

# BENEFITS AND ME



## Making Better Health Care Decisions

JANUARY 2022

It's important to be an active participant in your health care. This can start with feeling empowered to effectively communicate with your doctors so you can make a collaborative, informed choice about your health care.

To be a better health care consumer, remember the acronym "PREPARED":

- **Procedure**—What course of action is being suggested?
- **Reason**—What harm is your problem causing you?
- **Expectation**—What benefit(s) can you reasonably expect from the suggested plan?
- **Probability**—What are the odds that you will achieve those benefits?
- **Alternatives**—What other choices are available?
- **Risks**—What possible problems may occur?
- **Expense**—What about the costs? What will insurance cover?
- **Decision**—Do you have enough information for an informed choice?

If you don't have enough information or feel confident in the procedure, hold off on making a final decision until you are **PREPARED**.

## Workplace Stress and Your EAP

While many people enjoy their job, most experience job stress at some time during their working hours. For some, this stress can become severe and impact their health and well-being. In response, an increasing number of companies are offering an employee assistance program (EAP) as an employee benefit.

An EAP supplies professional counselors for you and your family in a safe and private setting. Disclosed information will remain confidential, and the use of an EAP won't jeopardize your job. EAPs typically address the following issues:

- Stress about work or job performance
- Conflict resolution at work or in one's personal life
- Child or elder care concerns
- Financial worries
- Mental health problems
- Alcohol/substance abuse

### IRS FORMS 1095

You might receive some forms early in the year providing information about your 2021 health coverage.

Here's an overview of the different health care forms you may receive:

- **Form 1095-A** (Health Insurance Marketplace Statement) is provided if you or your family members are enrolled in health coverage through the Health Insurance Marketplace.
- **Form 1095-B** (Health Coverage) is provided if you had coverage through an insurance company.
- **Form 1095-C** (Employer-provided Health Insurance Offer and Coverage) is issued if you work full-time for an applicable large employer.

## Our Experience Is Your Advantage