

SAFFRON & SAGE



THE ART OF LIVING WELL

*The Season of Wellbeing
Holiday Guide 2026*



Curated for Your Wellbeing

Rediscover the possibilities included with your Saffron & Sage membership. Revisit favorite treatments, explore new experiences, and deepen your personalized healthcare journey with diagnostic insights and thoughtfully curated seasonal offerings. Make 2027 a year of intentional care, renewed discovery, and meaningful investment in your wellbeing.

A thoughtful gift can open the door to a more informed relationship with your health—and create meaningful moments of care for those you love. Explore our seasonal specials and discover something to gift yourself, a friend, or a family member this holiday season.

Our Story: From a Personal Journey to San Diego's Holistic Health Destination

What began with a season of rest in Mexico and a personal search for spiritual renewal led to a health crisis that ultimately grew into Saffron & Sage: a physician-led integrative clinic in Mission Hills, bringing together modern medicine, traditional healing practices, and collaborative care under one roof.

Shortly after beginning my sabbatical, doctors found four rapidly growing tumors in my neck and thyroid. After seeking several opinions and consulting numerous specialists, the consensus was the same: We have no idea what the root cause is, but we recommend surgical intervention, and you will be dependent on pharmaceutical drugs for the rest of your life.

In search of answers to the root cause, I began working with a Naturopathic Doctor and a Traditional Chinese Medicine Doctor, exploring an integrative approach that included diagnostic testing, dietary changes, removal of amalgam fillings, detoxification, colon hydrotherapy, yoga, acupuncture, IV therapy, lymphatic drainage, and Chinese herbs.

It took years to get to the bottom of things. I was synthesizing all of their recommendations and coordinating my own care. I began to ask: Why isn't there one place where these providers work together under one roof, where you don't have to repeatedly retell your story, drive all over town, or piece together conflicting recommendations on your own? A place where practitioners collaborate around a cohesive care plan, guided by data and a shared strategy for measurable, individualized outcomes. That dream became the foundation for Saffron & Sage.

Today, the modalities I used are reflected in our offerings. We blend modern science with ancient practices, Eastern medicine with Western medicine, and centuries-old diagnostic methods with cutting-edge laboratory tests. We support leaders like myself who find themselves searching for answers to their chronic conditions, striving to reclaim or maintain their wellbeing, and focusing on longevity and protecting their legacy.



Cristin D. Smith
Founder & CEO

The Season of Gifting: The Art of Living Well

The art of living well is deeply personal, and the most meaningful gifts reflect the unique needs of those we care about. This season, Saffron & Sage invites you to discover a more thoughtful approach to gifting through personalized holistic healthcare and experiences designed to support lasting wellbeing. From restorative treatments and integrative therapies to advanced diagnostics and individualized care, each offering introduces a new way to prioritize health, recovery, and longevity. Whether you're searching for a meaningful gift for someone special or exploring a new approach to your own wellbeing, consider this your introduction to Saffron & Sage and the art of living well.

Our Model: A More Thoughtful Way to Access Care

When I was navigating my own health crisis, the wellness landscape looked very different than it does today. Integrative medicine often meant meeting with solo doctors to review labs and receive recommendations, then being referred to separate providers for treatments—each with its own pricing, à la carte services, and packages. Some offered punch cards with modest discounts, perhaps 10% for purchasing in bulk. I was spending tens of thousands of dollars every quarter, and the process was both frustrating and expensive.

I created the Saffron & Sage membership model to make ongoing, integrative care more accessible and flexible. Our credit-based approach offers preferred pricing across a broad range of medical and non-medical services, with deeper savings at higher levels of care. Because needs often change throughout a health journey, credits give members the flexibility to choose from a range of offerings rather than being locked into one treatment or modality. The result is a model designed to support continuity, choice, and a more coordinated approach to pursuing your health goals.

