



## End-of-Year Checklist

Happy Holidays! As we close out the year, don't forget to:

1. **Redeem any Aetna gift cards** received through the Aetna Health Your Way program by the end of the year; gift cards do not roll over to the next year!
2. **Redeem any Voya Voluntary wellness awards** if you are enrolled in critical illness, accident, or hospital indemnity insurance, and have completed your preventive screenings in 2025.
3. **Provide e-consent** for the transfer of your HSA balance from Inspira to HealthEquity **by January 6, 2026**. If you do not provide e-consent, your HSA balance will remain with Inspira and will be subject to applicable monthly administrative fees.
4. Plan ahead! You may incur **eligible expenses to your FSA until March 15, 2026**, and all claims must be submitted for reimbursement by April 30, 2026. After this date, any remaining 2025 FSA funds will be automatically forfeited.