



### **Kerry was getting married...**

Kerry was looking forward to getting married. She and her fiancé, Josh, were planning the special day. She was very excited about all of the details, from the dress to the reception, to the honeymoon in the Bahamas.

Kerry and Josh covered all of their bases – they visited a counselor, discussed how their lives together might change and began speaking with a financial planner regarding their finances. They looked at their tax situation, assessed their 401k contributions and individual assets and discussed how to make the most of their finances and plan for the future.

When Kerry and Josh got back from their honeymoon, they focused on starting their new life together. Kerry went back to work and knew she still had a few things to take care of, such as changing her address and deciding what to do about her health benefits. She talked with Josh about her health benefits and discovered that his company covered his health benefits costs and would cover 70 percent of hers. She was paying \$50 a month for her company's coverage, so she determined they would save money if she switched to Josh's benefits plan. So she canceled her coverage and had Josh add her to his plan.

One thing that Kerry didn't realize, though, was that her primary care physician and her ob-gyn didn't participate in Josh's benefits plan. His plan also didn't offer a Flexible Spending Account (FSA), so she had no way of putting tax-free dollars aside to pay for her out-of-pocket medical expenses. Kerry soon learned that the higher out-of-pocket costs she was paying, coupled with the fact that she didn't have an FSA to help offset those costs, actually made Josh's plan *more* expensive than her previous coverage. But, she had to wait until the following September to enroll with her employer's plan again.

### **What Kerry could have done...**

Kerry made the mistake many women do. She made a last-minute decision with little information. It is hard to spend the time on these decisions when there are so many other things to think about – like the wedding and honeymoon! Even though they may not be as much fun, decisions about health benefits are very important.

With some time and the right information, Kerry could have made a better health benefits decision. But, information about health benefits and financial planning is hard to find and sometimes even harder to understand.

### **How *Plan for Your Health* helped...**

Kerry found out about *Plan for Your Health* and discovered that many women who are about to get married do the same thing she did – they spend more time planning the wedding than they do thinking about their health and financial future.

Kerry found the information she needed at [PlanforYourHealth.com](http://PlanforYourHealth.com) and the tools to tailor her health benefits options based on her financial needs. By using the tool *Your Health Benefits*

*Priorities*, Kerry figured out her priorities and determined what she wanted from her health benefits – for her physical and financial well-being.

For example, Kerry relied on her FSA for co-pays and medical costs not covered by her benefits. *Your Health Benefits Priorities* showed Kerry that an FSA would be beneficial for her. This information enabled Kerry to take control of their health benefits and join a plan through her employer. She is now investing in her 401k with the \$300 they are saving per year on medical expenses.