This is Your Season of Wellbeing

Make This the Year You Come Back to Yourself

This holiday season, give yourself something more meaningful than another purchase: the space to breathe, reconnect, and make yourself a priority. Imagine a year with more energy, greater strength, a healthier relationship with food, relief from persistent gut issues, and the support to work through emotional patterns you've been carrying for too long. Whether you make time for yourself each week or carve out a restorative moment each month, let this be the season you choose to invest in the person you're becoming. Instead of purchasing another bag or opening another bottle of wine to take the edge off, consider what it might feel like to truly care for yourself—body, mind, and spirit. At Saffron & Sage, we invite you to reclaim your wellbeing, create more room for what matters, and step into your best year yet.

A Thoughtful First Step

Gift yourself or someone you love a welcoming introduction to personalized holistic healthcare. Our Concierge can help you match the best starting point.

The First Saffron & Sage Experience — \$250 (normally \$300)

A first appointment for someone curious about a more personal, whole-person approach to wellbeing. The team can explain the available options and help the recipient select an appropriate session.

Consultation + Experience — \$300 (normally \$600)

A two-hour introduction that pairs a consultation with an experience, helping you explore the power of holistic healthcare through the Saffron & Sage lens and next steps like testing and treatment.

Experiences Worth Gifting & Experiencing

Explore a range of experiences at Saffron & Sage. Delve into the art and science of wellbeing with one of the following offerings. These treatments serve as an introduction to evidence-based longevity treatments.

Breathwork

Guided breathing practices can help regulate the nervous system, encourage relaxation, and support emotional wellbeing. Sessions create space to connect with the body, process emotions, and develop greater awareness of the mind-body connection.

Personal Training

Personalized movement sessions focus on building strength, improving mobility, and developing physical resilience. Your trainer can tailor exercises to your fitness level, movement patterns, and individual performance goals.

NAD+ IV Therapy

NAD+ is a coenzyme involved in cellular energy metabolism, mitochondrial function, and DNA repair. Intravenous NAD+ is offered to support energy and cognitive wellness, though evidence for its benefits as a longevity treatment remains preliminary.

ALA IV Therapy

Alpha-lipoic acid (ALA) is an antioxidant involved in cellular energy production and the body's antioxidant defenses. Intravenous ALA is offered to support cellular function and nerve health, with suitability depending on individual health needs.

High Dose Vitamin C IV Therapy

High-dose intravenous vitamin C delivers vitamin C directly into the bloodstream at concentrations higher than oral supplementation can typically achieve. Its use in supportive oncology and other wellness settings requires medical guidance, as benefits and risks vary by individual and treatment context.

Lymphatic Drainage Massage

This gentle, rhythmic massage uses specialized techniques to encourage the movement of lymphatic fluid through the body. It may help manage fluid-related swelling and reduce puffiness while supporting relaxation and overall comfort.

Microneedling Facial

This skin-rejuvenation treatment uses fine needles to create controlled micro-injuries that stimulate the skin's natural repair response. Saffron & Sage combines microneedling with professional growth factors to support collagen production and improve the appearance of skin texture, fine lines, and discoloration.

Pumpkin Enzyme Facial (Fall Facial)

This seasonal facial combines gentle exfoliation, hydration, and antioxidant-rich botanicals with a pumpkin enzymatic mask. Designed to refresh dull skin and refine texture, it helps soften the appearance of fine lines and discoloration while leaving the complexion smoother and more radiant.

Nutritional Therapy

Nutritional therapy focuses on nutrient-dense, whole foods and sustainable lifestyle habits to support overall health. Practitioners provide individualized guidance based on your dietary patterns, health priorities, and wellness goals.

Gifting Bonus

Gift yourself or the special person in your life one of the following treatments and we will add in an extra gift!

- Book Acupuncture - get custom herbal formula for free - \$50 value
 - Carefully formulated by your herbalist and acupuncturist, each personalized herbal blend is rooted in Traditional Chinese Medicine and tailored to your individual constitution, health history, and wellness goals. Designed to support balance and overall wellbeing, your formula evolves with your needs as part of your personalized care plan.
- Book Facial - get red light therapy for free - \$75 value
 - Uses red and near-infrared light to support cellular energy production and the skin's natural repair processes. May stimulate collagen production, soften the appearance of fine lines and wrinkles, and improve skin tone and texture for a smoother, healthier-looking complexion.
- Book Massage - get CBD lotion for free - \$50 value
 - CBD, Soothing with Vitamin E, Aloe Vera, Almond Oil, Lemongrass & Ginger
 - Packed with botanical adaptogens our body lotion is perfect for daily moisturizing as well as for healing: wounds, scars, eczema, psoriasis, stretch marks, redness and other inflammation.

