



6 tips for getting the most out of your health benefits

You've made your health benefits selections, but now what? Knowing how, when, and in what combination to use your benefits is important in gaining confidence and feeling in control as a health care consumer. Here are some tips for getting the most out of your benefits this year:

1. Check which doctors, hospitals, and therapists are in-network before you make an appointment.

And if you need to have a procedure, be sure that all of the doctors involved in the care—from the surgeon to the anesthesiologist—are in-network, too. Why? Each plan may have a different set of health care providers and hospitals available to you. If you choose one outside of this list, you almost always will pay more. Most health insurance companies, and some employers, offer online tools to

help you do this or a navigation service that can give you live assistance. Navigation services offered by employers also often give you access to a single point of contact for all health and benefit questions, such as helping you find programs for your specific needs, getting a second opinion, or researching costs of procedures and treatments.

2. Tell your doctor about the benefits you have available to you.

Doctors don't always think to ask patients about their other health-related benefits—but nearly all (94%) of the health care providers that Fidelity surveyed said that knowing what other benefits their patients have available to them would be helpful.¹ At your appointment, share information about your benefits with your doctor, such as the list of your health plan's covered medications (the drug formulary) and in-network

providers. You may be able to pull up these lists on your smartphone while you're in the exam room or send them to your doctor before an appointment. Sharing this information could have a big payoff in terms of getting the care you need faster and more affordably, including helping your doctor avoid prescribing a medication that is not covered by your plan or referring you to a specialist that is out-of-network.



3. Understand when to use telehealth services.

Virtual doctor visits can be a great option for convenient and cost-effective care, and 88% of consumers Fidelity surveyed who have used telehealth were satisfied with it.² While telehealth can be used for a variety of needs, health care providers that Fidelity surveyed reported they find telehealth most effective for managing chronic conditions, mental health, and medications.³ But these types of visits—whether through video, phone, text, or chat—can also be helpful on nights and

weekends when your regular doctor is unavailable or when you're traveling. Consider registering for telehealth services now so you can access care faster and more easily when you need it. And to prepare for potential telehealth appointments, you can also consider buying an over-the-counter kit that includes things like a thermometer, pulse oximeter, blood pressure cuff, or other tools that may help you share more information with the doctor.

4. Be aware that you'll sometimes have more than one way to get the service you need.

For example, virtual health can often be accessed through your health insurance plan, your doctor, or as a stand-alone benefit from a company like Teladoc® or Doctor on Demand®. Mental health services are similar, often able to be accessed through your health insurance, your employee assistance program (EAP), or a stand-alone benefit company like Lyra Health, Headspace, or Twill™.

Benefits can also complement one another. For example, you might use your mental health benefit from your health insurance plan while using your EAP to help with household tasks to reduce stress. Go through your benefits information in detail so you understand the full range of options available for different types of care and support.

5. Don't overlook supplemental benefits that can provide convenience, while supporting your health and wellbeing.

Your employer may offer benefits beyond your health insurance plan. You may need to enroll in some of these benefits before you can access them, so it's a good idea to do that now—before you need them. Example benefits to watch for include:

- **Prescription drug delivery:** Did you know your prescription drug plan likely allows you to have your regular prescriptions delivered directly to your home? This convenient option is often less expensive and can save you time. The other benefit to some mail order prescriptions is a larger supply of your medications—a great way to stock up on your routine prescriptions and reduce the number of times you must get them refilled. Still prefer using your local pharmacy? Many retail pharmacies offer home delivery services free of charge—just ask.
- **Concierge services:** You may not think about this as a health benefit, but it can be. You might need to visit a family member in the hospital or travel to seek specialized medical care. Concierge services can help you navigate medical crises by arranging services like grocery delivery, house cleaning, and travel.
- **Dependent care:** If you care for children or elderly family members, backup dependent care programs may be able to help you find in-home care, including home health aides. Plus, a dependent care flexible spending account allows employees to contribute their pretax dollars throughout the year to help pay for dependent care, including for your spouse or a relative living in your home who is physically or mentally incapable of caring for themselves.

6. Don't leave any money or perks on the table.

Be sure to comb through your benefits closely so you can maximize any employer contributions, reimbursements, or incentives. For example, if you enrolled in a high-deductible health plan, you may be eligible for a health savings account (HSA), which you can use to pay for qualified medical expenses. This can be a great way to prepare for both short-term health care costs and retirement health costs. But even if you don't have the extra funds to contribute to an HSA yourself, it may be a good idea to open one. Why? Because many employers make contributions to employees' HSAs—whether the employee contributes or not.

Similarly, corporate wellness programs may present opportunities. Some employers offer programs (e.g., Virgin Pulse, JOON) that allow you to earn incentives for tracking healthy behaviors, such as exercise, meditation, or healthy eating. In addition, be aware of any reimbursements your employer offers for things like gym memberships, personal training sessions, or fitness equipment.



Conclusion

You've already made careful decisions about your health benefits selections. Don't let that hard work go to waste by letting your benefits languish unused. No matter your age or health status, your health benefits offer ample opportunities to support your ongoing health and wellbeing. Prepare now to take full advantage of your health benefits in the year to come.

¹ Fidelity Health Solutions Thought Leadership Clinician Survey, Fall 2022. Q34: How helpful would it be to understand all of the health-related benefits your patients have available to them, including other health-related benefits available to them outside of their traditional health plan? Includes "Somewhat helpful," "Moderately helpful," and "Very helpful" responses. Sample included 750 U.S. clinicians.

² Fidelity Health Solutions Thought Leadership Health Benefits Consumer Survey, Fall 2022. Q32: Using a scale of 1 to 5 where 1 is not satisfied at all and 5 is very satisfied, how satisfied have you been with these benefits? Sample included 1,552 U.S. consumers with employer-sponsored insurance.

³ Fidelity Health Solutions Thought Leadership Clinician Survey, Fall 2022. Q49: How effective or ineffective do you think telehealth is for the following types of care? Sample included 750 U.S. clinicians.

This information is intended to be educational and is not tailored to the needs of any specific individual.

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