



MANAGING BENEFIT COSTS

With COVID-19 impacting so many aspects of life, it's normal to feel uncertain, and finances are no exception. That's why we provide resources to help you prepare for whatever life throws your way. Keep reading for tips on managing your healthcare costs to make your money go further.

HERE'S WHAT YOU CAN DO RIGHT NOW TO SAVE MORE AND BETTER PREPARE FOR HEALTHCARE EXPENSES DOWN THE ROAD.

Take advantage of virtual visits

When you or a covered family member is sick, a virtual visit can be a quick and convenient way to get care. Plus, you'll likely spend less than if you went to urgent care or the emergency room. For more information on the virtual visits your medical plan provider offers, [click here](#).

Explore Supplemental Health Insurance

In addition to basic medical benefits, Transamerica offers several options for supplemental health insurance. These plans provide cash payments in the event of a significant unexpected medical expense. Click the links below to learn more.

- [Accident Insurance](#)
- [Critical Illness Insurance](#)
- [Hospital Indemnity Insurance](#)
- [Cancer Insurance](#)

Think high deductible, high savings

As you review your medical plan options, consider both the coverage you need and the amount you want to spend. You can choose between higher-deductible/lower-premium health plans and lower-deductible/higher-premium health plans. Remember, the higher-deductible plans also feature a tax-advantaged Health Savings Account (HSA). As an added bonus, you can earn Reward Dollars in your HSA by completing wellness activities. [Click here](#) to learn more about your medical plan options.

Consider universal life insurance

You have the option to purchase universal life insurance for yourself, your spouse/domestic partner and children. Universal life insurance products are competitively priced, and provide flexible premiums that offer protection and the ability to grow cash value, including the potential to accumulate tax-deferred cash value.

[Click here](#) to learn more about universal life insurance.

Get the most out of your wellness incentive

Visit our [wellness platform](#) to engage in activities to enhance your well-being and earn Reward Dollars.

New for 2021: Get paid for getting a preventive exam. A routine checkup can uncover a health issue early – before it becomes more serious and costly.

Become an empowered healthcare consumer with 2nd.MD

If you're questioning your diagnosis, treatment plan, recommended surgical procedure, or just looking for a local doctor, 2nd.MD can help. Available by phone or video chat, 2nd.MD helps you decide if your treatment plan is right for you. 2nd.MD is available to employees enrolled in a medical plan through Aetna or United Healthcare.

Reach out to a personal Health Advocate for answers to your health plan questions

Healthcare can be complex. Health Advocate is here to help you understand your benefits, clarify health conditions, make informed decisions, and resolve claim and billing issues. It's free for employees who are enrolled in one of the company medical plans.

QUESTIONS?

For more information about your benefits, visit mytabenefits.com or call Mercer Marketplace at **866-891-4274**.



Additional Resources

Learn how to get the most out of your medical insurance with this [article](#) on ePortal.