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FINANCIAL PLANNING FOR HEALTHCARE COSTS

UNDERSTAND DEDUCTIBLES, COPAYS, AND OUT-OF-POCKET MAXIMUMS

Whether you're managing a chronic condition, preparing for regular medical expenses, or planning for unforeseen medical emergencies, understanding the potential costs can help you avoid financial stress when you visit the doctor or hospital. Here's how to determine how much you need:

UNDERSTAND YOUR DEDUCTIBLES AND COPAYS

Review your health insurance plan to understand your deductibles and copays.

- **Copay:** A copay is a fixed amount you pay out of-pocket for specific healthcare services, like visiting a doctor or getting a prescription. For example, you might pay \$20 each time you visit a specialist. Copays are usually required at the time of service and do not count toward your deductible.

- **Deductible:** A deductible is the amount you must pay out-of-pocket for covered healthcare services before your insurance starts to share the costs. For example, if your plan has a \$500 deductible, you'll pay the full cost of your applicable medical services until you've spent \$500. After reaching your deductible, your insurance begins to cover a portion of your healthcare costs, though you may still have to pay copays and coinsurance.
- **Out-of-Pocket Maximum:** The out-of-pocket maximum is the most you'll have to pay for covered services in a policy year. Once you've spent this amount, your insurance covers 100% of the costs for covered services for the rest of the year. Payments that count toward this limit include your deductible, copays, and coinsurance. However, your monthly insurance premium does not count toward the out-of-pocket maximum.

Imagine your health plan has a \$1,250 deductible and a \$6,250 out-of-pocket maximum. At the beginning of the policy year, you'll pay the full cost of covered services until you reach your \$1,250 deductible. However, some services may be covered at 100% from the start, meaning you won't pay for them even before reaching your deductible.

Once you meet your deductible, your insurance will begin sharing the costs of other services, but you'll still be responsible for copays and coinsurance. These payments count toward your out-of-pocket maximum. For any out-of-network services, coverage may vary, so be sure to review your plan for specific details.

After reaching the \$6,250 out-of-pocket maximum, your insurance will cover all remaining costs for the year, and you won't have to pay additional copays or coinsurance. At the start of each new policy year, both your deductible and out-of-pocket maximum will reset to zero.

PLAN FOR THE UNEXPECTED

Even if you're in great health, it's crucial to set aside funds for unforeseen situations. While preventive care visits—like routine physicals and annual exams—are fully covered under the Health Plan, services such as urgent care, emergency care, therapies, and chiropractic care may require a copay.

ACCOUNT FOR ONGOING MEDICAL CONDITIONS

If you have a chronic condition, your budget should include regular expenses such as prescription medications and visits to specialists. Consider whether your current coverage meets your needs and explore whether a Flexible Spending Account (FSA) could help manage these costs effectively.

PLAN FOR FAMILY MEDICAL EXPENSES

If you share medical expenses with a spouse or domestic partner, it's crucial to discuss and plan for both routine and unexpected medical costs. Jointly consider how best to manage these expenses, whether through a joint savings account or an FSA. Ensuring that both parties can access these funds in an emergency is essential for financial preparedness.

OPTIMIZE A FLEXIBLE SPENDING ACCOUNT (FSA)

Flexible Spending Accounts (FSA) allow eligible employees to use pre-tax dollars to pay for out-of-pocket medical, prescription drugs, dental, or vision. However, be mindful of not over-contributing as funds expire after a certain amount of time. Estimate your annual expenses, including copays for primary care, prescription costs, and other predictable medical expenses, and contribute accordingly. [Learn about your FSA options](#) to make the most of your contributions.

Taking control of your healthcare finances is key to avoiding unexpected stress when medical needs arise. By understanding your deductibles, copays, and out-of-pocket maximums, planning for unforeseen expenses, and utilizing tools like a Flexible Spending Account (FSA), you can better prepare for both routine and unexpected medical costs.

To further support your financial goals, take advantage of Enrich. It's easy to get started—just log into your ThriveOn portal at fccThriveOn.com, and click the Enrich card on the Wellness Hub tab. Join Enrich today to gain access to personalized 1:1 financial coaching, ensuring you have the support and resources you need to achieve your financial aspirations.

