

Healthcare Insider Secrets

How to get the most from your benefit plans

Many companies are changing the menu of benefits offered and moving more of the costs onto employees' plates. At the same time, some firms are offering a larger selection of voluntary benefits to choose from.



The benefits open enrollment season is upon us. This year, you may have to spend more time reading about and understanding the various benefit plans and options available to you.

To help, let's take a closer look at some of the specific benefit decisions you may be facing in this open enrollment period.

Health insurance: Make the most of your options

Health insurance, which is probably your most important employer-sponsored benefit, is also likely to be the category where you see the most change. This year, benefit experts expect companies to continue to move toward high-deductible health plans as one of — or sometimes the only — health insurance option.

With these plans, as the name implies, you pay more in deductibles. In turn, you pay less in premiums. Many employers allow workers to contribute pre-tax dollars into a health savings account (HSA). These accounts allow you to contribute savings toward health care costs while earnings grow tax free. This can be a great way to build savings for health care in retirement. Sometimes companies will contribute matching funds toward HSAs as a way to encourage people to sign up for low-cost, high-deductible health plans.

Your employer may also be offering an in-network plan, also called a health maintenance organization (HMO). This option fully covers only health care providers in the plan's network. Out-of-network, or preferred provider organization (PPO), plans are more flexible. The difference between these costs can be considerable, so you'll want to consider your options before choosing the right one for you.

Also in the news this year are the federal or state government-run healthcare exchanges, which are now online in every state. While this is an important change in the health insurance landscape, if your employer is offering group health care coverage, it's unlikely you will be affected by the exchanges.

Page 3

Meet the Team

Introducing our Healthy Lifestyle Secrets instructors.

Page 4

Blow them Away for Valentine's Day

Get a discount on Balloon Decor for your Valentine's Event.



insurancebenefitsteam.com • 817-367-7774

What plan is best for you?

Take these steps to help diagnose your needs and determine the best health insurance choice for you.

1. Review how you and your family used health care in the past year. How many times did you go to the doctor? Does anyone have any chronic health problems?
2. Calculate how much you spent on health care in the past year, including co-pays, co-insurance and prescription drugs. Did your expenditures exceed your deductible?
3. Project any out-of-the-ordinary health care services you might anticipate for next year, such as braces for teens or any elective surgery.

Use your calculations above to determine how you will fare both medically and financially under each type of plan your employer offers. Then you can decide if it makes sense to purchase any of the voluntary health insurance policies for dental, vision, etc. that your employer may offer.

Open enrollment is your chance to investigate your options so you make the right decision for you and your loved ones. Contact your company's human resources staff with any questions you have about your employer's offerings. Your advisor can also help make sure you take full advantage of your benefits package.



Retirement savings: Don't miss out on your employer match

Open enrollment is a good time to make sure you're making the most of your employer-sponsored 401(k). If your employer offers a match, make sure your contributions are enough to get the full amount.

Ask yourself if it's time to increase your contribution. Did you get a raise recently or are you in line for a bonus? That's money you won't likely miss day-to-day, but it can add up in your retirement account.

Disability income insurance: Safeguarding your most important asset

For most people, their income is their most important financial asset. Disability income insurance can help replace a portion of your income if you are sick or injured and unable to perform your job.

Life insurance: Protecting your loved ones

Who depends on you? Anyone in your family may look to you. Life insurance can help your loved one's standard of living and long-term goals remain intact in the event of your death. Employer-sponsored group life insurance is typically based on your compensation. You may find that you would like more coverage than what your employer offers. Also, an individual life insurance policy might be more cost effective and be portable should you change jobs.

Meet The Team That's Helping Us Share the Healthy Lifestyle Secret

2016 was year of growth and expansion for Healthy Lifestyle Secrets. We were able to share the secret with more people than ever before by opening up classes in more locations. We were also able offer more in-depth education throughout the region with our Continuing Education Series, Grocery Store Tours, and Holiday Plate Classes. We've also started laying the groundwork for 2017 with several new initiatives and programs we're planning to introduce throughout the year.

One of the reasons we're able to bring you all of these new classes and programs is because of our amazing team of new instructors. Some of them you may recognize, while others may be completely new to you. So we wanted to use this platform to introduce them so when you see who's teaching your next class you'll be familiar with them. Complete information for each of them is available at healthylifestylesecrets.com/instructors.



healthylifestylesecrets.com • 817-546-0097



Lorin Leake
Junior Instructor
 Started program April, 2016
 Started as instructor Sept., 2016



Monica Little
Senior Instructor
 Started program October, 2013
 Started as instructor Sept., 2015



Jake Wilkins
Junior Instructor
 Started program September, 2015
 Started as instructor March, 2016



Linda Bush
Senior Instructor
 Senior Instructor
 Started program March, 2015



Rob Grant
Sophomore Instructor
 Started program August, 2016
 Started as instructor October, 2016



Danielle De Los Santos
Junior Instructor
 Started program April, 2016
 Started as instructor July, 2016



Kari Swallow
Sophomore Instructor
 Started program April, 2016
 Started as instructor October, 2016



Samantha Schultz*
Senior Instructor
 Started program March, 2015
 Started as instructor July, 2015



Kat Stephens*
Junior Instructor
 Started program September, 2015
 Started as instructor March, 2016



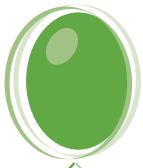
George Evans*
Junior Instructor
 Started program May, 2016
 Started as instructor July, 2016

*Denotes Broc's Gems Club Member



8900 White Settlement Rd.
Fort Worth, TX 76108

PRESORTED
STANDARD
U.S. POSTAGE
PAID
FORT WORTH, TX
PERMIT NO. 4062



Affairs Afloat BALLOONS

We'll blow you away!

aaballoon.com • 817-367-3100



Blow Them Away At Your Valentine's Event With Balloon Décor From Affairs Afloat



Save 10% on Valentine's Décor
when you order by 1/31/17

Excludes sales tax and delivery charges. Offer only valid on Valentine's Day décor, discount not available for Valentine's Day gift arrangements.