CLIENT STORY 01

"[I finally had someone who would actually listen to me and my symptoms and want to find the cause! I now see him [Dr. Scott] every 1 - 2 months for "tune ups". I am a better husband, father, son, and friend because of Dr. Scott.]"

— [Chris C.]

Our Clinical Philosophy

At Saffron & Sage, we believe wellbeing begins with understanding the intricate relationship between mind, body, and spirit. Our approach draws on the wisdom of traditional healing systems, including Traditional Chinese Medicine and Naturopathic Medicine, bridging modern medicine and with ancient evidence-based treatments. We look beyond surface-level symptoms to explore underlying imbalances, environmental exposures, nutritional deficiencies, and the thought patterns and emotional experiences that can shape how we feel and function. Recognizing that trauma and chronic stress influence the nervous system, organ function, and emotional memory, we create space to explore these experiences with care and appropriate professional guidance. Through personalized assessments, diagnostic testing, and thoughtfully curated treatment plans, we aim to help each patient better understand their unique story, address relevant physical and emotional concerns, and cultivate a more connected path toward resilience, restoration, and lasting wellbeing.

Our Medical Team



Dr. John Kasawa, MD
Medical Director



**Dr. Scott McFarlane, DACM, L.Ac,
CMT**
Director of Clinical Excellence



Dr. Kolin Durrant, DACM, L.Ac
Director of Clinical Operations



**Dr. Alexander Aponte-Davila, ND,
MHSN**
*Naturopathic Doctor and
Nutritionist*



Dr. Nazanin Ghetmiri, ND
Doctor of Naturopathic Medicine



Dr. Mahshid, DAOM, L.Ac
Doctor of Chinese Medicine

Your Wellbeing Is a Strategic Advantage

Your health deserves care that evolves with your needs. At Saffron & Sage, our physician-led, multidisciplinary approach brings together personalized care, advanced diagnostics, and collaborative expertise to support your long-term health goals.

Ready to Take the Next Step in Your Health?

Give the Gift of Feeling Cared For

This holiday season, give yourself or someone you love the opportunity to make their health a priority. Whether you're ready to begin a more intentional wellness journey, explore a holistic approach to a chronic or autoimmune condition, navigate the complexities of cancer care alongside your medical team, or simply create more space for rest, renewal, and self-care, Saffron & Sage offers a personalized approach to wellbeing. Thoughtfully integrated healthcare, individualized assessments, restorative treatments, and a collaborative team create space to explore your health concerns and identify meaningful next steps. It's a thoughtful gift for the parent who cares for everyone, the partner who rarely slows down, the loved one navigating a health challenge, or the caregiver who deserves care of their own. **Give yourself—or someone you love—the opportunity to begin again, feel supported, and invest in a more intentional path toward wellbeing.**

Working with Saffron & Sage has been nothing short of life-changing. In a short amount of time, they have displayed such sincerity and intent with every step of the care regimen that they have designed. The design of the treatment plan was extremely thoughtful and diligent. They focus on listening to each detail that you provide to ensure they aren't missing any key parts of why you sought their help in the first place. This has to be one of the most critical things to me because after close to 15 years of 2-4 migraines a month and the last 3-4 years with pretty bad back issues, a lot of people you sit across come to a conclusion before even hearing what you have actually been deal with. Not the case here, every practitioner there is absolute nails. They are kind, light, genuine, and not to mention -

true experts in their own respective field. Having begun with Dr. Kolin, he made it such a warm welcome into the clinic and eventual membership and there is no other way to put it than exhibiting the best care you could ask for when coordinating my program. Dr. Scott has put my back and neck in such a short amount of time after years of pain and discomfort. The acupuncture with Dr. Mashid has been a tremendous help to soothe my migraines. Last but not least the breathwork with Moni had to have been one of the most surprising experiences I have ever partaken in. Across the board, you will be in some of the best and most capable hands. Can't forget coming in and working with Cheri each visit. Truly special place and could not give a higher endorsement! - Jared R.

