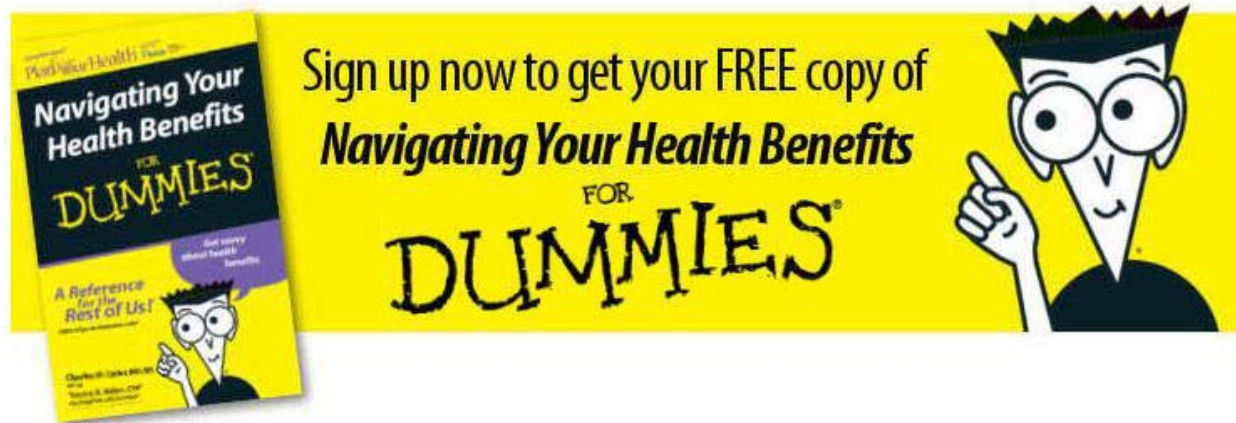


Employee Health Benefit Communication



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Co-authored by Dr. Charles Cutler of Aetna and Tracey Baker, CFP, of the Financial Planning Association® as part of their joint public education program, this booklet has the information you need to know — translated by the brand that simplifies even the most confusing topics. From choosing the right coverage, to making the most of plan extras, to paying for benefits, this guide helps demystify the health benefits cycle at every stage of your life. [Sign up now](#) to get your free copy today and you'll be making the most of your health plan in no time.

Here's a sample of what you'll discover in *Navigating Your Health Benefits For Dummies*.

This book's six chapters each focus on one aspect of the health benefits landscape:

Choosing Your Health Benefits, takes you through the process of understanding the need for benefits to deciding which benefits you need and finding a plan that meets those needs. This chapter also offers info on dealing with the once-a-year Open Enrollment opportunity to make changes to your benefits.

Making the Most of Your Health Benefits, offers insight into the nuts and bolts of dealing with everyday issues such as finding a doctor, getting prescriptions filled, and having tests run.

Meeting Life Head On, talks about the adjustments you face getting married or divorced, starting a family or adapting to an empty nest, finding a job, losing a spouse, and easing into retirement.

Paying Up, lets you know what you have to pay for and explains how your health plan keeps you informed of your financial responsibilities.

Speaking Up, suggests ways to communicate with your health plan and offers pointers on how to file a claim and appeal a decision.

Tracking Needs for Next Year, shows you how to evaluate your current benefits in preparation for making an informed choice next time.

Last but not least, no *For Dummies* book would be complete without a "Part of Tens" element. Here we give you a handy **Ten Tips for Managing Your Health Benefits** cheat sheet chock-full of ways to, well, manage your health benefits, what else?