



# Understanding Your 2024 Benefits

Changes and Options You'll See  
During Open Enrollment

Presented by



# Who is BenefitEdge Insurance?

- We are the Benefits Broker for your Medical, Dental, Vision, Life, and disability insurance plans and we can help with FSA and HSA questions
- We will work in support of HR to resolve any benefits related issues throughout the year



**BenefitEdge**  
INSURANCE SERVICES INC

# **BenefitEdge Insurance Services, Inc.**

**(888) 995-EDGE (3343)**

**(408) 995-EDGE (3343)**

**[www.benefitedge.net](http://www.benefitedge.net)**

**[mcsi@benefitedge.net](mailto:mcsi@benefitedge.net)**

**Lic#0F37564**



**BenefitEdge**  
INSURANCE SERVICES INC

**corebridge**  
financial

**Ryan Wilson**

**(669) 800-9128**

**[ryan.wilson@corebridgefinancial.com](mailto:ryan.wilson@corebridgefinancial.com)**



# Servicing Reminder for 2024

**Website:**

**[www.mcsihr.com](http://www.mcsihr.com)**

**Email:**

**[mcசி@benefitedge.net](mailto:mcசி@benefitedge.net)**



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### Welcome

Milpitas Christian Schools is proud to provide the following excellent benefits package that includes medical, dental, vision, life insurance, long-term disability, short-term disability, long-term care, 403(b), and many other benefits. We know that you will find these benefits plans to be a great fit and design for the health care needs and well-being of you and your family.

Each tabbed section above includes information about your plans, such as the description for each carrier option, carrier links to search for a provider, facility, or doctor, and other pertinent information.

The 'quick links' section to the right lists valuable resources and information you will find useful regarding additional company policies, notices, and various forms. If you have any questions or need assistance in choosing the best benefit option or completing your applications, please feel free to contact Human Resources or BenefitEdge Insurance at (408) 995-3343.

#### Quick Links

- » [EMPLOYEE HANDBOOK](#)
- » [OPEN ENROLLMENT](#)
- » [FORMS](#)
- » [HOLIDAY SCHEDULE](#)
- » [PAYROLL CALENDAR](#)
- » [REQUIRED NOTICES](#)



# General Information

- This is our open enrollment period and your opportunity to make changes to your plans.
- Any requested changes after open enrollment will require a “qualifying event”.
- Any changes will take effect on July 1, 2024.



# Medical Insurance Changes 2024

- All carriers will remain Kaiser, HealthNet, Guardian
- UNUM will not allow new enrollments, GF current
- Small increase on all plans, but not on GF HealthNet plan
- Minor plan changes on a few plans
- HSA deposit will remain at - \$100/month
- HSA and FSA IRS limits increasing

When an employee leaves an HSA medical plan, the HSA monthly fee will be the responsibility of the employee to pay





# Medical Insurance - HMO

- Kaiser plan, you have to use their facilities
- HealthNet HMO - You must use a primary care physician (PCP) for each of your family members
- Your PCP will provide all of your routine care and with a few exceptions, must provide a referral in order for you to receive care from a specialist



Medical HMO		Health Net	
Plan Status	Non-Grandfathered	Non-Grandfathered	Grandfathered
Group #	602272	J9514A	B1002A
Plan	Platinum HMO 10	WholeCare HMO 20	HMO 35
Deductible	None	None	None
	Physician's Office Care		
Office Visit / Specialist	\$10 / \$20	\$20 / \$40	\$35
Adult Preventive Care	No charge	No charge	\$35
Well Baby Care	No charge	No charge	\$0 (\$35 after 2 yrs)
Labs and Xrays	\$20-\$40	\$20 - \$200	No Charge
Chiropractic – Acu	\$15 (20 visits)	N/A	N/A
	Prescription Drugs (Mail Order 2 times copay – 90-100 days supply)		
Generic	\$5 (\$10)	\$5 (\$10)	\$15 (\$30)
Brand Name	\$15 (\$30)	\$30 (\$75)	\$200 ded, then \$30 (\$60)
	Hospital Care		
Urgent Care	\$10	\$20	\$50
In-Patient Services	\$500 per admit	\$350 / Day (3 day max)	30%
Out-Patient Services	\$300	\$200 - \$500 Copay	30%
Hospital Emergency	\$200	\$200 Copay	\$100 Copay
	Maximum Out-of-Pocket		
Individual	\$3,000	\$2,500	\$4,000
Family	\$6,000	\$5,000	\$8,000
Max. Lifetime Benefit	Unlimited	Unlimited	Unlimited



