



Take advantage of your open enrollment period to get the coverage you need

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When your open enrollment period for your job-based health, dental, vision and other coverage begins, it's important to take a look at your options and see if you want to make changes. Open enrollment is a time to adjust your coverage to best meet the needs of you and your family – whether it be taking advantage of a plan that offers better benefits for certain health conditions, looking for a new network of providers or reevaluating costs of coverage to better suit your personal circumstances.

Health, dental and vision coverage serve as safety nets against unexpected medical costs and provide access to services that contribute to your overall health and well-being. Your job-based plan offers important benefits to look for when reviewing health coverage options:



- **Access to preventive services.** Preventive services are often provided at no additional cost. Under the Affordable Care Act, most job-based plans must cover a variety of preventive services, including annual check-ups, immunizations and screenings for conditions such as high blood pressure, diabetes and cancer, without requiring a copayment or other cost-sharing. These services are important for early detection and can lead to better health outcomes. For more tips on maximizing your health benefits, check out our publication, [Top 10 Ways to Make Your Health Benefits Work for You](#).
- **Comprehensive coverage for essential health needs.** Job-based health plans typically cover a wide range of health benefits, including emergency care, maternity and newborn care and mental health and substance use disorder benefits. Many people face health challenges and knowing what your plan covers can help you get the care you need. Use open enrollment to also learn about your rights to your job-based health benefits. Our publication, [Understanding Your Mental Health and Substance Use Disorder Benefits](#), provides information on the protections that allow you to access mental health and substance use disorder benefits just as you access your medical and surgical benefits. Information on other health protections is available on [our website](#).
- **Financial protection.** Don't forget that health coverage provides protection against high medical expenses. Without health coverage, a single medical emergency can impact your finances for years. Having health coverage helps you access necessary services without the burden of significant debt. When reviewing your health coverage options, check what services are covered, costs such as co-pays and deductibles, and understand the process for getting benefit claims paid.

Take this opportunity to learn about the benefits each health coverage option provides and your health coverage protections. Ask your plan administrator for information about all of the plan offerings available to you: the summary plan description and summary of benefits of coverage so that you can see the terms of each plan and what is and is not covered; the provider network information so that you can find out if the providers you want

participate in the plan's networks; the amounts that you will have to pay for deductibles, copayments and coinsurance under each plan option, as well as the out-of-pocket limits; and the amounts of any employee contribution/premium that you must pay. Don't forget to check the mental health and substance use disorder benefits – what does your plan cover and what does the provider network look like? Make sure that you take all factors into consideration – one plan may look less expensive to you based solely on the premium you have to pay, but another plan may work out to be more cost effective in the end if it offers better benefits for your individual needs.

If you have questions or need assistance, the Employee Benefits Security Administration is here to help. [Visit us online at askebsa.dol.gov](https://www.askebsa.dol.gov) or call 1-866-444-3272. Don't miss out on this chance to protect yourself and your loved ones. Make sure you know the deadline for taking advantage of your plan's open enrollment period so you don't miss an opportunity to make your coverage work best for you!

Lisa M. Gomez is the Assistant Secretary for the Department's Employee Benefits Security Administration.

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