

# OPEN ENROLLMENT

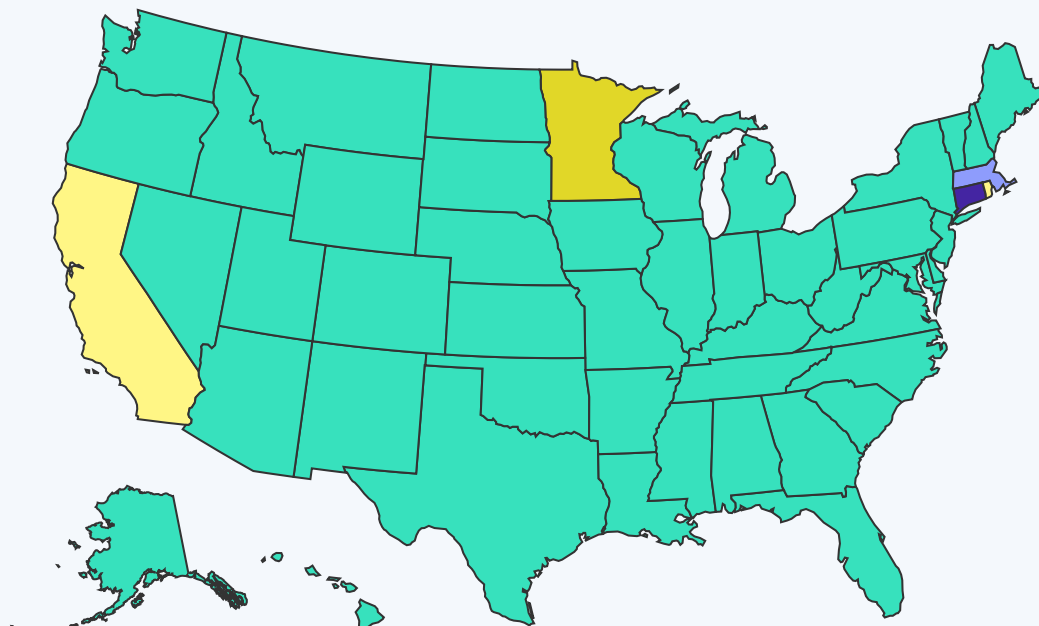
6 TIPS FOR CHOOSING A 2022 HEALTH PLAN



## TIP #1

### Be Prepared: 2022 Open Enrollment Deadlines<sup>1</sup>

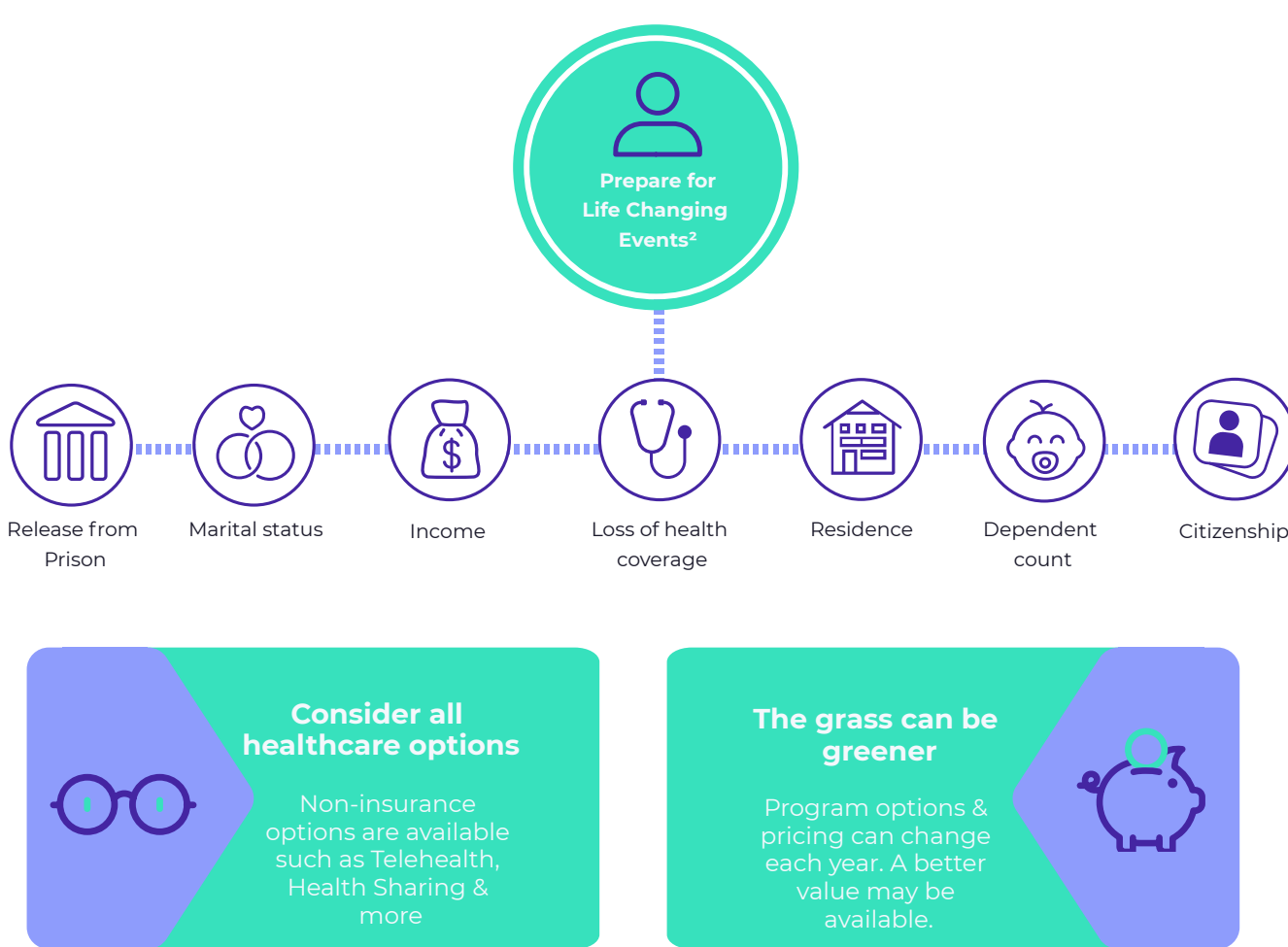
- Dec. 22, 2021
- Dec. 31, 2021
- Jan. 15, 2022
- Jan. 23, 2022
- Jan. 31, 2022



