



Are You Missing Out on Year-End Benefits? eHealthInsurance Releases Health Insurance Tips for Last Weeks of 2012

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Dec 19, 2012 (Marketwire via COMTEX) --Today eHealthInsurance (www.ehealthinsurance.com) (NASDAQ: EHTH), America's first and largest private health insurance exchange, released its top five year-end health insurance tips for consumers.

For many consumers with health, vision or dental insurance, annual benefits and deductibles will reset on January 1, 2013. In the rush of the holidays, consumers may forget to take advantage of insurance benefits that expire at the end of the year. They may also fail to schedule their medical care in order to take full advantage of their deductibles, or to fully fund their Health Savings Accounts.

eHealthInsurance recommends that consumers take a few minutes each December to re-familiarize themselves with the details of their coverage and get the most out of their health insurance dollars.

Top Five Year-End Health Insurance Tips

Don't miss out on calendar-year benefits - Some health insurance plans cover annual physicals with little or no out-of-pocket cost, and it's nice to start the new year with a clean bill of health. Your eligibility for a dental checkup, a vision checkup, or vision hardware like contacts or a new pair of glasses, may also follow a calendar-year schedule. Check with your insurance company to see if you're still eligible for services like these in 2012.

Work your deductible - Many health insurance plans come with a deductible that resets every calendar year. If you've already met your deductible for 2012, or are close to it, medical care rendered before the end of the year may be covered at a lower out-of-pocket cost to you. Conversely, if you're a long way from fulfilling this year's deductible but expect to have a lot of medical expenses in 2013, you may want to delay non-emergency care until early next year so that you can fulfill next year's deductible sooner.

Be smart with FSA dollars - Funds in employer-sponsored Flexible Spending Accounts (FSAs) don't roll over from year to year. Check with your Human Resources department or FSA administrator to see if you have money left in your account, and make use of it before the end of December. If you're a heavy FSA-user, note that the maximum contribution to an FSA is decreasing to \$2,500 starting in 2013. If that's not enough for your needs next year, consider switching to an HSA-eligible health insurance plan and opening a Health Savings Account.

Fund your Health Savings Accounts to the max - If you have a Health Savings Account (HSA) and an HSA-eligible health insurance plan, maximize your tax savings by fully funding it. As with FSAs, money can be saved in an HSA on a pre-tax or tax-deductible basis to pay for qualified medical care. Unlike FSAs, the money in your HSA is yours to keep and funds can roll over and grow year after year until retirement. The contribution limit for HSAs in 2012 is \$3,100 for individual coverage, or \$6,250 for family coverage.

Get a jump on healthy New Year's resolutions - Check with your health insurance company to see if they offer discounts with local or national health clubs. Ask your employer or health insurance company if they offer special money-saving incentives or discounts for achieving specific wellness milestones. Staying healthy over the long term can improve your quality of life and help keep your medical and health insurance costs in check.

Additional Consumer Resources:

- Download or request a FREE printed copy of our book, [*Individual Health Insurance For Dummies, Health Care Reform Special Edition*](#), produced in cooperation with For Dummies®, a branded imprint of Wiley, and co-authored by eHealthInsurance
- Follow eHealthInsurance's consumer blog, [Get Smart - Get Covered](#)
- Browse our answers to real-life health insurance questions on [Yahoo Answers](#)
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About eHealth

eHealth, Inc. (NASDAQ: EHTH) is the parent company of eHealthInsurance, America's first and largest private health insurance exchange where individuals, families and small businesses can compare health insurance products from leading insurers side by side and purchase and enroll in coverage online. eHealthInsurance offers thousands of individual, family and small business health plans underwritten by more than 180 of the nation's leading health insurance companies. eHealthInsurance is licensed to sell health insurance in all 50 states and the District of Columbia. Through the company's eHealthTechnology solution (www.eHealthTechnology.com), eHealth is also a leading provider of health insurance exchange technology. eHealthTechnology's exchange platform provides a suite of hosted e-commerce solutions that enable health plan providers, resellers and government entities to market and distribute products online. eHealth, Inc. also provides powerful online and pharmacy-based tools to help seniors navigate Medicare health insurance options, choose the right plan and enroll in select plans online through its wholly-owned subsidiary, PlanPrescriber.com (www.planprescriber.com) and through its Medicare website www.eHealthMedicare.com.

For more health insurance news and information, visit the eHealthInsurance consumer blog: [Get Smart - Get Covered](#).

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