## Medical Insurance - PPO

- HealthNet – With the PPO plan you can see any doctor of your choice and will save money using a contracted provider
- You have access to a larger network of doctors and it also allows you to use non-contract physicians at a reduced coverage level
- You do not need a referral to use a specialist. You may “self direct” your care as needed
- Deductibles reset every year on January 1<sup>st</sup>



Medical PPO	HealthNet PPO Silver
Plan Status	Non-Grandfathered
Group #	K9557A
Plan	Silver \$55 / \$2,500
Deductible Single	\$2,500
Deductible Family	\$5,000
Physician's Office Care	Physician's Office Care
Office Visit / Specialist	\$55 / \$90
Adult Preventive Care	No Charge
Well Baby Care	No Charge
Labs and Xrays	\$55 to 25% after ded
Chiropractic / Acupuncture	\$55 - \$90
Prescription Drugs	(Mail Order 2 times copay – 90 days supply)
Generic	\$20 (\$40)
Brand Name	\$300 ded, then \$75 (\$150)
Hospital Care	Hospital Care
<b>Urgent Care</b>	\$55 (ded waived)
In-Patient Services	35% after ded
Out-Patient Services	35% after ded
Hospital Emergency	35% after ded
Maximum Out-of-Pocket	Maximum Out-of-Pocket
Individual	\$8,600
Family	\$17,200
Max. Lifetime Benefit	Unlimited



# Health Savings Account (HSA)

## 2 Parts

1. A High Deductible, IRS Approved Health Plan

All medical services received until the deductible has been met are at full cost



2. A Health Savings Account (Bank Account)

Used to cover all IRS approved medical Expenses (e.g. for the deductible)





## Part 1

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Medical HSA	Kaiser
Group #	602272
Plan	Silver HSA 2850
Deductible Single	\$2,850
Deductible Family	\$5,700 (\$3,200 individual)
	<b>Physician's Office Care</b>
Office Visit Copay	25% after deductible
Adult Preventive Care	No charge
Well Baby Care	No charge
Labs and Xrays	25% after deductible
	<b>Prescription Drugs</b>
Generic	25% after deductible
Brand Name	25% after deductible
	<b>Hospital Care</b>
Urgent Care	25% after deductible
In-Patient Hospital	25% after deductible
Out-Patient Services	25% after deductible
Hospital Emergency	25% after deductible
	<b>Maximum Out-of-Pocket</b>
Individual	\$7,500
Family	\$15,000
Max. Lifetime Benefit	Unlimited



## Part 1



Medical HSA	HealthNet Bronze HSA
Plan Status	Non-Grandfathered
Group #	K9558A
Deductible Single	\$7,050
Deductible Family	\$14,100
Physician's Office Care	Physician's Office Care
Office Visit / Specialist	0% after deductible
Adult Preventive Care	No Charge
Well Baby Care	No Charge
Labs and Xrays	0% after deductible
Chiropractic	0% after deductible
Prescription Drugs	(Mail Order 2 times copay – 90 days supply)
Generic	0% after deductible
Brand Name	0% after deductible
Hospital Care	Hospital Care
Urgent Care	0% after deductible
In-Patient Services	0% after deductible
Out-Patient Services	0% after deductible
Hospital Emergency	0% after deductible
Maximum Out-of-Pocket	Maximum Out-of-Pocket
Individual	\$7,050
Family	\$14,100
Max. Lifetime Benefit	Unlimited



## Part 2

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# Health Savings Account (HSA)

- Funds are deposited into the HSA bank account through Optum Bank
- Funds deposited and not used remain in your account and they roll over every year
- Your HSA funds can be used for any medically necessary expenses per IRS rules.







## Part 2

# Health Savings Account (HSA)

How do you deposit funds into the account?

- MCS will fund \$100 per month into your HSA bank account
- Employees may contribution pre-tax through payroll deductions



## Part 2

# MCS Contribution Annually

Health Savings Acct	MCS Contribution
Employee + Dependents	\$1,200



## Part 2

# Health Savings Account (H.S.A.)

## Who is Eligible?

- Members covered by an HSA-compatible, IRS approved plan (Kaiser or HealthNet HSA Medical Plan)

## Who is Not Eligible?

- Anyone enrolled in Medicare
- If you are claimed on someone else's tax return



## Part 2

### APPENDIX: SAMPLE OF HSA QUALIFIED EXPENSES (Short List)

**Rule: Medically necessary (not cosmetic)**

Source: <http://www.irs.gov/publications/p502/index.html>

Acupuncture  
Chiropractic  
Blood tests  
Blood transfusions  
Contact Lenses  
Dental, Dental X-rays, Dentures  
Orthodontics  
Drugs (prescription)  
Eyeglasses  
Gum treatment

Hearing aids  
Hospital bills  
Insulin  
Lab tests  
Lasik  
Optometrist  
Oral surgery  
Prenatal care  
Psychotherapy  
Vaccines  
Vitamins (if prescribed)  
X-rays

\*\*\*Also pays for COBRA, long term care and Medicare part B & D premiums.





