

Questions to Ask When Choosing an Insurance Plan

Be covered for what you need most

- Are my preferred doctors and hospitals in the plan's network?
- Do I need a referral to see a specialist?
- What are the out-of-network rules?
- What is covered when I travel?
- Are the prescription drugs I take covered under the plan?
- What are the total yearly costs, deductible, copayments and out of pocket maximums?
- Does the plan cover extra benefits I want or need, like vision, dental, hearing, or transportation?
- What is the quality rating of the plan?
- If you need advanced care, like infusions, are they covered and does the site of care (hospital or office based) matter?
- If meeting with an agent or broker: What plans do you represent? How are you paid?
- Am I able to change my plan? If so, when?