Give choice, not guesswork

Not sure which experience is right for your loved one? A Saffron & Sage gift card offers the freedom to explore eligible services and wellness experiences at their own pace, with guidance from our Concierge to help them find the right fit. It's an especially thoughtful option when a service requires health screening, consultation, or practitioner approval.

Holiday Gift Cards

For every gift card you buy you receive a holiday bonus that you can use on a different date to purchase more gifts for others or select something special for yourself.

Pay	Receive	Holiday Bonus
\$250	\$300	\$50
\$500	\$625	\$125
\$1,000	\$1,300	\$300
\$2,000	\$2,700	\$700

Your purchased gift card and its promotional bonus are issued separately, subject to the applicable terms.

Discover Your Circle of Care

Explore our multidisciplinary team of practitioners and specialists dedicated to supporting your unique health and wellbeing goals. Discover a curated range of non-medical services designed to complement your lifestyle, address your individual needs, and support your physical, emotional, and overall wellbeing through a more personalized approach to care.



Mikeili
Holistic Esthetician



Sheava, MA, LMFT, CH
*Licensed Marriage & Family
Therapist*



Moni
Breathwork Facilitator



Karen
Registered Nurse



Karissa
Registered Nurse

I have been receiving treatments from Dr. Scott at Saffron & Sage for the past few months. For over 2 years I had been dealing with lower back problems and chronic headaches that I had not been able to find relief from. I did everything "right". I saw my PCP who sent me for PT for my back. I went back again for symptoms surrounding my headaches and I was sent for allergy testing and started on medication. After months with no changes I was back again and sent to ENT specialist. I had imaging done which showed "Nothing" and I was diagnosed with migraines and started on an anti-seizure medication used for migraines. I then proceeded to have many side effects from this medication. I saw a headache specialist for 15 minutes which cost me \$800 who actually increased this medication. This medication made me feel even worse. I decided to wean off of this, and then finally found Dr. Scott at Saffron & Sage. I saw him weekly for 4 weeks and by week 2 I was a new person. I was waking feeling refreshed with no headaches. I finally had someone who would actually listen to me and my symptoms and want to find the cause! I now see him every 1 - 2 months for "tune ups". I am a better husband, father, son, and friend because of Dr. Scott. Our family cannot thank him enough for what he has done! This is on top of the delicious tea and relaxing atmosphere they provide. If you are not finding what you need through your traditional medicine providers, I would look no further. - Chris C

The Saffron Method™: Your Starting Point for Personalized, Integrative Healthcare

Your health is unique, and your approach to care should reflect that. **The Saffron Method™** introduces a comprehensive, personalized approach to understanding your biology, psychology and story alongside your medical history, lifestyle and priorities. We use advanced and ancient diagnostic tools to identify the root cause as well as opportunities and interventions to treat symptoms simultaneously to deliver data-driven outcomes and increased quality of life.

At Saffron & Sage, your journey begins with an annual Integrative Physical and advanced diagnostic testing to establish a clear picture of your current holistic health blueprint. Through collaborative assessments, an integrative lab review, and dedicated evaluations with your care team, we capture your baseline biomarkers, present-day conditions, lifestyle, and develop a comprehensive long-term strategy for your wellbeing. We begin with a 30-page Holistic Healthcare Plan to implement change over the first 90 days.

Rather than relying on isolated treatments or one-time recommendations, The Saffron Method™ follows a continuous cycle of assessment, personalized planning, coordinated care, and quarterly refinement. Every 90 days, your care team evaluates your progress, reviews relevant biomarkers, and adjusts your strategy to support your evolving needs and long-term longevity goals.

