



Hidden Perks Offered by Your Health Plan

Health insurance provides coverage for the health care services you need, such as preventive care and annual checkups. Yet, your health insurance may have more to offer than you think. For example, many health insurance carriers provide benefits that incentivize healthy lifestyles. While these additional perks can vary, it can benefit you to check out everything your health plan has to offer so you can get the most out of your coverage.

Check out some lesser-known perks provided by health plans.

Telehealth

Telehealth is becoming a common service, and many providers now offer coverage for virtual care visits. Telehealth allows for remote care from certified physicians from your computer, phone or tablet. Wellness checkups and general medical, primary, mental health and specialized care can all be provided through telehealth services.

Some telehealth services offer 24/7 care as well. This means you could receive immediate care at any time from your home. Covered telehealth services can vary depending on health plans and providers, so it's beneficial to verify which services you have coverage for.

Gym Membership Discounts

Some health plans offer discounts and savings on gym memberships. By signing up and taking advantage of your health plan's offered discount, you could save money on further health care costs down the road by taking care of your physical health and wellness. In addition, some health plans even reward you for going to the gym or participating in programs that track your steps each day.

It's important to note that plans and providers will differ in their specific gym and discount policies.

Diet and Health Plans

Finding a diet and exercise plan that works for you can be challenging to do on your own. So, a program offered by your health plan and set up by professionals may be the solution to creating a new healthy lifestyle—and you can do it alongside others with the same goals in mind. In addition, some providers may offer discounts on healthy groceries. This can allow you to choose food options that may cost more but become affordable with the help of your health plan discount.

The types of plans available to participate in may vary. For example, some plans may offer individualized dietary plans, while others may provide broader programs for you to join at a discounted rate.

Holistic Treatments and Care

Holistic care and treatment includes care such as massages, chiropractic adjustments and acupuncture. These services are used as part of overall wellness and care, but they often aren't fully covered by providers. Although not covered by all plans, some health care plans may provide coverage for specific in-network care as well as discounts on necessary equipment or supplements.

If you seek out holistic treatments, be sure to check with HR or your carrier to see if your plan provides any coverage.

Conclusion

Health care plans may cover more than you think. It's likely that your plan covers hidden perks, such as gym membership discounts, holistic care and even 24/7 telehealth coverage. To dive into what your health care plan covers, reach out to HR about your health coverage.

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