

# JDI Cheatsheet: Common US Health Insurances and Policy Insights

Which provider and what plan details to choose is important for the best coverage.

## Compare Plans

### Insurance Companies

Common US insurance companies are Blue Cross Blue Shield, United Healthcare, Humana and Aetna.

## Coverage Type

### Personalized Plan

Based on your health status, preferred providers, pharmacies & medications, you choose the best company and plan.

## Source of Coverage

### Available Plans

The choice of plans is based on your employer, military, retirement age or private preferences.

## Plan's Network

### Differences in Cost

Each plan offers in-network & out-of-network services. Out-of-pocket cost differences can be huge, so check before you go.

## Deductible

### Premium vs. Deductible

A higher deductible lowers your monthly bill (premium), but make sure you can cover your co-pays until deductible is reached.

## Prevention

### Use Free Services

Most insurance plans offer complete coverage of preventive care, like shots and screening.

## Flexible Spending

### Tax Benefits

Using a flexible spending account with your insurance, offers tax benefits and financial support.

## Dental & Vision

### Separate Plans

Often you have to sign up for additional coverage for dental and vision services. Make sure to check your plan.