

► Questions to ask when choosing a health insurance plan.

As you consider your health care options, use the following questions so you know what to look for.

Access to doctors & hospitals

Can you keep the doctors you know and trust?

- Whether or not you will be able to choose your own doctor, hospital, and specialists depends on the size of your health insurance company's provider network.
- The larger the network, the more doctors you have access to, and the more likely you can choose a doctor you know and trust.

Does the plan provide coverage when you travel?

- If your plan has a large network, it may offer coverage no matter where you go.

Cost

How much coverage do you need, and how much are you willing to pay in premiums?

- You should have an idea of whether you need basic, low-cost coverage, or comprehensive care at a higher cost – and make sure your company has plan options for each.

How often do you see a doctor?

- If you don't require much care, you may want to choose a plan with lower premiums and higher copays.
- If you see the doctor often, you may want to choose a plan with a higher premium, and low copays.
- Knowing what kind of health care consumer you are will help you minimize costs.

What extra benefits are available?

- In order to get the most for your money, make sure to take advantage of any extras the company is willing to provide. Look at the questions below to see what kinds of benefits to look for.

Discounts & incentives for living healthier

Does the plan provide extra wellness discounts and incentives?

- As part of an effort to keep members living healthier, some plans offer health and wellness discounts on health-related products and services.
- There are also progressive plans that promote wellness by compensating members for living healthier.

Health resources

What resources does the plan provide for managing your own health?

- In addition to coverage, some health care plans offer health and wellness resources.
- These resources may include 24/7 health coaching, online tools, free medical information, weight management programs, and more.

Customer service

Does the plan offer local customer service?

- With local customer service, you have the comfort of knowing help is close by, with more convenient access to representatives, including local offices that provide service in person.

▶ **With the best combination of coverage, cost, benefits, and service, you'll be able to get the best plan for your needs and budget.**

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