



## A Guide To Choosing the Right Health Plan

Choosing a health insurance plan during open enrollment can be stressful. Your decision could have a major impact on your health and finances for the next year.

These four points can help you choose the plan that will best meet your needs:

### Learn the lingo.

Health plans can be hard to understand. Learning common insurance terms will empower you to select the right plan for you. Scan the QR code on the left to find a glossary of important words. The QR code on the right will take you to our **Member Resources** page, where you can find videos and other helpful information about our health plans.



<https://www.BlueOptionSC.com/Glossary>



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### Determine if your needs have changed.

Even if you like your current plan, consider how your life has changed since last year. Think about any medical costs that might be on the horizon. If you know you or a dependent will need a major surgery, then it might be best to switch to a plan with a low deductible.



### Do the math.

A less expensive plan with a high deductible may be a better investment than a more expensive plan with a low deductible. You might be nervous about high-deductible health plans (HDHPs). These plans require you to pay more out of pocket before your insurance kicks in, but be sure to calculate how much money you'll save with an HDHP's lower premium. You can use these savings to meet your deductible.

### Invest in a health savings account (HSA).

If you choose to go with a qualified high-deductible health plan, then you are eligible to participate in an HSA. An HSA can help you prepare for the unexpected. You can use the pretax money that you deposit into an HSA to pay for certain health care costs. There is no tax penalty when you use money from an HSA for these expenses. You can carry over the money in an HSA after you change jobs or policies.

For additional assistance, please contact your local insurance agent.

Focus on life. Focus on health. *Stay focused.*

**Blue Option**<sup>SM</sup>

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