



HEALTHY YOU. HEALTHY SAVINGS.

## Use your benefits before the year runs out



- Schedule office visits, tests, and exams that you need, but have not yet had this year, especially if they are covered expenses or if you have met your deductible.



- If you have a flexible spending account (FSA), make sure to use it all by the yearly deadline date. You lose what you do not spend. Find out what your FSA covers. You may be able to use it for:
  - Over-the-counter medications
  - Contact lenses and solution
  - Batteries for hearing aids
  - A quit tobacco program



- Put timing for medical expenses on your side. For example, if the expected costs for dental care exceed your yearly limit, get as many visits this month that this year's limit will cover. Schedule the rest for the beginning of next year when a new year of dental coverage begins.