

tips for easy health plan enrollment

- Don't assume.** Check each year to make sure your doctor participates in your health plan's network.
- Think about** your health history and health care needs. Consider how much you spend on average for health care in a plan year. How might that change in the upcoming year? For example, are you having a baby? Do you or your child need braces?
- Confirm your **prescription drugs are covered.** To help you plan, it's a good idea to know how much your maintenance drugs cost. Learn whether a generic or over-the-counter medication is available and appropriate for you. Compare the cost of your medicine at different pharmacies.
- Check what's offered by your health plan: **consumers can save money** by using many of the services included in their health plan benefits, such as discounts to gyms and weight loss programs or health and wellness programs they can join.
- Look online:** Health plans often have online information and mobile access to tools that can help you compare cost and quality among doctors or hospitals and prescription drugs. Online information may also include coaching programs as well as easy ways to check claim status or get additional information about covered benefits.
- Your employer is a resource:** Find out if your employer is offering an enrollment fair and if so, go. Read the enrollment materials from your employer. Some employers have a website or hotline where you can get help.
- Know when open enrollment begins and know the enrollment deadline. **Submit** your enrollment **choices by your company's deadline.**
- Ask if a **flexible spending account** is available and decide if it's right for you. A flexible spending account lets you use tax-free money to help pay for qualified medical expenses. Remember, money from a flexible spending account can no longer be used to pay for most over-the-counter drugs and medicines without a doctor's prescription.
- Don't forget about **dental, vision and disability** insurance. These are important coverages and usually cost less if you purchase them through an employer.

This is for informational purposes only. Please review your plan documents carefully and make sure you understand what is and is not covered by your plan.

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