Plan ahead to use your employee benefits



Now is a greattime to start thinking ahead to maximize those resources and ensure you're ready for a healthy year ahead. Taking these steps now will make it much easier to utilize your benefits in the year ahead to get the care you and your family need when you need it.

Understand your healthcare coverage. If you selected new benefits for next year during open enrollment, use the next month or two to make sure you understand your new plan. What costs are you responsible for? What is your deductible? What is covered under your health insurance plan? Are current medications included? These are all important questions to investigate to ensure you are using your benefits wisely and making informed decisions.

Confirm your providers are still in network. As you look ahead to the new plan year, it's important to make sure your doctors are still in your health plan's network. This can change from year to year, so call your doctor or health plan to confirm before scheduling an appointment to avoid being charged higher out-of-network fees.

Choose a primary care provider (PCP). While having a primary care provider is necessary for some health plans, having an established relationship with a doctor is important to maintaining good health down the road, regardless of your health plan. If you don't have a PCP already, consider this your chance to find one. A primary care provider can care for the majority of non-emergency needs, understands your health history, and can help manage and treat injuries, illnesses or issues requiring immediate care.

Make the most of your new health and well-being benefits to get you started on the right foot

Schedule preventive screenings. Most health plans are required to cover preventive screenings and immunizations at no cost to you, making the start of a new year the optimal time to take advantage of this opportunity. These screenings can confirm that you are in good health and address any potential issues early. Plus, knowing your numbers (such as blood pressure, cholesterol, etc.) can help establish a baseline to monitor your health in the months and years ahead. Call your doctor now to schedule your appointment.

Review your emergency contact information. In the event of a health emergency, it's critical that first responders know how to contact your friends or family members. It may be helpful to update or add an "In Case of Emergency" or "ICE" contact in your cell phone to help quickly identify the person you'd like them to contact.

Be proactive. Take steps to stay healthy and possibly prevent health issues later by eating right, exercising, visiting the doctor regularly, and practicing healthy habits.

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