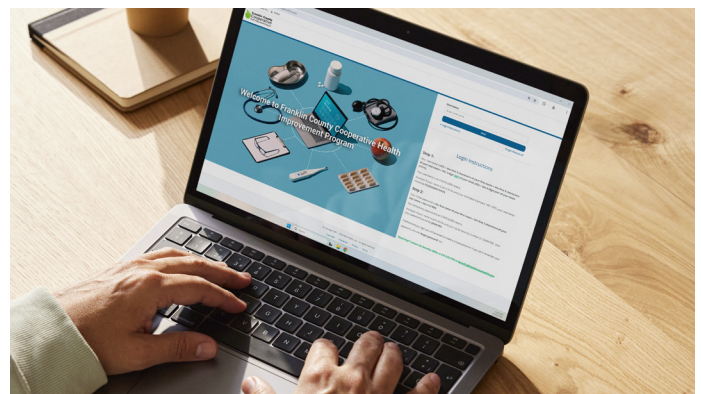
OPEN ENROLLMENT: A KEY OPPORTUNITY TO REVIEW YOUR BENEFITS

While you're evaluating your healthcare finances, remember that **Open Enrollment runs from November 6th to November 20th**. This is the time to make changes that fit your needs for the upcoming year. Open Enrollment lets you review your options—from the bundled health plan and voluntary programs to Flexible Spending Accounts (FSA). To see your current benefits or make selections, visit fccBenefits.com during Open Enrollment.

- **Open Enrollment is considered optional!** This means if you do nothing, your benefit elections (except for FSA) will be the same in 2025. If you want to make changes, including enrolling in FSA, you may do so between November 6 and November 20, 2024.
- **Flexible Spending Account (FSA) elections must be made every year.** If you currently have Healthcare and/or Dependent Care FSA coverage and want FSA coverage again in 2025, you must make your elections by November 20, 2024.
- **Confirm your 2025 benefit elections at fccBenefits.com!** Enter your username and initial password per the instructions on the login page and follow the prompts.

For additional guidance on benefits, watch for The Spotlight: 2025 Open Enrollment Edition newsletter and an on-demand tutorial (both coming soon), or attend a virtual [Open Enrollment Presentation](#) with our Benefits & Wellness team to get answers to any questions.

With Open Enrollment on the horizon, this is the perfect time to evaluate your healthcare budget, consider an FSA, and explore options that will best support your health and financial goals in the new year!



AND THE WINNERS ARE...

FRANKLIN COUNTY 5K & THRIVEON CHALLENGE

RESULTS

The results are in, and we're excited to announce the top finishers from this year's Franklin County 5K & ThriveOn Challenge! With over 300 in-person participants and 170 virtual racers, this was our largest event to date, and each of you helped make it a day to remember. Here's a look at our top finishers and participating champions.

IN-PERSON TOP FINISHERS:

- **Andrew Tenison** with SWACO
- **Mariah Hicks** with the Public Defender's Office



VIRTUAL TOP FINISHERS:

- **Fritz Crosier** with the Engineer's Office
- **Kimberlee Gabourel** (spouse) with Children's Services

AGENCY CHAMPIONS

- **Small Agency:** Fleet Management, with 76.9% participation
- **Medium Agency:** Guardianship Service Board, with 22.9% participation
- **Large Agency:** Clerk of Courts, with 10.5% participation

YELLOWBIRD RECIPE PHOTO WINNER

- **Shelly Hunt** with Children's Services



Thank you to everyone who shared photos and stories; your enthusiasm and support made this event one to remember!

DIDN'T GET YOUR SWAG?

If you missed picking up your sweatshirt or medal, we still have a few left in limited sizes. Stop by the Benefits & Wellness Office on the 25th floor, Monday through Friday from 8 a.m. to 5 p.m.

Thank you once again for making this year's 5K an event to remember! We're already looking forward to the next one.



PRIORITIZE YOUR SLEEP WITH THRIVEON'S SWEET DREAMS CHALLENGE!

JOIN BEFORE NOVEMBER 13

Prioritizing your sleep can always be a challenge, but especially during the season of time change. As your clock falls back and the daylight hours grow shorter and shorter, it is important to practice sleep hygiene and prioritize your rest.

