



## Your SMART CHOICE Health Insurance Checklist

- Make a list of questions you have before it's time to choose your health plan.
- Review important words to know (including deductibles, out-of-pocket costs, copayments, coinsurance, etc.).
- Complete **My Health Insurance Needs** Worksheet.
- Explore Health Insurance options available to you and your family.
- Complete **My Health Insurance Plan Comparison** Worksheet.
- Gather financial information and complete **My Monthly Spending Plan** to determine your health insurance budget.
- Decide whether and how much you want to contribute to a health savings account or a **Flexible Spending Account (FSA)**.
- Compare your health insurance options to determine which plan best meets your needs and budget.
- Make a **SMART CHOICE** Health Insurance decision.