



Take Control of Your Heart Health: Employer Health Plan Benefits You Should Know

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The health plan coverage you have through your job isn't just about covering medical costs when you're sick - it's also about promoting preventive care (like screenings, check-ups and patient counseling) and wellness programs that can significantly affect your long-term health - especially when it comes to matters of the heart. Did you know that heart disease is the leading cause of death in the United States? It takes the lives of nearly 700,000 Americans each year. It's important to be proactive about protecting your heart health.



This American Heart Month, take these four easy steps to protect your heart with the support from your job-based health plan:

- 1. Get to know your health plan.** Take the time to review your summary plan description (SPD) and/or summary of benefits and coverage (SBC) for details about your plan's coverage options, costs and network providers. If you need a copy of your plan's current SPD or SBC, ask your employer or health plan administrator. Our Employee Benefits Security Administration's (EBSA) publication, [Top 10 Ways to Make Your Health Benefits Work for You](#), can help you start learning what's covered by your plan and how to make the most of your health benefits.
- 2. Take advantage of covered preventive services.** Prevention is key when it comes to heart health. Most job-based health plans offer coverage for preventive services aimed at detecting and managing heart disease risk factors at no cost to you. These services typically include blood pressure checks, cholesterol screening, some forms of nutritional counseling, diabetes tests and help with quitting smoking.
- 3. Participate in wellness programs.** Many employers and health plans offer wellness programs designed to promote healthy habits and lifestyles among employees and their families. These programs may include fitness challenges, nutrition workshops, stress management seminars, smoking cessation programs and incentives for achieving health-related goals. Ask your employer and check your SPD or SBC to see whether your employer or your health plan offers any wellness programs and find out how you can get involved.
- 4. Use mental health services.** Mental health is connected to heart health. Stress, anxiety and depression can adversely affect cardiovascular health. Many job-based health plans cover mental health services such as counseling and therapy. Find out what is available to you and use these services; addressing mental health concerns can positively impact your overall heart health. Check out EBSA's [Understanding Your Mental Health and Substance Use Disorder Benefits](#) guide for more information about accessing these services.
- 5. Contact EBSA if you need help!** EBSA's Benefits Advisors can help you to understand your benefits and how to use them. If you have questions or need assistance, speak to one of our benefits advisors by contacting us online or by calling 1-866-444-3272.

Listen to your heart, talk with your health care provider and take advantage of your health plan benefits to prevent heart disease and save lives – your heart will thank you for it!

Lisa M. Gomez is the assistant secretary of the Employee Benefits Security Administration

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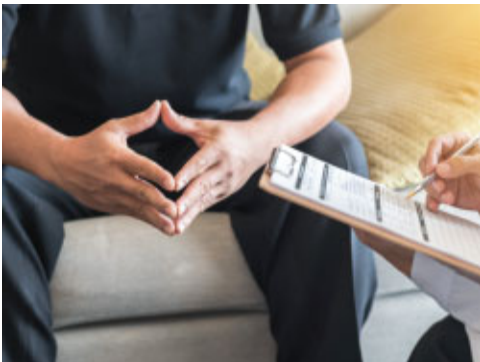
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