

# Choosing a Health Insurance Plan

Choosing a health plan may not seem like a big decision but it is! You will need to choose the coverage which works best for you and your family. Below is a listing to assist you in making your health insurance decision.

## Participating Doctors

Does your doctor or specialist participate in the plan? Is a referral needed to see a specialist?

## Prescription Drugs

What type of prescription drug coverage does the plan offer? Does it offer a lower copay option for mail order maintenance medications? Does it cover the prescriptions you need to take?

## Your Needs

Does the plan cover you for specific needs such as diabetic supplies, prosthetics, durable medical equipment, hearing aids, etc.?

## Copays

If you or your family goes to the doctors often you need to consider the cost of copays/ deductibles into your total cost of the plan. What are the copays for doctor visits? Is there an emergency room copay or urgent care copay? Is there a deductible to meet?

## College Students

Do you have children who are away at college? Will your health plan cover them while at school? Up to what age will they be covered under the plan?

## Out-of-Network

Will the plan cover you if you are out-of-area and need non-emergency care?

## Premiums

Are you contributing to your health plan premium? If so, how often, weekly or biweekly and at what cost?

As you can see from the list above, cost is not the only factor you need to consider when making health insurance decisions. Please take your time making this decision and consult the health insurance carrier if you have any questions or concerns before making a change.

CSEA Health Benefits Department