ACTIVATE

\$1,500 – \$3,200 value

Includes:

- **Integrative Physical: A Comprehensive Starting Point for Your Health** Your two-hour Integrative Physical with a Holistic Primary Care Provider (HPCP) and Naturopathic Doctor explores your health beyond symptoms and diagnoses, taking into account your medical history, surgeries, injuries, significant life experiences, lifestyle, emotional wellbeing, and long-term goals. Through an assessment of 12 body systems and, where appropriate, traditional diagnostic practices, your care team considers the interconnected dimensions of your wellbeing, identifies areas for further exploration, and establishes a personalized health baseline. Recommended annually, this comprehensive assessment provides a foundation for individualized care planning and monitoring relevant changes over time—because understanding the full picture is the first step toward a more personalized approach to your health.
- **Functional Blood Work | The Saffron Panel** Our foundational blood panel evaluates more than 60 biomarkers to establish a baseline and provide insight into key areas of physiology. Depending on the markers included, testing may assess blood counts, metabolic and liver and kidney function, electrolytes, thyroid function, hormones, and selected nutritional and cardiovascular risk indicators. Your HPCP interprets results in the context of your health history and may recommend additional testing when appropriate.

- **Lab Interpretation** Once your results are available, your HPCP interprets them in context and incorporates relevant insights into your personalized, 30-page Holistic Healthcare Plan, outlining care priorities, recommended interventions, and coordinated next steps. Follow-up testing may be scheduled quarterly, semi-annually, or annually based on your needs and provider recommendations, helping establish benchmarks and track relevant changes over time. This phased approach connects diagnostic insights with practical, personalized care, allowing your plan to evolve as you implement recommendations and your health needs change.

BONUS: This holiday season we're gifting you 2 Acupuncture Sessions - 2 medical credits / \$600 value when you gift activate to yourself or a loved one.

\$1700 savings in total

Acupuncture has been found to support digestive health, pain management, cancer, as well as allergies and selected respiratory conditions. It is also beneficial for women's health concerns, including menstrual discomfort, menopause-related symptoms, and fertility; and men's health concerns, including prostate-related symptoms and erectile dysfunction. Additional applications include migraines and headaches, stress, sleep disturbances, and fibromyalgia symptoms.

PERK: If your loved one does not live in San Diego they can access Activate virtually!

Working with Saffron & Sage has been nothing short of life changing. In a short amount of time they have displayed such sincerity and intent with every step of the care regiment that they have designed. The designing of the treatment plan was extremely thoughtful and diligent. They focus on listening to each detail that you provide to ensure they aren't missing any key parts of why you sought their help in the first place. This has to be one of the most critical things to me because after close to 15 years of 2-4 migraines a month and the last 3-4 years with pretty bad back issues, a lot of people you sit across come to a conclusion before even hearing what you have actually been dealing with. Not the case here, every practitioner there is absolute nails. They are kind, light, genuine, and not to mention - true experts in their own respective field. Having begun with Dr. Kolin, he made it such a warm welcome into the clinic and eventual membership and there is no other way to put it than exhibiting the best care you could ask for when coordinating my program. Dr. Scott has put my back and neck in such a short amount of time after years of pain and discomfort. The acupuncture with Dr. Mashid has been a tremendous help to soothe my migraines. Last but not least the breathwork with Moni had to have been one of the most surprising experiences I have ever partaken in. Across the board, you will be in some of the best and most capable hands. Can't forget coming in and working with Cheri each visit. Truly special place and could not give a higher endorsement! - Jared R - Wealth management



Dr. Kolin Durrant, DACM, L.Ac
Director of Clinical Operations



Dr. Alexander Aponte-Davila, ND, MHSN
Naturopathic Doctor and Nutritionist



Dr. Nazanin Ghetmiri, ND
Doctor of Naturopathic Medicine

The Etymology of Saffron & Sage

The symbolism, history, and identity of our name—and the values that shape our approach to wellbeing and longevity

Saffron | More Precious Than Gold

In 2007, Buddhist monks in Burma (Myanmar), recognizable by their saffron-colored robes, took to the streets in peaceful protest against government repression. Their demonstrations became known as the Saffron Revolution, a powerful reminder of what can happen when people rise to challenge injustice and call for change.

At Saffron & Sage, we draw inspiration from this spirit of transformation—not to oppose Western medicine or the pharmaceutical industry, but to help set a new path forward. One that brings holistic healthcare into everyday life, inviting people toward a more conscious relationship with their wellbeing through community, connection to nature, and the restorative rhythms of slow living.

