baking sheet with vegetable cooking spray.
- 3) Wash the squash. Cut it in half lengthwise and remove the seeds. Cut the squash into ½-inch slices.
- 4) Place the squash on the baking sheet. Sprinkle with salt.
- 5) Melt the margarine on low heat in a small saucepan.
- 6) Add brown sugar, cinnamon, nutmeg and ginger to the saucepan.
- 7) Spread the margarine mix on the squash.
- 8) Bake 20 to 25 minutes, or until tender.

Nutritional Information Source: U.S. Department of Agriculture (USDA)

(per serving)

Total calories	122
Total fat	6 g
Protein	1 g
Sodium	91 mg
Carbohydrates	19 g
Dietary fiber	2 g
Saturated fat	1 g
Total sugars	7 g

Health Savings Account (HSA) Basics:

5 Terms You Should Know

When considering a high deductible health plan with a health savings account, you may have heard a bunch of terms tossed around, but don't know what they really mean. Here are some common definitions to know to better understand the basics of this type of plan.



2 Health Savings Account (HSA)

HSA Term Book

An HSA is an account that you can use to pay for qualified medical expenses that are subject to your deductible.

3 things to know about HSAs

1. HSAs can only be offered with an HDHP.
2. You own the account, but both you and your employer can contribute funds to it.
3. An HSA has triple tax advantages.

3

4 Qualified Medical Expenses

HSA Term Book

Expenses that you may have primarily to treat or prevent a physical or mental defect or illness. You can pay for these expenses with your HSA.

What are some examples?

- Most medical care that is subject to your deductible (co-pays, doctor visits, etc.)
- Prescription drugs
- Dental and vision care
- Insulin (with or without a prescription)
- Select insurance premiums

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1 High Deductible Health Plan (HDHP)

HSA Term Book

This type of plan has a higher deductible, but a lower monthly premium, than a traditional health plan.

Premium

The amount you have to pay for your health insurance policy.

Deductible

The amount you pay out of your pocket for covered health care services before your insurance plan starts to pay.

2

3 Triple Tax Advantages

HSA Term Book

HSAs have triple tax advantages. This means that you'll save money on your health care expenses.

What's meant by triple tax?

- You can contribute **pre-tax** money, usually deducted right from your paycheck.
- Your funds accrue interest **tax-free**.
- You can withdraw funds **tax-free** for qualified medical expenses.

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5 Ineligible Medical Expenses

HSA Term Book

Expenses that you may have that are not considered qualified medical expenses. You are unable to use your HSA for these expenses.

What are some examples?

- Insurance premiums
- Over-the-counter drugs, unless you have a prescription from a physician (insulin is an exception)
- Surgery purely for cosmetic reasons
- Expenses covered by another insurance plan
- General health items such as tissues, toiletries and hand sanitizer

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