

# Use 'em or lose 'em

Some elements of your workplace benefits don't carry over to the following year, so now's the time to **use 'em before December 31<sup>st</sup>!**

Let's use 'em



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## Health plans

Typically, deductibles reset in January. If you've hit your deductible, it's a great time to fit in appointments that may be covered by insurance.

## Dental and vision plans

Make sure you've used all appointments and expenses covered in a calendar year.

## Tax-advantaged accounts

Health savings accounts (HSAs) have annual contribution limits and health care flexible spending accounts (HC FSAs) have rules around spending funds before year-end.

## Workplace savings plans

Contribute what you can to inch closer to your retirement plan's annual contribution limit.

## Paid time off (PTO)

Your PTO is part of your compensation, so try to use any days that won't roll over to the next calendar year.

Investing involves risk, including risk of loss.