

CHOOSING A PLAN: KEY QUESTIONS



Ask the right questions to choose a plan that fits your needs and budget.

Confirm Your Coverage Needs

Type of coverage needed

Determine if you need health, dental, vision—or a combination

Level of coverage

Decide between basic protection or more comprehensive benefits

Who needs coverage

Consider whether you're covering just yourself or dependents as well

Understand the Costs

Monthly premium

What you pay every month to have the plan

Deductible

What you pay first before your plan starts helping with costs

Copay and coinsurance

Your share of the cost when you receive care, copay is a set dollar amount, while coinsurance is a percentage of the cost you are responsible for after your deductible

Maximum out-of-pocket

The most you would pay in a year before the plan covers 100%

Think About Real-World Use

Provider access

Are your preferred doctors and hospitals in-network?

Prescription coverage

Are your medications covered and affordable?

How the plan fits your needs

Consider how often you use healthcare services

Be Aware of Plan Limitations

Waiting periods

Some plans, especially short-term coverage, may delay benefits

Referral requirements

Some plans require referrals before seeing specialists

Key Reminder

The lowest monthly premium is not always the lowest overall cost. Consider how the plan works for you in real-life situations.