## Part 2

### Accessing Funds

- Signature Based Debit Visa Card
  - Delivered 2-3 weeks after account set up
- Online Access - Track deposits, balances, and claims
- Once your account reaches a certain balance, you may be contacted by the bank to invest



## Part 2

# Health Savings Account Limits

IRS Annual Limit	
2024 Plan Year	IRS Annual Limit
Employee	\$4,150
Family (2 or more)	\$8,300
Catch-up (55 or older)	\$1,000

IRS Annual Limit	
2025 Plan Year	Estimated IRS Annual Limit
Employee	\$4,300
Family (2 or more)	\$8,550
Catch-up (55 or older)	\$1,000

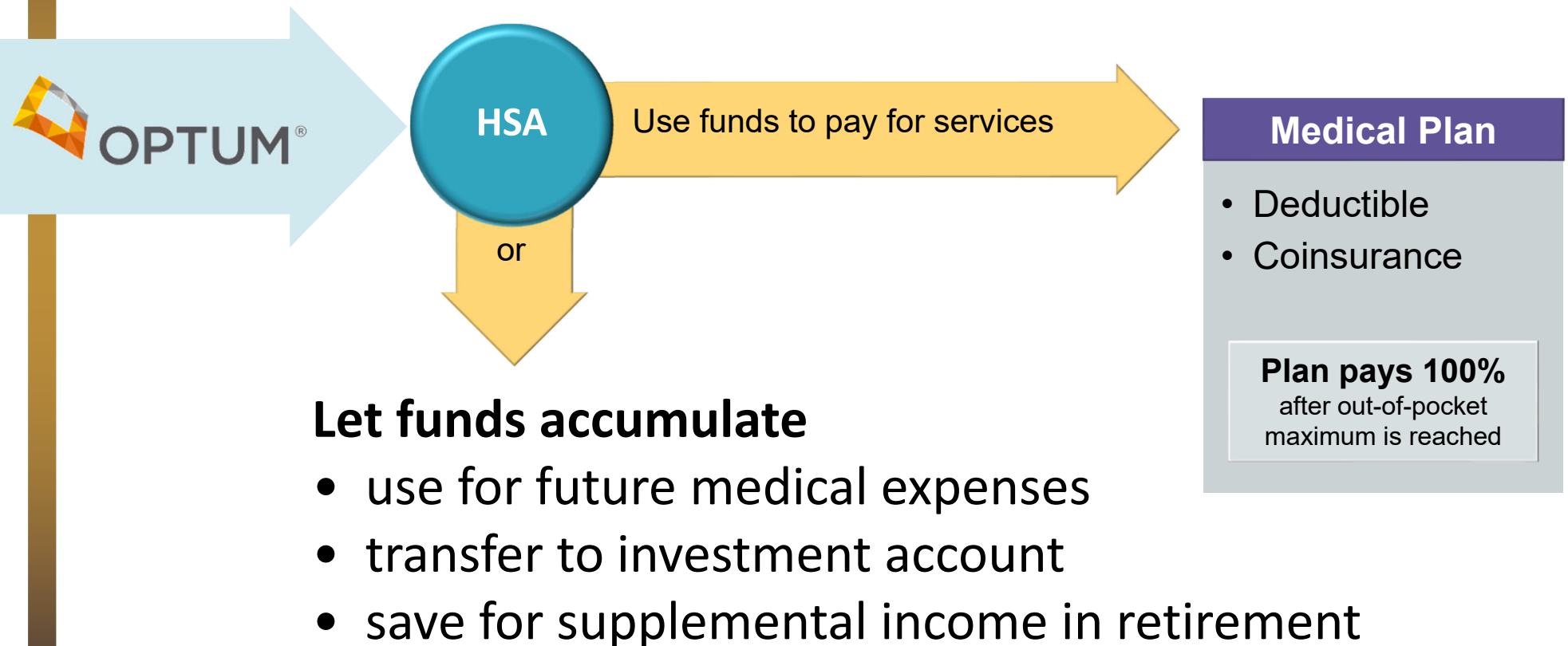
➤ **IRS limits INCLUDE the employer contribution**





## Part 2

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## Part 2

# Triple Tax Savings

1. Deposits are made pretax through paycheck
2. HSA money is spent without sales tax on medical items
3. Balance grows tax-free (federal not state)





