ProLiant

10 Questions Employees Should Ask Their Employers When Choosing a Health Plan

Employees must take into account several factors when they start considering what health plan best fits their needs. To help, we put together a list of questions they can ask their employer before making a final decision.

1. **Has the employer's prescription drug coverage changed?**
   Changes could include new approved drug lists, a rise in cost, or new approval processes that could lead to certain drugs not covered.

2. **What is the current health coverage status for my working spouse or children?**
   If you have coverage for a working spouse, find out if your employer is adding or increasing the amount of an existing surcharge.

3. **Are my preferred doctors and other medical service providers still covered?**
   If your employer changes health insurance companies, plans, or networks, make sure your preferred doctor and hospitals are still accepted.

4. **Has the employer taken steps to make health care costs more affordable for me?**
   Employers can take steps to help make healthcare more affordable for their employees, including offering high deductible plans, telehealth options, and more.

5. **Has the employer changed administrators for medical benefits?**
   If yes, this could lead to a new telephone number to call or a new process to follow for filing claims or seeking information.

6. **Is the employer offering new or expanded options for receiving care that might be beneficial to me?**
   New options, such as telemedicine consultations, can be considerably less expensive for employees.

7. **Has the employer added new or expanded voluntary benefits I might find valuable?**
   These have the benefits of being relatively low cost for both employees and employers.

8. **Does the employer's wellness plan have new features that can help me manage my health or save me money?**
   Some employers will offer financial incentives to employees who take advantage of such features, such as lifestyle coaching for fitness wearables.

9. **Has the employer added or expanded coverage for complementary or alternative medical services?**
   This includes services such as physical therapy, chiropractic, acupuncture and massage, which many health plans offer minimal or no coverage at all.

10. **Has the employer added or expanded the use of technology for delivering and managing my benefits?**
    Tech-savvy solutions are gaining traction in assisting you with assessing, choosing, enrolling in, and overseeing your employee benefits.