

# 5 STEPS TO MAKING SMARTER EMPLOYEE BENEFITS ENROLLMENT SELECTIONS

Use this brief checklist before you decide on your benefits. Knowing the answers to these questions can help you make the best choices for you and your family.

## STEP 1. KNOW WHAT EMPLOYEE BENEFITS ARE AVAILABLE.

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- Have coverage levels changed?
- Did your employer change insurance companies?
- Are new options being offered?
- Are new benefits being offered (Dental, Vision, or Accident)?
- How do your benefits compare to those offered by your spouse's employer?

## STEP 2. EVALUATE PREMIUMS AND DEDUCTIBLE AMOUNTS.

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- Have premiums increased?
- Have deductibles increased?
- Is your company changing its contribution to your medical plan?
- Is your company moving to a high deductible health plan (HDHP)?

## STEP 3. UPDATE YOUR COVERAGE BASED ON MAJOR LIFE EVENTS.

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- Did you get married this year?
- Did you have a baby?
- Did you make any significant purchases like a home or a car?
- Have you started saving for college?
- Did you get divorced?
- Were there any deaths in the family?

## STEP 4. SEE IF A RAISE OR BONUS ALLOWS YOU TO INVEST MORE IN YOURSELF.

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- Are you maxing out your 401(k) contribution?
- Do you need to increase your Life Insurance coverage?
- Should you add supplemental coverage (Disability, Accident, or Hospital Indemnity)?
- Can you pay down your debt or mortgage?

## STEP 5. TAKE STOCK OF FAMILY HEALTH HISTORIES.

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- Review hereditary illnesses such as cancer, heart disease, and Alzheimer's
- Consider if your (or your family's) active lifestyle raises the risk for accident or injury?

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Company of America  
7 Hanover Square  
New York, NY 10004-4025  
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