

YOU HAVE YOUR NEW BENEFITS... NOW WHAT?

You've made your selections and your new benefits are now in place; so, what now? Taking action after your Open Enrollment is a great way to make sure that you're getting the most out of your health benefits year-round.



Be on the Lookout for New ID Cards and Information Packets:

If your employer changed insurance providers or if you made changes to your plan elections, you can expect insurance carriers to issue new ID cards within a few weeks. If you need proof of insurance sooner, they can usually download a temporary ID card online.



Download Mobile Apps and Create Your Online User Accounts

Creating your member account for each of your carriers can save you time when looking for specific information about your coverage and can even take the hassle out of finding in-network care providers. Many carriers also have mobile apps that give you at-your-fingertips access to your ID cards, coverage details, important contact information, and more!



Explore Your Benefits

The best way to familiarize yourself with your benefits is to use them! As you review your benefits, look for what types of care are covered and set up your appointments. Annual wellness exams, cancer screenings, dental cleanings, and annual vision exams are popular choices to get you started. Remember, investing in your health and taking care of yourself is an essential part of living a healthy life.



Double-Check Your First Paystub

After your benefits effective date, check your first paystub to make sure that the amount deducted for your insurance coverage is correct. If not, now is the time to contact your Human Resources department and get this corrected.



Track Your Medical Expenses

Whether you use a medical savings account, such as a Health Savings Account or Flexible Spending Account, or pay out-of-pocket for your medical care, it's important for you to track your expenses. Not only will this give you insight into what you're spending for care, you can also use this information at next year's Open Enrollment to help you select the best coverage options that suit your unique needs.



[Connect with our employee benefits team](#) today for tips about communicating your benefits to employees.