1 2021 ISSUE 1

Sutton Transport

HR Connection

January 1, 2021

Happy New Year

Health Savings Account (HSA)

A new year always brings new hopes, dreams, aspirations, goals, and opportunity. With health care costs at an all-time high, our goal is to empower you, as employees, to make informed health care decisions that lead to savings opportunity today and for your future. Our Consumer-Driven Health Plan (CDHP) health plan allows you the option to participate in an HSA which pays for any qualified medical expenses.

If you currently participate, enrolled during open enrollment or will be eligible for medical insurance in early 2021 in our Consumer-Driven Health Plan (CDHP) health plan with a higher annual deductible, you qualify to contribute tax-free money into a health savings account (HSA). Instead of making copayments at the time of service, you will have a deductible to meet. A deductible is the amount you are required to pay out-of-pocket for services before your health plan benefits kick in. While you may see a higher deductible, you will typically see a lower weekly deduction/monthly premium. Keep in mind that preventive care is always covered 100%.

The Company will help you fund your health savings account by contributing quarterly to your HSA account. Contribution amounts vary and are based on your health insurance coverage tier. For 2021 the Company has increased its contributions to; 1) employee only = $500 annual or $125/qtrly, 2) employee + 1 = $750 annual or $187.50/qtrly and 3) full family = $1000 annual or $250/qtrly.

We encourage you to enroll and make your own contributions to your health savings account. A minimum deduction of $50 gets your account setup. It is never too late to enroll to take advantage of the savings.

Worksite Wellness

There is much talk these days about the importance of good nutrition, physical activity and stress reduction. In an effort to promote health and well-being among us, we are introducing a Worksite Wellness Program, open to all employees that includes nutrition education, fitness challenges, stress reduction, mental health and sleep awareness. We will also recommend how you can incorporate our core values into your daily interactions with others.

We've carefully identified a range of activities to get you started and keep you challenged. Various educational info will provide you with ideas for making healthy choices to enable you to meet your own wellness goals this year. Here are a few cool things we have in store for you this month: Education via emails, brochures, newsletters and TV monitors. Programs to challenge you to meet your personal wellness goals, programs to recognize your peers for being **EPICC** for Carrying the Ball and Leading by Example to name a few. We'll also publish info on how to win a 4K HD TV.

We look forward to our upcoming challenges, providing ideas, suggestions and activities that will benefit you. Have fun and enjoy!