



Health Care Options

Health insurance is a critical component of a family's financial wellbeing. Without it, most families are one health care crisis away from financial ruin. Fortunately, a disaster can be avoided by carrying the right type of health coverage.

How to Pick the Right Plan

Through the FEHB plan, you have more than enough choices, yet picking the right health plan is not always easy. OPM requires each plan offered through FEHB to pass a detailed vetting process. The difficulty is these plans were built for 10 million people not individuals; which means no one plan meets the needs of all employees. Therefore, taking the time to evaluate your specific situations will greatly assist you in making the best health care choices for you and your family. Follow these 5 basic steps to help you through the process.

Step 1 – Understand the plans available to you. With the premiums and benefits changing each year with FEHB, you should take it upon yourself to make sure you are still getting value for your dollar.

Step 2 – Check to see if your Providers Participate. Access to your health care providers is important, check to see if they participate in the plans you are considering.

Step 3 – Determine out of pocket costs. Check to see the deductibles, co-pays and co-insurance for doctor visits, prescription drugs and emergency room visits for the health plans you're considering.

Step 4 – Evaluate what is important. Make a list of services you and your family use on a regular basis and are likely to use in the future. Check to see how each of the plans covers these services.

Step 5 – Get Shopping. One of the most valuable tools available to you is that during the FEHB Open Season you can change your health plan with no restrictions or limitations.

Finding the right plan takes time and research. None of these options is necessarily better than the other as each comes with pluses and minuses. The key is to evaluate the options to determine what is best for you. We can help:

- Assist you in evaluating the plan options available to you.
- Present an overview analysis comparing the costs verse benefit options.
- Verify your key doctors participate on the plan options.

The FJA Pay & Benefits Committee offer our members a valuable benefit.

A *Complimentary* Personalized FEHB Consultation.

Get the information you need to make the best decisions for you and your family.

Learn more: Visit the member benefits section at www.federaljudgesassoc.org or email our insurance consultant Jim De La Torre at jdelatorre@fedadvantage.com or call 415.202.6370

*This service is brought to you by the Pay & Benefits Committee as a supplement to any service provided by the Administrative Office. You may wish to confer with your personal financial consultant for additional advice.