

# Benefits and Me

## Utilizing Wearable Technology

Wearable technology isn't a new feature. For years, personal gadgets such as smartwatches have been gaining popularity among people who want better insight into their health trends. In fact, wearable technology has grown so commonplace that employers have been exploring ways to leverage it among their workforces. There are various ways you can benefit from using such devices in the workplace, including:

- Preventing ergonomic issues
- Connecting with co-workers
- Accessing your work schedule
- Analyzing your well-being habits
- Monitoring your health
- Tracking personal improvements

Wearable technology can be a great way to improve your workplace efficiency and overall well-being. Reach out to HR to learn more about your wearable technology program and available devices.

## How Prepared Are You for a Serious Health Event?

A medical emergency can happen at any time, so it's important that you are able to act quickly and effectively when it does. A key step in preparing for a serious health event is understanding your health plan and other available benefits and how to best utilize them.

To do this, look into which providers are in-network ahead of time. This will help you reduce health care costs in the event of a serious incident. You should also understand where to seek treatment when you need it. For example, if you have a serious, life-threatening injury, go to the emergency room (ER). On the other hand, smaller, minor injuries can be handled at urgent care for a lower cost. A supplemental health care plan can also make unexpected health events more affordable.

You could also benefit from carrying a list of medications you take regularly, as well as any medications and substances you're allergic to. If treating physicians have access to this information during an emergency, there is a lower risk for an expensive and potentially life-threatening accident to occur.

Speak to HR to learn more about health care coverage.



## What Is an Out-of-Pocket Maximum?

An "out-of-pocket maximum" is a common health insurance term that you may not fully grasp. Understanding your out-of-pocket maximum can significantly impact your financial planning and ability to manage medical expenses.

Your out-of-pocket maximum is the maximum amount of money you must pay for covered health care services during a specific period, typically a year. Once you've reached your out-of-pocket maximum, your insurance plan will generally cover 100% of your covered, in-network health care costs for the rest of the year. At the end of your policy year, your out-of-pocket maximum will usually reset.

The exact details regarding expenses that count toward your out-of-pocket maximum may vary with your health care plan, so it's important to read the fine print.

Contact HR for more information.