



My Insurance **Checklist**

When it comes to choosing a health plan, there are some choices you need to consider. Each type of plan is different based on what services it will cover, how much services and prescriptions will cost, and what doctors and hospitals you will be allowed to use. You will want to review each plan carefully to choose the one that best meets your needs.

Picking a health plan doesn't have to be complicated. Knowing what questions to ask is part of making the right choice. Below is a guide to assist in comparing health plans before you make a decision.

Cost

- How much will the health plan cost? Per month? Per year?
- How much are the deductibles?
- What are the co-payments?
- How much will I pay out of my pocket when I get care?
- Are there any options to help me with costs?

Plan Details

- Are the doctors or hospitals I use, or want to use, in the provider network of the plan?
- What if I want to use a provider who isn't in the plan's network? Will it cost more?
- Are the medicines I take covered?
- What types of preventive services are covered?
- Can I add dental or vision coverage to my plan?

Plan Selection

- Does the insurance company offer any added benefits?
- What is the company's reputation in the community or with friends and family?
- What are my payment options?
- If I don't like the plan I have now, will I be able to change plans?

Questions? Visit **ThinkBlueTX.com** or call **866-427-7497** 8 am to 5 pm CT

*Think Blue*SM



BlueCross BlueShield of Texas

The information provided in this document is based on current information, should not be considered comprehensive and should not be relied upon for benefit decisions. It should not be considered legal or tax advice.

Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, an Independent Licensee of the Blue Cross and Blue Shield Association

TB0068.1114