In the ancient world, saffron was among the most expensive spices, so rare and costly that access was largely reserved for royalty and the wealthy. Its value was extraordinary; at one point, saffron was reportedly traded at a price higher than gold. This history inspired a question at the heart of our founding: What would healthcare look like if we treated every person as more precious than gold? What if, during our most difficult seasons, we were met with compassion and kindness, surrounded by Doctors and Practitioners who listened deeply, honored our experiences, and held space for our vulnerability?

Saffron represents that vision: the courage to imagine a different standard of care, the passion to pursue it, and the determination to make it real.

Sage | The Wisdom of Nature

In contrast to saffron's rarity, sage is a familiar herb—resilient, abundant, and rooted in the natural world. Used for culinary, medicinal, and spiritual purposes, sage reminds us that some of nature's most meaningful gifts are found not in extravagance, but in the living world around us.

Across Indigenous communities throughout the Americas, sage is seen as a sacred botanical which has long held roles in traditional medicine and ceremony. These diverse traditions reflect enduring relationships between nature, healing, and the sacred—and invite us to reconnect with the natural world as an essential part of reclaiming our wellbeing.

The word *sage* also evokes the wise elder: a leader whose experience, knowledge, and discernment offer guidance to the community. This idea informs how we curate our team at Saffron & Sage. We seek Practitioners and Doctors who bring not only expertise in their fields, but also humility, compassion, and respect for the traditional wisdom passed down through generations.

A Philosophy Rooted in Renewal

Together, Saffron & Sage expresses our vision for healthcare and for life: the courage to forge a new path, the wisdom to honor what has come before, and the compassion to care for one another along the way.

We believe wellbeing is not simply something we seek when we are unwell, but a way of living—rooted in nature, guided by knowledge, enriched by community, and sustained through everyday practices of care. Our hope is to create a place where modern medicine and traditional wisdom work alongside one another, where every person is treated with dignity, and where healthcare expands beyond treating illness to focus on the root and cultivating a lifestyle of prevention and transformation.

The Gift that Keeps on Giving

A Season of Self Care — Restorative experiences and personalized care to help the loved ones on your gift list prioritize themselves.

Sometimes, the most meaningful gift is the space to pause, breathe, and come back to yourself. The Reset is a guided 90-day journey designed to make your wellbeing a priority, with the opportunity to visit Saffron & Sage each week for restorative treatments, personalized care, and dedicated time to reconnect with yourself. Whether you're navigating a demanding season, carrying emotional weight, rebuilding healthy routines, or simply ready to feel more grounded in your body and mind, this experience invites you to create space for renewal; physically, emotionally, and spiritually. Give yourself or someone you love 90 days to slow down, recalibrate, and begin a new chapter with greater intention.

THE RESET — \$3,000 - \$5,700 VALUE

The Reset is perfect for the loved one who is passionate about wellness and ready to elevate their weekly rituals, or someone navigating a health challenge who needs more comprehensive support—whether it's a mother going through menopause, a daughter struggling with infertility, a wife diagnosed with breast cancer, a husband managing high stress and sleepless nights, a grandmother living with painful arthritis, or a sister newly diagnosed with an autoimmune condition. It's a meaningful way to give someone you love personalized care, a dedicated team, and support for their individual health journey.

A guided 90-day care journey with 12 credits, three doctor-led integration sessions, 30- and 60-day check-ins, a 90-day review. Designed to support consistency, reflection, and a clearer view of next steps.

Deep Tissue Massage

This therapeutic massage uses slower, targeted pressure to address tension in deeper muscle layers and connective tissues. It may help relieve muscle stiffness, improve mobility, and support recovery from physical strain.

Fire Cupping

This traditional therapy uses heated glass cups to create suction that lifts the skin and underlying tissues. It may help ease muscle tension, support circulation, and promote relaxation, although temporary circular marks or bruising can occur.

Breathwork

Guided breathing practices can help regulate the nervous system, encourage relaxation, and support emotional wellbeing. Sessions create space to connect with the body, process emotions, and develop greater awareness of the mind-body connection.

Choose from 12 medical credits or 12 non-medical credits or 6 of each.