## HSA Comparison

### **Items for Consideration before making a change:**

- Your monthly contributions from your paycheck
- Amount you typically spend out of pocket on your medical expenses per year
- Medical BRAND prescriptions – deal breaker
- Medical plan out-of-pocket maximums



## Simple Tips to Save Money

- Mail Order – 3 times the supply for 2 times copay
- Urgent Care Providers – Locate the nearest UC center. \$10-\$50 copay vs \$200 to \$1,000 or higher, depending on plan
- If an Rx is prescribed, ask your doctor if a generic drug is available



## Hospital Admittance

- As a reminder, MCS will provide \$500 towards a hospitalization visit
- This is allowed one time per year



## Please Register – [www.kp.org](http://www.kp.org)

- Review claims and plan design
- Refill Rx, search cost
- Email your doctor's office
- Look up most lab results
- Act for a family member
- Download Kaiser's app

*\* Each family member (18 and over) will need to register for their own account*



**Please Register – [www.healthnet.com](http://www.healthnet.com)**

- Review claims and plan design
- Refill Rx, search cost
- Act for a family member
- Download HealthNet's app

*\* Each family member (18 and over) will need to register for their own account*



## Wellness Programs

### Kaiser (Healthy LifeStyles) & HealthNet

- Complete Health Risk Assessment
- Health Coaches
- Setup exercise Program
- Healthy Eating
- Disease Management
- Stress Management



## Dental Carrier – Guardian PPO

- Calendar year annual maximum is \$2,000 In Network and Out-of-network.
- Preventive services are covered at 100%
- \$50 deductible for basic and major services
- Orthodontia benefit for Adult and Children
- Rollover benefit – on top of your annual max



	Guardian Dental, Group # 458105	
Benefits	Preferred Provider	Non-Contract Provider
Annual Maximum	\$2,000	
Calendar Year Deductible	\$50	\$75
Preventive Services:	100%	100% *
Exam, X-rays, Cleaning		
General/Basic Services:	90%	80% *
Fillings, Endo, Perio		
Major Services:	60%	50% *
Crowns, Bridges, Dentures		
Orthodontic Services: 50%	Orthodontics Lifetime Maximum	
Child and Adult	\$2,000	
Rollover: Limit \$1,500	\$800 Threshold, \$400 to \$600 rollover each year	

\* Subject to UCR (Usual, Customary, Reasonable)





## PPO Dental Insurance – Guardian

- Fees average 25% to 30% less for using a contracted provider
- Annual maximums can stretch further
- Less cost out-of-pocket
- Example: Root Canal, Molar Tooth

In-network                      \$754 - \$958

Out-of-network                \$1,016 - \$1,350



## Guardian - Rollover

- A portion of your unused annual maximum can rollover to the following year
- Make sure to go in for at least one cleaning each year and spend under the threshold and Guardian will add additional funds into a rollover account the next year
- Check your rollover in March



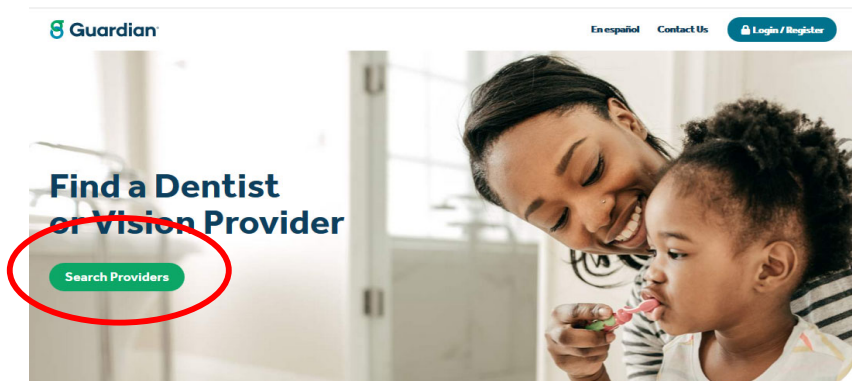
	Guardian VSP, Group # 458105	
Benefits	Contract Provider	Non-Contract Provider
Exams	\$10	\$10 + max \$39
Materials	\$25	\$25
Lenses		
Single Vision	100%	\$23
Bifocal	100%	\$37
Trifocal	100%	\$49
Contacts		
Cosmetic	\$130	\$100
Frames	\$130 + 20% disc.	\$46
	Benefit Frequency	
Exam	Every 12 Months	
Lenses	Every 12 Months	
Frames	Every 24 Months	



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# Finding a Dentist is easy than ever

