



# THE BASICS OF UNDERSTANDING YOUR BENEFITS

**Understanding how to utilize the array of resources and benefits provided to you is priceless in shaping your physical health and overall wellbeing.**

## **Human Resources & Benefits**

An organization's human resource (HR) or benefits team are usually the gatekeepers to all things regarding employee benefits. They coordinate your company's portal, intranet, handbook, and related documents with details regarding benefit offerings accessible to the covered employees. Some of these benefits are elective, and others are general provisions offered to all within a company. We will look at a few of these most critical benefit components in hopes that greater awareness and understanding translate to increased utilization and improved wellbeing.

## **Health Insurance**

As an employee, covered individual, or a dependent, you have access to healthcare as described by your certificate of coverage (COC) and explanation of benefits. These documents and your selected plan choices determine your provider networks and often shape our care options. Suppose you have questions or are looking for insight on how to make the best decisions in choosing, utilizing, or navigating your health insurance. In that case, you'll want to seek consultation.

Consultation can come from a benefits advisor, your HR department, or a carrier support specialist to most effectively navigate the health insurance landscape and your specific questions. Receiving consultation from a multi-disciplinary team is key in making well-informed decisions. Health is not a one-size-fits-all scenario, and neither is your healthcare.



## ConnectCare3

ConnectCare3 is a confidential benefit provided to employees and their dependents covered under your employer's health plan at no additional cost. Our aim is to provide positive health outcomes to individuals on their health and wellness journey. The ConnectCare3 clinical team includes patient advocates, nurse navigators, health coaches, and a registered dietitian. The clinical team offers nurse navigation, chronic disease management, tobacco cessation, and nutrition education. Patients who utilize our services gain support and education as they navigate their health and wellness journey.

Additionally, we provide an array of educational and consulting services to support employer level health and wellness initiatives.

## Employee Assistance Program

Many employers or their health plans provide an EAP to support a wide variety of life-related needs. EAP's often include access to services focused on counseling, financial information, professional coaching, lifestyle, family support, and many other resources that encourage holistic wellbeing. If you are unsure whether you have access to an EAP, consult an HR team member, your employee handbook, or a trusted fellow employee.

An EAP is often under-utilized and an undervalued resource. This benefit is undoubtedly a critical tool and affords welcomed expertise when a corresponding need arises. This is often when support is needed most. If you have used your organization's EAP don't be afraid to share your positive experience. Encourage fellow employees to utilize the EAP service for their health and wellness journey!

## Elective Benefits - Dental & Vision

The scope of standard benefit options or possible elections varies significantly by employer or your benefits provider. However, the value of a sponsored benefit where an individual has access to coverages like dental or vision is an opportunity an employee should strongly consider including to their overall benefits package. Improved health options and sustained wellbeing are critical to your overall physical and financial health.

Though your standard health insurance may provide basic dental and vision, these elective benefits can provide more robust offerings. These offerings can include preventive care, coverage of basic treatment if needed, and the option of glasses or contacts.

Open enrollment is the perfect time to ask questions regarding your dental and vision coverage. Ask reps from the carrier, HR, or a benefits advisor to gain information on these offerings to make the most informed and effective choices for you and your family's health.

## Important Reminder!

Making the correct selection for your healthcare coverage during your organization's open enrollment period is critical. Decisions are final for that year unless a qualifying event triggers an additional election period.

## More Information

To gain more information on benefits and health benefit terminology check out the [SHRM website](#). If you are looking for guidance on what benefits are right for you and your family, check out the [Investopedia's article](#) on employee benefits.