1 NAD+ IV experience - for FREE!

NAD+ is one of our most booked treatments because of its essential role in cellular energy production, DNA repair, and metabolic function. From navigating the complexities of autoimmune conditions to exploring the science of healthy aging, research is showing how NAD+ biology relates to immune regulation, inflammation, and age-associated changes in cellular health. NAD+ is essential to cellular energy production and supports enzymes involved in DNA repair and essential cellular maintenance. Research also shows how NAD+ metabolism influences healthy aging, brain function, and metabolic health.

\$2700 in savings

"Run, don't walk to Saffron and Sage! This place is truly a gift. After 3 years of not having a cycle due to pregnancy, postpartum, nursing, etc. my cycle returned within TWO days of only having one acupuncture session with Dr. Mahshid. I thought it was too good to be true, but my cycle returned

again the next month. I can't believe that one acupuncture session would make such a difference, but it did! I've also done two breath classes at saffron and sage, and let me tell you - it's an amazing experience that's hard to put into words. Just trust me when I say, it's worth it! Saffron and sage offers so many different services and I'm so excited to try them out. There really is something there for everyone"! - Taylor C., attorney

A Personal Invitation from Our Founder

A gift of wellbeing is an invitation to begin again.

When I founded Saffron & Sage, I envisioned a place where people could feel truly cared for—a place where modern medicine, ancient medicine practices, and thoughtful, personalized experiences could come together under one roof. My own health journey taught me how difficult it can be to navigate the realm of holistic healthcare alone, and how meaningful it is to have a trusted team, a little guidance, and the space to make your wellbeing a priority.

Today, that vision lives in every experience we offer. Whether you're beginning to explore aspects of your health more deeply, seeking support through a challenging season, or simply ready to make more room for rest, renewal, and self-care, I invite you to discover what's possible at Saffron & Sage.

This holiday season, give yourself—or someone you love—the gift of feeling supported, cared for, and inspired to invest in wellbeing. We look forward to welcoming you.

With warmth and gratitude,

Cristin D. Smith
Founder



Make the Most of Your Health & Wellness Benefits

Your health benefits may offer another way to invest in your wellbeing this holiday season. Depending on your plan and the specific service or purchase, **HSA, FSA, or HRA funds may be eligible for certain healthcare expenses** at Saffron & Sage. Eligibility varies by plan, and not all treatments, gift cards, or

wellness services qualify. We recommend confirming with your benefits administrator before purchasing to understand which expenses are eligible for reimbursement.

At a glance

Account type	Do unused funds expire?	Key deadline to check
Health FSA	Often yes — use it or lose it	Usually December 31, 2026, for calendar-year plans
HSA	No — balance generally rolls over indefinitely	No year-end spending deadline
HRA	Depends on the plan	Check your employer's plan documents
Limited-purpose FSA	Often yes, similar to a health FSA	Usually December 31, 2026, if calendar-year
Dependent-care FSA	Separate rules; not for ordinary healthcare purchases	Plan-specific expense and claim deadlines

Health FSAs may offer either a limited carryover or a grace period, but generally cannot offer both. For 2026, the maximum health FSA carryover is \$680 for plans subject to the 2026 limit; your plan may allow less or no carryover.

A Year-End Benefit for Business Owners

Invest in the wellbeing of the people who power your business.

As 2026 comes to a close, business owners and self-employed professionals can explore ways to make healthcare and wellbeing part of their year-end planning. Depending on your business structure, benefit arrangements, and individual circumstances, certain qualifying healthcare expenses or properly structured employee benefits for eligible owners and employees along with their family members may receive favorable tax treatment.

Saffron & Sage supports business owners in going beyond traditional health insurance through Doctor-directed integrative healthcare, personalized assessments, diagnostic testing, preventative care, and wellness experiences designed to support a more proactive approach to health and longevity.

Before year-end, speak with our Corporate Wellness Strategist and your CPA or tax advisor about which expenses may qualify for a business deduction or reimbursement through an appropriate health benefit arrangement—and whether any action must be completed by December 31, 2026.

Make your investment in wellbeing an intentional part of your year-end planning.