Go to [www.guardiananytime.com](http://www.guardiananytime.com) at top click 'find a provider'



**Find a Dentist**    Find a Vision Provider

**Plan Type ?**

☐ PPO

☐ Managed Dental Care (DHMO/Prepaid)

**Zip or City and State**

e.g., 94203 or Sacramento, CA

[Use my current location](#)

**Miles**

10

**Dentist Last Name (Optional)**

e.g., Smith

**Office Name (Optional)**

e.g., Smile General Dentistry

**Search**



## Life Insurance – Guardian

Life Insurance	Guardian Life, Group # 458105
Core Basic Life & AD&D	\$25,000
The Benefit is Paid by MCS	



## Disability Insurance - Guardian

Long Term Disability	Guardian, Group # 458105
<b>LTD Benefit %</b>	60% of Pre-disability Earnings
<b>Maximum Monthly Benefit</b>	\$6,000 a month
<b>Elimination Period</b>	180 Days
<i>LTD 100% paid by MCS for all full-time staff</i>	

Short Term Disability	Guardian, Group # 458105
<b>STD Benefit %</b>	66% to a maximum of \$1,000 per week
<b>Benefits Begin - Duration</b>	8th day to 24 weeks
<i>STD is 100% paid by MCS for all full-time admin staff</i>	



# Employee Assistance Program (EAP)

## **Confidential Resource**

- For access to WorkLifeMatters – <https://worklife.uprisehealth.com>
- Use Access Code: **worklife**
- For more information and support (24/7) - call (800) 386-7055

### **Education**

- ☐ Admissions testing & procedures
- ☐ Adult re-entry programs
- ☐ College Planning
- ☐ **Financial Resources**
- ☐ Finding a pre-school

### **Lifestyle & Fitness Management**

- ☐ Anxiety & depression
- ☐ **Divorce & separation**
- ☐ Drugs & alcohol

### **Dependent Care & Care Giving**

- ☐ Adoption Assistance
- ☐ Before/after school programs
- ☐ **Day Care/Elder Care**
- ☐ Elder care
- ☐ In-home services

### **Working Smarter**

- ☐ Career development
- ☐ Effective managing
- ☐ **Relocation**

### **Legal and Financial**

- ☐ **Basic tax planning**
- ☐ Credit & collections
- ☐ Debt Counseling
- ☐ Home buying
- ☐ Immigration





# Support Apps

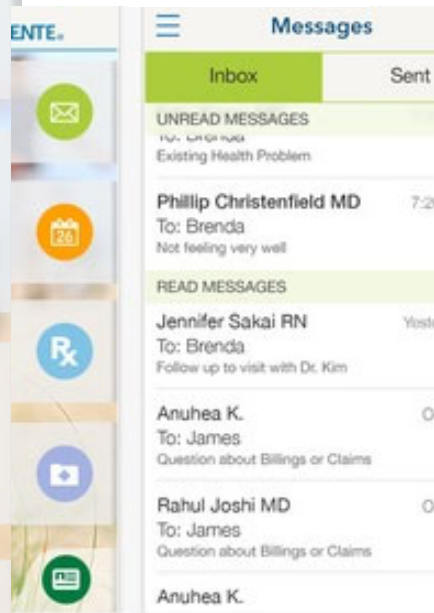
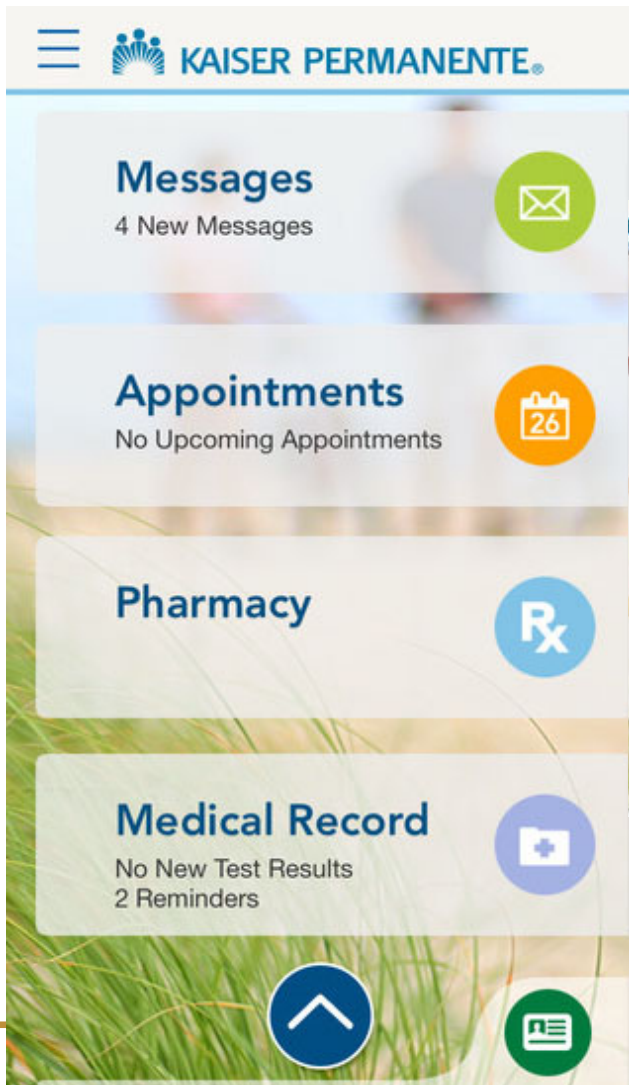






