



Tips for Easy Health Plan Enrollment

- Know when open enrollment begins and know the enrollment deadline. Don't assume because you're enrolled now that you don't have to do anything. Some employers require people to reenroll each year.
- Find out if your employer is offering an enrollment fair and if so, go. The people at the fairs are there to help you best understand how your plan options work, so use the face time!
- Carefully read the enrollment materials from your employer. Some employers have a Web site or hotline where you can get help. Do as much as you can to learn what options you have.
- Confirm that your doctor participates in your health plan's network, and use in-network health care professionals so you can take advantage of the lower prices for services that your health plan has negotiated on your behalf.
- Don't guess. Spend some time thinking about your health care needs, including how much you spent last year and how this might change next year. That way you can pick the plan and options that make the most sense for you and your family. Many people can anticipate at least some of the health care services they and their families will need in the upcoming year, especially for preventive care like well-child visits, care for a chronic medical condition, prescription medicines or braces for your child. Even if you're not offered a choice of plans, this step will help you better budget for health care costs.
- Check if your medications are covered. Most health plans post a list of covered drugs online.
- See if the health plan you're considering gives you a way to compare quality and costs of different health care services. Use this information as part of your decision-making.
- Review important differences in your plan options and understand what's covered and what's not.
- Ask if a Flexible Spending Account is available and determine if it's right for you. A Flexible Spending Account lets you use tax-free money to pay for medical expenses.
- Don't forget about dental, vision and disability insurance. These are important coverages and usually cost less if you purchase them through an employer.
- Submit your enrollment choices by your company's deadline!