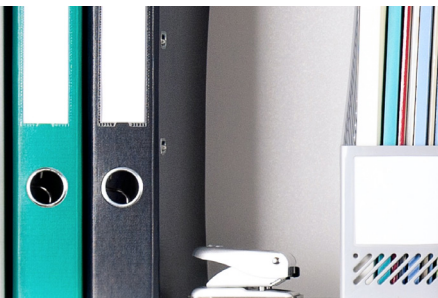




HEALTHY YOU. HEALTHY SAVINGS.

Help keep costs down to size,  
the first step is to organize



- Use a file box, 3-ring binder, or one of the many apps available to keep track of your health insurance information and health care expenses. Include up-to-date copies of your medicine log and personal and family medical records.
- Add medical bills, explanation of benefits (EOBs), and receipts for payments as you receive them. Add reports and lab results, too.
- Keep a running tally of expenses to see when you have met your deductible and yearly limits, such as for dental care.
- If you have a health flexible spending account (FSA), keep track of how much money you have left in it.
- Keeping good records helps you manage your bills, find billing errors, and be ready at tax time to claim medical expenses.