EMPLOYEE GUIDE

Choosing Your Benefits: A Simple Guide

Find the situation that sounds most like you.

For employees

Benefits choices are easier when you start from your own life rather than a chart. Find the scenario below that sounds closest to your situation, and use it as a starting point. It is a guide, not advice, so adjust for what is true for you.

"I'm single and keeping my costs down."

You are generally healthy, do not have dependents, and want solid coverage without paying for more than you need.

Think about: a lower-cost option that still covers the essentials — prescriptions, dental basics, and emergency and paramedical care. Consider whether a health spending account gives you flexibility for the occasional expense without a higher monthly cost.

Ask yourself: Do I use paramedical services (physio, massage, therapy) enough to justify richer coverage? Do I travel?

"We're a growing family."

You have a spouse and children, or are planning to, and you value predictable, comprehensive coverage.

Think about: richer health and dental coverage, dependent coverage, and orthodontic coverage if children may need it and your plan offers it. Check dependent eligibility rules, especially for older children in school.

Ask yourself: Are we planning any major dental or vision expenses this year? Is my spouse covered elsewhere, and could coordinating two plans help?

"I want the lowest premium possible."

Your priority is keeping the per-pay cost down, and you are comfortable carrying more risk.

Think about: the lowest-cost option that still meets your real needs. Be honest about what you actually use so a low premium does not turn into large out-of-pocket costs.

Ask yourself: Could one unexpected expense cost me more than I would save on premiums over the year?

"I have ongoing health needs."

You or a family member has regular prescriptions, treatments, or paramedical care.

Think about: the option with the strongest coverage in the areas you use most, and check annual maximums against your expected costs. A health spending account can help cover amounts beyond plan limits.

Ask yourself: Do my regular costs approach or exceed any plan maximums? Which option covers my specific needs best, not just the most overall?

A few things worth checking, whatever your situation: Wondering whether a specific expense is eligible? Check with your administrator. Want to see the actual costs side by side? Ask your administrator for the comparison.

This guide is general information to help you think through your options. It is not financial, tax, or benefits advice. For questions about your specific situation, talk to your plan administrator.