

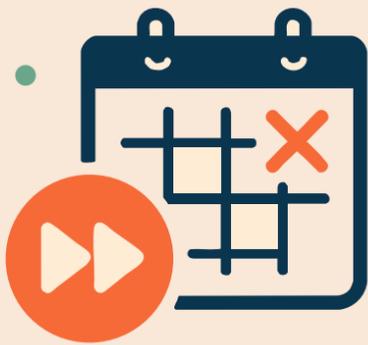
5 Mistakes to Avoid When Choosing a Health Plan



Choosing the right health insurance plan is key to protecting your physical, mental and financial well-being.

Avoid these five common pitfalls to make smarter coverage decisions:

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Rushing enrollment—Don't rely solely on past choices or others' advice. Compare plans, costs and coverage, and consider your potential medical needs. Start preparing in advance of your open enrollment period.



Ignoring voluntary benefits—Review the voluntary benefits available with your health insurance, such as accident coverage, critical illness protection and other supplemental options. These add-ons can help fill gaps in your primary coverage and provide extra support.



Skipping the fine print—Read policy details carefully. Understand what is covered and what is excluded.



Ignoring FSAs and HSAs—Flexible spending accounts (FSAs) and health savings accounts (HSAs) let you set aside pre-tax dollars for health care expenses, helping you save money while preparing for unexpected costs. They can be especially valuable for budgeting medical, dental, vision or dependent care throughout the year.



Misjudging costs—When choosing a plan, be sure to understand the monthly premium with potential out-of-pocket expenses.

As health care costs continue to rise, it's more important than ever to review available employee benefits carefully and avoid common mistakes.

Consider your options and health needs, and, ultimately, select the best plan and coverage to protect your health.

If you have more questions about health plans, **contact your manager or HR.**