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# Are You Taking Full Advantage Of Your Health Benefits?

Do you get bombarded with junk mail? Do you toss all that mail in the recycling bin without even opening the envelopes? If so, you could be discarding some important marketing material your insurance company is sending you, missing out on potential savings and healthy living information.

Most health insurance carriers offer special wellness and discount programs that may help you save money and reduce your expenses.

The most common offerings involve fitness and healthy lifestyle choices. If you go to the gym regularly, you may be entitled to a reimbursement for a portion of your membership fee. If you don't, a gym membership discount may be just the motivation to start.

Want to lose some weight for the summer? Often, these programs include deals from nutrition counselors and weight loss plans. Quit smoking for good with support and encouragement from a tobacco cessation program.

If your policy does not cover adult vision care or hearing aids, check to see if you are eligible for any savings from local vendors. Alternative medicine is another common health plan exclusion. Don't we all want to achieve a healthy

mind, body and spirit? Let's do it by taking advantage of discounts on acupuncture, yoga and massage therapy.

Employee Assistance Programs can provide you with access to trained professionals that can help you work through a variety of issues with an objective point of view. Who couldn't use a little guidance regarding troubled relationships, financial problems or how to cope with the critical illness or even loss of a loved one?

Limited legal services may also be available. You could be able to create documents such as a will, a living will or power of attorney for healthcare or financial matters. Identity theft can be devastating. Valuable information on how to protect yourself may just be a phone call away.

Going on trips should be a fun and safe experience. Travel assistance services might include pre-trip and cultural information, weather forecasts and health hazards advisories. Consulate and Embassy locations are also important to know when your journey takes you abroad.

You may also earn *Wellness Points* by completing a variety of healthy

activities, such as getting a routine physical or by going to the gym. You can then redeem them for products, services or even a gift card from hundreds of retailers.

As you can see, the types of services vary greatly. I have listed just some of the programs that may be available to you. Note that a carrier's offerings may change periodically so it is important to check with them to see what's new. You might even find that you are eligible for discounts on some of your favorite products and services!

*In 1985, Ed Gaelick established PSI Consultants, LLC where he specializes in company sponsored employee benefits, business planning and personal insurance. Throughout his career, Ed has received many of the highest professional honors awarded in the insurance industry. His dedication, integrity and fortitude have earned him great respect from his clients, staff and peers.*

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