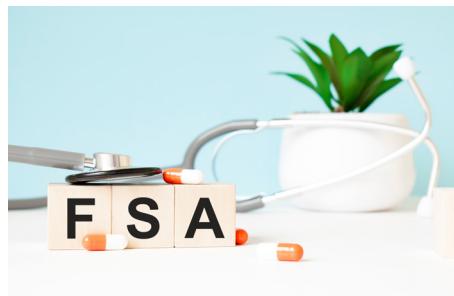




HEALTHY YOU. HEALTHY SAVINGS.

Choose benefit options with both cost and care in mind



- Signing up for the same plan as the one you have is easy, but spending time to find out about all options could be worth it. Ask your employer for written materials for your options or how to access the information online.
- Estimate what your costs for the coming year will be using each option. Your company's or insurance company's website may have tools to help you do this.

- Consider a flexible spending account (FSA) to help pay for health care expenses. It also offers tax advantages. To determine how much to put into an FSA, add up out-of-pocket costs you expect to pay for the coming year. These include co-pays, deductibles, cost for eyeglasses, contact lenses, etc.

- The best deal may not be the cheapest plan, but the one that gives the best price for the benefits you are most likely to use.
- Find out if you can lower your health care premium costs by taking part in certain wellness and disease management programs offered through work.