# Support Apps

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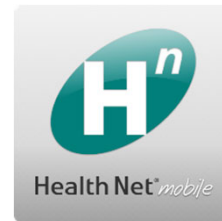
## Register & Login

See Messages  
Appointments  
Pharmacy  
Medical Record



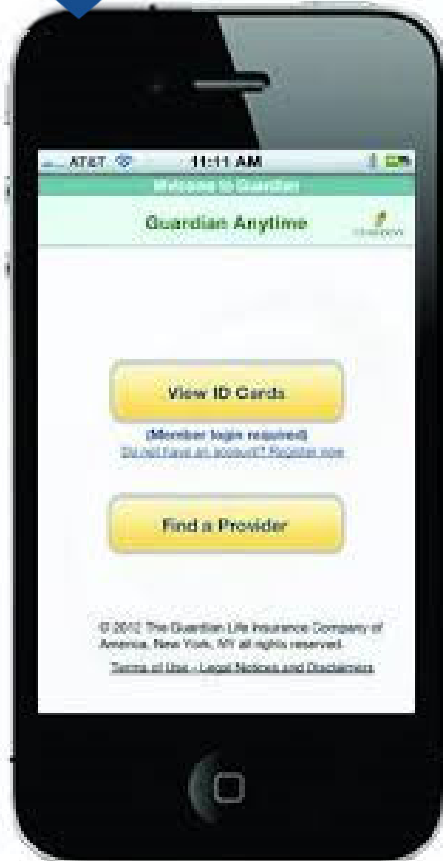
## Support Apps

**BenefitEdge**  
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Register &  
Login

Search for Providers  
Pharmacy Search  
View your ID Card  
Medical Record



## Support Apps

**BenefitEdge**  
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## Register & Login

Search for Providers  
View your ID Card

< Home

### Find a Dentist

Your Location

Houston, TX 77005 >

Plan Type ?

☐ Managed Dental Care (DHMO/Prepaid)

☒ PPO

Distance in miles

2	5	10	20	50
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Dentist Last Name (Optional)

e.g., Smith

Office Name (Optional)

e.g., Smith General Dentistry

Dental Network (Optional)

