

10 Questions to Ask Yourself When Considering Health Benefits

1

Survey Your Health

What are my specific healthcare needs and those of my dependents, both now and in the next year?

2

Do a Health & Lifestyle Reality Check

What are the health risks of my lifestyle and the activities I do, or plan to do in the next year?

3

Map Your Needs

Where will I be spending time in the next year and does my insurance network extend to those places?

4

Understand Your Preferred Plan Type

Do I prefer an HMO or a PPO plan, and what are the key differences?

5

Determine Your Budget

How much can I afford to pay in monthly premiums and out-of-pocket costs, including the ability to pay for unforeseen care?

6

Consider Current Care Relationships

Is my current doctor or healthcare provider in-network for the plan I'm considering?

7

Plan for Prescriptions

What prescription drugs do I or my family members regularly take, and how are they covered?

8

Weigh the Possibilities

Are there any restrictions on specialists or hospitals I may want or need to use in the coming year?

9

Ponder Your Prevention Practices

What is the plan's coverage for preventative care such as vaccinations and screenings?

10

Run Numbers for Your Worst Case Scenario

How does the plan handle emergency and out-of-network costs?