



Know Your Benefits

4 Tips for a Successful 2023 Open Enrollment

Making wise decisions about your benefits requires planning. By selecting benefits that provide the best care and coverage, you can optimize their value and minimize the impact to your budget.

Many people get tripped up when asked to select benefits for themselves and their families because these decisions can be complicated, and it is often easier to elect the same coverage that you had during the previous plan year. However, last year's coverage may not suit you again, and there may be new plans that better meet your needs. Follow these tips to make the best benefit decisions for you and your family.

Consider This

Consider the following tips when preparing for and completing open enrollment this year:

#1 Reassess the health care needs of you and your dependents. Health care needs change year to year, and open enrollment offers you a chance to reevaluate your health coverage. Make sure to evaluate whether you've had any changes in the past year, or if you anticipate changes in health care needs in the upcoming year. Questions to consider include:

- Do I have any dependents to add or disenroll?

- Do I anticipate changes in my health care needs or those of my dependents this year?
- Do I anticipate any changes in how regularly we will see health care providers?
- Do I anticipate changes in the use of prescription medications?

#2 Take time to review benefits offerings thoroughly.

Make sure to take time to review all offerings and open enrollment resources. Address questions you may have before making any choices.

#3 Reevaluate medical coverage offerings.

There isn't one plan that is best for everyone. Health care needs change over time, so don't be afraid to review a health plan that might be different from the plan you chose last year.

#4 Be aware of all available resources.

Take time to make sure you are aware of all offered resources, including flexible spending accounts (FSAs), mental health resources, telemedicine services, mail-order pharmacy, and any other benefits that are available.

Be Prepared

It's important to take the time to thoroughly review all benefits options and enroll in the ones that best fit your unique circumstances. While open enrollment may require you to make challenging decisions, proper preparation can put you in a position to confidently make your benefits choices.



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