

7 tips for selecting your health insurance plan

Ready to enroll? Follow these steps to make an informed and confident choice.

1. Decide who you want the plan to cover

Will the coverage be for you, or your family and/or dependents? Consider the age, health care needs and typical appointments of anyone you want your plan to cover.

2. Check your plan materials to confirm in-network care

Network providers agree to care for plan members at a discounted rate. If you get care outside of your plan's network, your plan may not cover much or any of your costs. If keeping your same doctor and care system is a high priority for you, make sure they accept your insurance and are included in your plan's specific network.

3. Find your medicines in each plan's drug list

Make a list of your medications and look at each plan's drug list (often called a formulary) to see how they'll be covered and what your cost will be.

4. Search for pharmacies near you

To help keep prescription prices lower for members, insurers have a network of pharmacies they contract with. Save time and money by using in-network pharmacies.

5. See if you can save money

Explore advantages of available accounts for health-related expenses, such as flexible spending accounts (FSAs), health savings accounts (HSAs), health reimbursement accounts (HRAs) and lifestyle spending accounts (LSAs).

6. Know what's covered and what's new

Check with your employer for your Summary of Benefits and Coverage (SBC) to see all your plan details in one place. And search networks, drug lists and more at healthpartners.com/insurance/employee-health-plans. If you're considering staying on your plan, see if anything's changing for the coming plan year – especially with types of care you use more commonly.

7. Compare coverage and weigh the costs

Making the best choice for you and your family depends on what you think your care needs will be in the coming year. Usually, a plan with a lower premium will have a higher deductible and out-of-pocket maximum, while a higher premium can mean a lower deductible or copay. You'll need to decide what combination works best for your budget, then compare cost estimates based on your expected care needs.

What to do next

- **Call us** with questions at **952-883-5000** or **800-883-2177**
- **Sign in** or create an account at **healthpartners.com**

We can help you make choices you'll feel good about.