☒ Select a network

☐ DentalGuard Preferred

☐ DentalGuard Preferred Select

Search



## Long Term Care Insurance

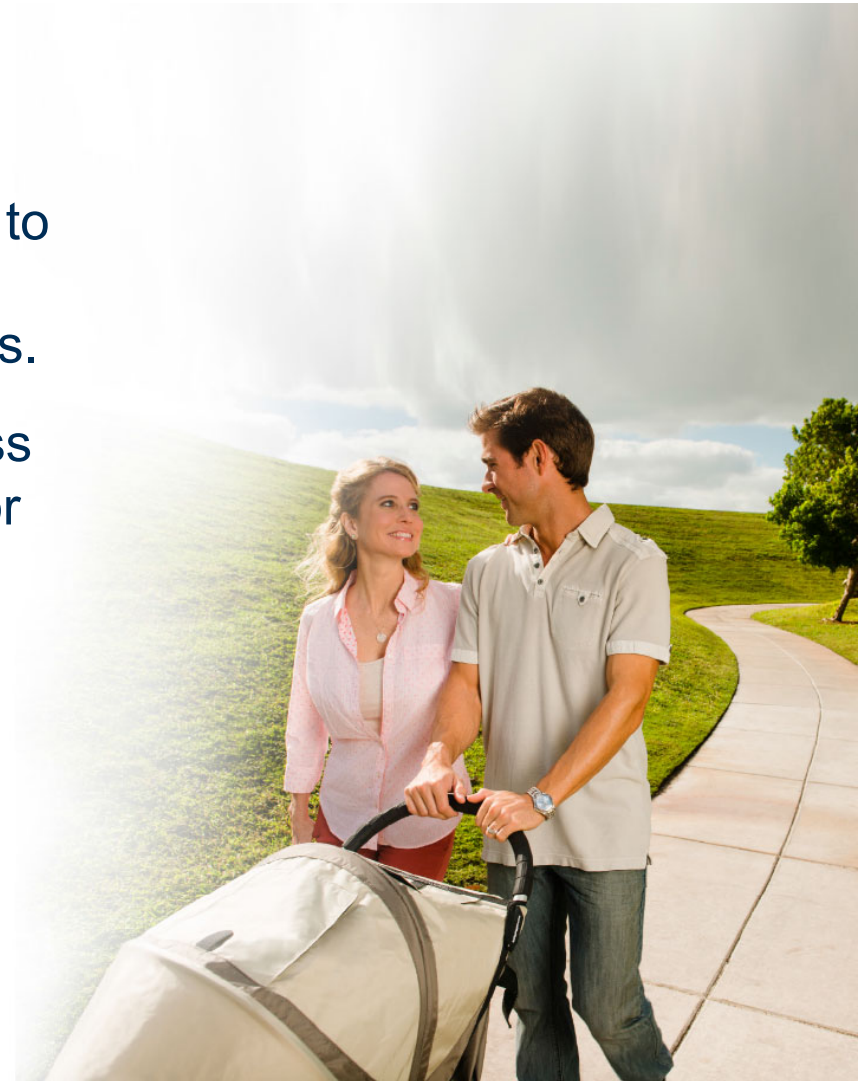
- UNUM will not allow any new enrollments
- Anyone that is currently enrolled will be grandfathered
- As a reminder, the LTC plan covers expenses in the event you are disabled and need assistance with the functions of daily life



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## You need LegalShield.

- LegalShield gives you the ability to talk to a lawyer on any personal legal matter without worrying about high hourly costs.
- For one flat monthly fee, you can access legal advice, no matter how traumatic or trivial the issue.
- Under the protection of LegalShield you and your family can live your life on your terms worry-free, every day, every night.







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## Who's covered

- The member
- The member's spouse
- Never-married dependent children under age 26 living at home
- Dependent children under age 18 for whom the member is legal guardian
- Full-time college students up to age 26; never married, dependent children
- Physically or mentally disabled children living at home





## Identity Theft . . .

**Identity theft is repeatedly the #1 consumer complaint category in America.**

**Identity theft manifests itself in many different ways:**

- Credit fraud
- Social Security fraud
- Driver's License fraud
- Medical fraud
- Criminal/Character fraud





## Legal Shield and Identity Theft Cost

- Legal Shield - **\$7.98** per check
- Identity Theft - **\$6.48** per check
- Both together - **\$12.95** per check

**[www.legalshield.com](http://www.legalshield.com)**

To enroll please complete the LegalShield enrollment form





# Flexible Spending Account - FSA

## Health Care Flexible Spending Account Contributions

**\$3,200** Maximum Annual Contribution, **\$100** Minimum

*Eligible Expenses: **Unreimbursed medical, dental, and vision expenses** not covered by your health plan*

*Examples of Eligible Expenses: Deductibles, coinsurance, copays, prescriptions, vision, chiropractic*

## Dependent Care Flexible Spending Account Contributions

**\$5,000** Maximum Annual Contribution, **\$100** Minimum

**\$2,500** Maximum Annual Contribution for married individual filing separately

*Eligible Expenses: Eligible dependent care expenses*

*Examples of Eligible Expenses: **Daycare before or after school**, nanny, nursery, fees, elder care*

*Examples of Non Eligible Expenses: Tuition, Transportation, Activity fees, Field trips, Overnight Camps*



## Flexible Spending Account - FSA

### Medical FSA

- ☐ Your entire Medical FSA election will be available on the first day of the plan year
- ☐ You can use the FSA funds for eligible medical expenses provided for you, your spouse, and any dependents
- ☐ You can use the debit card to pay for expenses or submit claims for reimbursement



## **Flexible Spending Account - FSA**

### **Dependent Care FSA – Handled through MCS**

- ☐ The Dependent Care FSA is a “cash balance” account
- ☐ Once your balance is high enough, you can submit claims to be reimbursed for Dependent Care expenses
- ☐ Care must be for dependent children under age 13 or an adult dependent incapable of self-care
- ☐ Basis rule is that dependent care must be so that you can work and payable to anyone



# Flexible Spending Account - FSA

## Grace Period

- ☐ There is a two-and-a-half-month grace period (2 1/2 months) to incur claims and/or expenses from your medical and dependent care FSA from the prior year. (Until September 15<sup>th</sup>)
- ☐ You can submit claims for reimbursement up to September 30<sup>th</sup>.



