

CAUTION: This email originates from a sender outside of Diversified Communications. Please use caution and critically evaluate all links and attachments before opening.

Thriving Times


Maximizing Your Employee Benefits & Perks



We are thrilled to share with you the launch of our brand-new Benefits Website, benefits.divcom.com! A single place where you can effortlessly navigate through all the amazing perks and benefits Diversified/Pri-Med provides.

 Discover What's Inside:

- ❖ Health: Comprehensive materials to help you understand your health plan benefits.
- ❖ Finances: Tools and information to help you achieve financial stability and growth.
- ❖ Family: Resources and benefits available to support you and your growing family.
- ❖ Wellbeing: Comprehensive support services and programs available to you aimed at enhancing overall health and wellness.
- ❖ Eligibility & Enrolling: Details on benefit costs, enrollment, and important plan updates.

 Why You'll Love It:

- ✓ User-Friendly Interface: Navigate effortlessly through comprehensive information.
- ✓ 24/7 Accessibility: Access your benefits information anytime, anywhere no log in required.
- ✓ Interactive Features: Engage with educational content and interactive tools.
- ✓ Up-to-Date Information: Stay informed with the latest updates and announcements.

Our goal is to empower you with the knowledge and resources needed to make the most of your perks and benefits. Whether you're exploring what we offer or looking to optimize your existing plans, benefits.divcom.com has you covered.

Visit benefits.divcom.com to dive into your new open access Benefits Hub and start taking advantage of everything it has to offer.



Cash vs. Invest

How do you decide how much cash to keep in your Health Savings Account (HSA) and how much should you invest? Consider setting aside a “cash target” – the amount of cash kept in your HSA to pay for qualified medical expenses. Then consider investing the remaining amount.

[Continue reading to determine how to estimate a cash target.](#)

See it in action! [This HSA calculator](#) can help estimate healthcare expenses and illustrate savings potential, helping you to make informed decisions on your healthcare planning, saving & spending.



Know Your Limits

We have talked about cash funds and investing in a Health Savings Account. Now, let’s dive into contribution limits and eligibility rules set by the IRS. Each year, the IRS establishes the maximum amount you can contribute to your Health Savings Account (HSA). This amount varies depending on your coverage type, whether it's self-only or family coverage. For instance, if the IRS sets the contribution limit at \$4,150 for self-only coverage, and your employer chips in \$1,000, then you're allowed to contribute up to \$3,150 on your own, unless you qualify for catch-up contributions. It's important to be aware of these limits and rules to make the most of your HSA. Knowing these key details helps you maximize your savings, [continue reading to learn more.](#)

September 17th 12pm EST

Webinar: Understanding Your Roth 401(K) Option

Explore the various tax-advantaged retirement contributions and how they can impact your paycheck and taxes. We'll also break down the differences between a Roth IRA and the 401(k) Roth option available through your Diversified retirement plan.

**Registration log in is your 401K.com account.*

Register Now

October 1st 2pm EST

Webinar: Uncover The Benefits of HSA

Join our upcoming webinar to explore the many benefits of a Health Savings Account (HSA). Discover how an HSA can help you save on healthcare costs, maximize tax advantages, and plan for a healthier financial future. Don't miss this opportunity to learn how to make the most of your HSA!

**Registration log in is your 401K.com account.*

Register Now

We have partnered with Candidly to manage and enhance our Student Loan Contributions Program and our Financial Wellness offering! **Join us September 4th at 11am for an overview of the Candidly platform!**

Join

Thriving times is a bi-monthly letter sent to all Diversified Communications employees, highlighting the benefits and education available to you. Have questions or topic ideas? We're all ears! [Send anonymously](#) or connect with us directly. Your input matters!

© 2024 Diversified Communications

