



## spotlight on health care

### Changing The Way America Pays For Health And Fitness

(NAPSA)—If rising health care and fitness expenses are making you sick, now is the time to find ways to offset those costs. Below are three ways you and your family can be healthy and fit without breaking the bank.

#### **HDHP**

People who do not use health insurance on a routine basis should consider looking for a High Deductible Health Plan (HDHP). This plan is more affordable because it offers lower monthly premiums that help you save money and higher out-of-pocket expenses should you have an accident. An ideal solution if you are young, single and healthy.

#### **HSA**s

Another way to offset rising health care costs is to open a Health Savings Account (HSA), often offered by small businesses. This is a tax-free savings account for medical expenses allowing taxpayers (or their employers) to contribute up to \$2,600 a year (\$5,150 for families) into an HSA account. A great cost savings for families.

#### **Cash-Back Rewards Programs**

The third and possibly easiest way to offset health care and fitness costs is to look for a cash-back rewards program designed specifically for those purposes. Since staying fit helps you stay healthy, these programs go beyond just saving money—they help you earn money to contribute to your overall well-being.

Lifespring Health offers a few ways to earn cash to use for health and fitness needs ranging from medical co-pays to gym

#### Rx For Health Care Savings

- Sign up for a program that has a cash-back rewards program for health and fitness expenses.
- Take advantage of a Health Savings Account if offered by your employer.
- If you don't use health care on a regular basis, look for a high-deductible health plan that has lower monthly premiums.



memberships. In its rewards program, points are earned by using the Website to make purchases online at some of the 300+ participating shops. Shopping through Lifespring Health is a great way to earn money for health and fitness while buying items at popular stores like Best Buy and Target.

The program also has a credit card that earns cash-back rewards on everyday purchases both on and offline, regardless of where you shop. To go a step further, Lifespring Health members can also invite friends and family to join, further earning money for future health care and fitness purposes. A great solution for everyone!

Whether you are single or the head of a 5 person household, fitness and health care costs can be a serious financial burden. The more you know about programs that will save or earn you money like HSAs, HDHPs or cash-back rewards programs like Lifespring Health, the better prepared you will be to mitigate those costs.

To learn more, visit <http://www.lifespringhealth.com>.