# Flexible Spending Account - FSA

## Limited Purpose FSA

- ☐ If you are enrolled in an HSA, the FSA becomes limited in purpose
- ☐ The limited purpose medical FSA can only be used for dental and vision expenses
- ☐ Keep in mind that if you do not use the money in the limited purpose medical FSA, you will lose it.



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Navigation

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- **FSA Resources**
  - FSA Video Library
  - FSA Tools and Calculators
  - FSA Forms and Online Resources
  - FSA Frequently Asked Questions
- + HRA Resources

## FSA Resources

Flexible Spending Accounts offer you the opportunity to set money aside, pre-tax, for healthcare and dependent care assistance. The resources on this site will help you to learn all you need to know before enroll in a healthcare or dependent care FSA. This site includes video tutorials, frequently asked questions and interactive calculators. Start by learning about the basics of an FSA with our [What is an FSA?](#) video.



INTRODUCING  
**HSA Store**

Save **\$10** off  
with code:  
**HSAIGOE**

**Shop Now**

**Video Library**

Click here to peruse our video library to learn all about Flexible Spending Accounts

**Tools/Calculators**

Take advantage of our interactive tools to see how FSAs may benefit you

**Forms/Documents**

Access all of our forms and documents online as well as important IRS information

**FAQs**

Review answer to many of the frequently asked questions

**Discover FSA Eligible Products!**

**FSA Store**



**SHOP NOW**



# Flexible Spending Account - FSA

## Sign On to View Your Plans

Enter your username and password to securely sign on and manage your Igoe Ad accounts.

Username

☐ Remember Me

Password

[Sign On](#)

[Username/Password Help](#)

Don't have a username and password? [Register your Account Now](#)

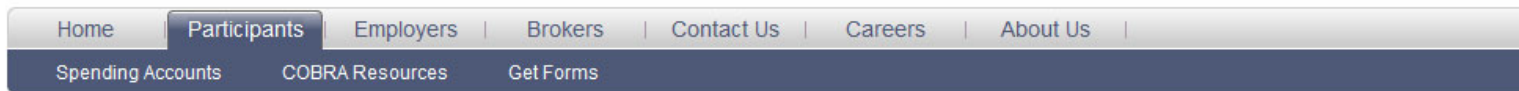




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[www.goigoe.com](http://www.goigoe.com)

ADMINISTRATIVE SERVICES



[Home](#) > [My Spending Accounts](#) > [Spending Accounts](#) > [Spending Account Resources](#)

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  - FSA Tools and Calculators**
  - FSA Forms and Online Resources
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- HRA Resources

FSA Tools & Calculators

[How much should I contribute?](#)

[Eligible Expenses](#)

## Healthcare FSA Tools & Calculators

Use our tools and calculators to make an informed decision about FSAs and which expenses are eligible.

### How Much to Contribute

**How Much to Contribute**

Determine your tax savings with our healthcare FSA Tax Savings calculator

### Eligible FSA Expenses

**Eligible FSA Expenses**

View the eligible and ineligible healthcare FSA expenses

## Discover FSA Eligible Products!

**FSA Store**

**SHOP NOW**

INTRODUCING **HSA Store**

Save **\$10** off with code: **HSAIGOE**

**Shop Now**





[www.goigoe.com](http://www.goigoe.com)

## Transportation/Commuter - FSA Contributions

**\$315** Maximum Monthly Contribution

*Eligible Expenses: BART, Bus, Muni, Light Rail, Train, and Ferry Passes*

*Non-Eligible Expenses: Taxi Fares, Mileage, Bridge Tolls, FasTrak*

***Limits are set by the IRS***





## Flexible Spending Account - FSA

**General Questions** [flex@goigoe.com](mailto:flex@goigoe.com)  
(800) 633-8818, Option 1

**Claims Submission** [claims@goigoe.com](mailto:claims@goigoe.com)

**Debit Card Issues** [bcs@goigoe.com](mailto:bcs@goigoe.com)

**Download the IGOE Mobile App**



# Thank you for your time.

Please make sure to submit your  
changes before **June 7<sup>th</sup>** to Sharon or Steve.

We look forward to serving you and helping with  
any benefit related issues.

Please don't hesitate to call.



## **Don't forget, keep your cost low by:**

1. Staying in-network for all your healthcare services. Remember you may be billed for unplanned costs
2. Using the right level of healthcare at the right time, avoiding the emergency room when it make sense to do so
3. Getting your annual physicals, including age and gender appropriate services each year