ThriveOn is here to help! Join our Sweet Dreams Challenge, running from November 6 to December 3, 2024, to make sleep a priority and earn a \$50 Well-Being Activity Incentive while you're at it. Here are some key tips to help you get the restful sleep you need:

1. **Set a Regular Sleep Schedule** - Work and personal obligations can make it hard to get enough sleep, but keeping a consistent bedtime and wake time, along with regular meals and exercise, can help anchor your daily routine and promote better rest, nutrition, and energy levels.
2. **Aim for 7+ Hours of Sleep Daily** - While 7 hours is the minimum for many, some people need 8 or more to feel fully rested. If your schedule makes it hard to get that in one stretch, try a short power nap to recharge — just allow time to wake up fully afterward.
3. **Create a Relaxing Bedtime Buffer** - Give yourself 30-60 minutes to unwind before bed, steering clear of heavy exercise, bright screens, or stressful content. Instead, try activities like

reading, light stretching, music, or meditation to ease your mind and transition toward sleep.

4. **Use Your Bed Only for Sleep** - While it's tempting to watch TV or scroll through your phone under the covers, using your bed exclusively for sleep builds a strong sleep connection. If you can't fall asleep, leave the room to do something calm and return when you're ready.
5. **Limit Alcohol and Caffeine** - Though a drink may feel relaxing, it can disturb sleep quality, so avoid alcohol within three hours of bedtime. Caffeine can temporarily boost alertness but can disrupt sleep if consumed in large amounts or close to bedtime.
6. **Make Your Bedroom a Sleep Sanctuary** - Keep your space dark, quiet, and free of distractions to protect your sleep. Remove clutter, cover windows, and set boundaries with family or roommates to minimize interruptions, especially if you're a shift worker.
7. **Stay Active and Get Natural Light** - Regular activity helps reduce stress, and exposure to natural light during your waking hours can keep your body's sleep-wake cycle in sync.

With these tips, you'll be on your way to better rest in no time! Join ThriveOn's Sweet Dreams Challenge to reinforce these habits and make sleep a priority. Sign up today and start earning your way to better health and wellness!

HOW TO JOIN THE CHALLENGE:

1. **Register** for ThriveOn's Sweet Dreams Challenge by **November 13, 2024** at [fccThriveOn.com](https://www.fccThriveOn.com)
2. **Achieve the Participation Requirement:** Enter a "Yes" or "No" response for 21 of the 28 days
3. **Achieve the Daily Goal:** Prioritize your sleep on 14 days of the challenge and record "Yes" for doing so

Bonus Rewards: [Attend the Sweet Dreams Sleep Webinar](#) on November 12th at 11:00 a.m., and you'll be entered to win a Hatch Restore Alarm Clock, valued at \$170! Five winners will be selected and taxed on the prize.

Don't miss out on this chance to improve your health and quality of rest. Sign up today and sleep your way to better well-being!

ATTEND AN UPCOMING WEBINAR

Join us every month for a series of engaging educational webinars brought to you by Franklin County Cooperative and ThriveOn, featuring a diverse range of topics including nutrition, financial support, health-related discussions, and much more from our trusted vendors.

Healthy Lifestyle Program

Back to Basics: Nutrition Fundamentals

Wednesdays, Oct. 30 – Nov. 20 from 11:30-12pm

We're surrounded with social media, celebrities, and diet companies sharing nutrition misinformation. In this program, learn the truth behind the fundamentals of nutrition, how to fuel our bodies for a lifetime, and how to support both you and your family's health with balanced nutrition. Attend 3 of 4 sessions to earn a \$50 Well-Being Activity incentive.

REGISTER WITH OHIOHEALTH >

EAP Group Sessions

Maintaining Balance in Life

Friday, November 1 at 1pm

A life that's out-of-balance can cause high levels of stress. During this session you'll assess your current state of balance and stress, learn skills to effectively manage multiple demands, explore ways to better balance the conflicting demands of life, and learn about available resources to meet your individual needs.

JOIN THIS WEBINAR NOW >

CancerBridge

Plant-Based Side Dishes for Holiday Dinners and Parties

Thursday, November 7th, 2024 at 11am

Elevate your holiday feasts with Chef Michael Carnahan and Registered Dietician Cameron Stauffer. Discover delectable and nutritious plantbased side dishes that will delight your guests and add a vibrant, flavorful twist to your festive celebrations.

REGISTER WITH CANCERBRIDGE >

BMI

Emergency Funds

Thursday, November 7 at 11am

An emergency fund can help soften the impact of an unexpected expense. Learn how to get started and ways to determine your savings goal.

REGISTER WITH BMI >