

## Get Savvy About Health Benefits

by (ARA)

It's that time again - it's time to make health benefits decisions for the year ahead. If you have health benefits through your employer, this likely means you. When it comes to Open Enrollment, the time typically from October to December when many people have the opportunity to re-evaluate health benefits for the year ahead, where do you even start? A new guide, "Navigating Your Health Benefits For Dummies," can help. Even if you don't have employer-sponsored health benefits, you can still learn about health benefits - and how to make the most of them - with this handy new publication. Nearly two-thirds of women are responsible for family health care decisions, but according to a survey conducted by Aetna and the Financial Planning Association, 35 percent do not know basic information about health benefits and more than half (54 percent) said they have some difficulty choosing a health plan. 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. Aetna and FPA have teamed up with Wiley Publishing to offer free copies of "Navigating Your Health Benefits For Dummies," the first "For Dummies" guide that provides the general public a new way to make informed decisions about health benefits. The 64-page guide has the information you need to know, translated by the brand that simplifies even the most confusing topics. Individual copies are available for free at [www.PlanforYourHealth.com](http://www.PlanforYourHealth.com) or by calling 1-800-994-PFYH. Inside "Navigating Your Health Benefits For Dummies" offers easy-to-understand information about health benefits, including:

- \* Choosing a health plan that fits your needs.
- \* Making decisions that match what's happening in your life.
- \* Taking advantage of all your plan has to offer.
- \* Finding a physician or healthcare professional.
- \* Appealing a health benefits decision.
- \* Evaluating future health needs.

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