

# 4 ways to get the most from your health benefits

1

## avoid surprises

- know services covered
- identify copayments & deductibles
- ask for health care cost estimates
- plan for health procedures



2



## choose voluntary coverage

- employees prefer – dental, vision, hearing plans
- helps lower health costs
- identifies potential health risks
- look for monetary incentives

3



## schedule routine screenings

- covered fully or in part by medical plans
- helps you stay healthy
- lowers health care costs
- common screenings: mammograms, immunizations, colonoscopies, prostate cancer

4

## get paid to save

- many employers match % of employees' savings
- enroll in Flexible Savings Accounts or Health Savings Accounts



Learn 5 questions to ask when reviewing benefit plans at [ameritasinsight.com](https://www.ameritasinsight.com)

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