NO WEIGHT GAIN CHALLENGE

This holiday season, take charge of your weight. Most Americans gain weight during the holidays. This year, we want to help you keep the extra weight off during the holidays. Join the 8-week program that offers you weekly challenges, tips and resources to help you stay on track. Your goal is to maintain your weight during the holiday season. Put your commitment in writing by signing a pledge and track your progress every week using the weekly personal tracker. Weigh-in and out using your home or work scale.

Participants who successfully complete the challenge by maintaining within 2 lbs. or losing weight will be entered into a drawing for 1 of 20 $100 Corporate Rewards gift cards* and will earn points based on their overall success.

Register at www.surveymonkey.com/r/2020NWGChallenge

Visit the No Weight Gain Challenge webpage for full program details and materials.

*All gift cards are subject to taxation.
THE HOLIDAYS ARE SNEAKING UP ON US . . . IS YOUR BUDGET READY?

How is it already almost the holiday season? Wasn’t it just July or something? We’re pretty sure that sums up just about everyone’s year—pretty confident on that one. But hey! Here we are just weeks away from the holidays, and the vast majority of people haven’t even thought about their holiday budget. So, let this be your ever-so-friendly reminder that:

Your budget needs to happen to the holidays, so the holidays don’t happen to your budget.

There. We said it. Now, here are some tips on how to actually do that so the end of 2020 can be a celebration instead of sadness (and debt).

1. **BUDGET.** Always, always, ALWAYS make a budget for holiday spending. If it isn’t a regular purchase (think January–October), you need it in your holiday budget. And actually stick to your holiday budget. Try this [Holiday Budget Worksheet](#).

2. **BLOCK OUT BLACK FRIDAY.** If there is something on sale that you’ve budgeted for (no cheating now), go for it! Just get in the habit of saying no. It’s the perfect time of year to practice.

3. **SELL STUFF YOU DON’T NEED.** People all over are looking for used gifts, an extra chair for their family Christmas, or another pie dish because Aunt Tina “wants pecan pie, not pumpkin pie.”

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**SmartDollar**

**Sign Up for SmartDollar Today to Check Out More Holiday Tips**

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FSA ANNUAL ENROLLMENT FOR CALENDAR YEAR 2021

November 2nd – November 20th

Flexible Spending Account (FSA)
This is your only opportunity to enroll or re-enroll in a 2021 FSA without a qualifying life event.

Use pre-taxed dollars to pay for qualified out-of-pocket health care expenses. Health Care and Dependent Care FSA participation require you to re-enroll every year.

2021 FSA Limits
Health Care FSA: $2,750
Dependent Care FSA: $5,000

Health Savings Account (HSA)
While you can make changes to your HSA contributions at any time during the year, now is the time to take advantage of the 2021 IRS limits and to be spread evenly throughout next year.

If you do not make any HSA changes, your current biweekly deduction will carry forward to the new year. However, deductions may vary due to rounding and limits.

2021 HSA Limits
Employee: $3,600
Employee + Dependent(s): $7,200
Catch up (age 55 and over): $1,000

Changes will be effective January 1, 2021 and will be reflected in the January 8, 2021 paycheck.

Contact Employee Benefits at 520-724-8464 or email hrbenefits@pima.gov if you have any questions.

Additional information can be found on the HSA/FSA Interactive Presentation and the 2021 HSA/FSA Annual Enrollment webpage.
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