## TIP #2

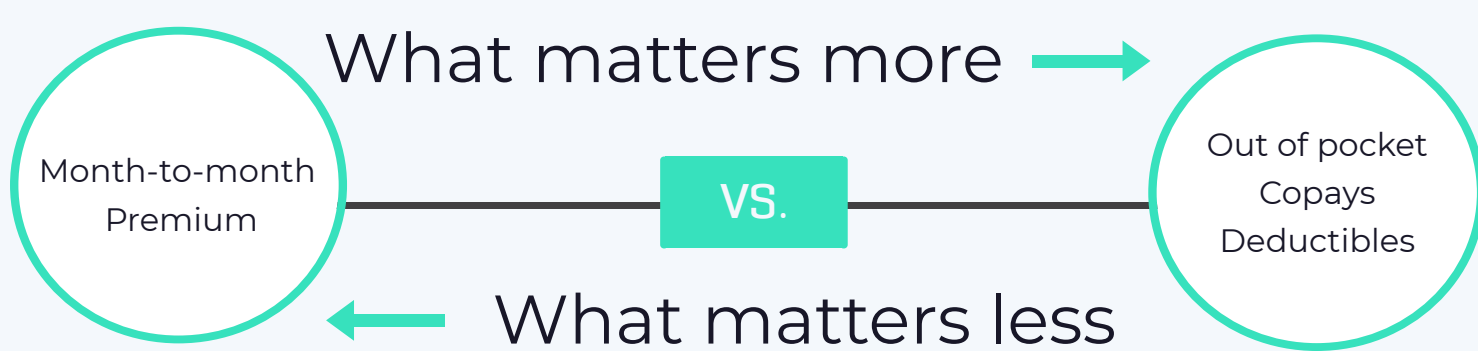
### Review Your Plan Options

Even If You Like Your Current One



## TIP #3

### Know Your Projected Yearly Cost



#### The Need-to-Know Formula

$$\frac{\text{Monthly Premium} + \text{Maximum Out-of-Pocket}}{12} = \text{TRUE COST (of healthcare per month)}$$

## TIP #4

### 10 Essential Benefits to Look For<sup>3</sup>

- |                                                            |                                                               |
|------------------------------------------------------------|---------------------------------------------------------------|
| <b>1</b> Ambulatory patient services                       | <b>6</b> Prescription drugs                                   |
| <b>2</b> Emergency services                                | <b>7</b> Rehabilitative and habilitative services and devices |
| <b>3</b> Hospitalization                                   | <b>8</b> Laboratory services                                  |
| <b>4</b> Pregnancy, maternity, and newborn care            | <b>9</b> Preventative and wellness services                   |
| <b>5</b> Mental health and substance use disorder services | <b>10</b> Pediatric services                                  |



#### CAUTION

Keep in mind **short term insurance plans** are not long term solutions.

Beware of **fixed indemnity plans** aka junk insurance plans.

## TIP #5

### ASK YOURSELF...

How often do I go to the doctor? What doctor do I like? Does my doctor accept this coverage?

How much Rx do I need? What Rx might I take?

Do I want fewer out-of-pocket expenses in case I need more medical care?

### Have a Preparation Mentality

Your age is usually a useful proxy for predicting your health care needs. Also, there are always a lot of unknowns, such as a surprise cancer diagnosis or a car accident.



## TIP #6

### Materials for Enrollment<sup>4</sup>



- Social Security Number
- Current income information
- # of people in household
- If applicable, student loan interest
- If applicable, immigration documentation
- Current healthcare coverage

#### Talk to a Healthcare Expert

Call: 800 - 898 - 4228  
Email: info@sureco.com



<sup>1</sup><https://www.peoplekeep.com/state-open-enrollment>  
<sup>2</sup><https://www.healthcare.gov/glossary/qualifying-life-event/>  
<sup>3</sup><https://www.healthcare.gov/coverage/what-marketplace-plans-cover/>  
<sup>4</sup><https://www.healthcare.gov/verify-information/documents-and-deadlines/>