KNOW YOUR BENEFITS

7 Ways to Maximize Your Benefits This Summer

NIS
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Amid the activity and busy schedules of summer, it's important to make time to review your benefits for the second half of the year. Whether you're making healthcare contingency plans for summer travel or just looking to get more value from your coverage, this article provides seven tips to help you make the most of your benefits this season.

1. Check Your Deductible and Out-of-Pocket Maximum

Summer is the halfway point of your plan year, making it a natural checkpoint to review your deductible and out-of-pocket maximum. Your deductible is the amount you pay out of pocket before your insurance starts sharing the cost of covered services, while your out-of-pocket maximum is the most you have to pay in a plan year.

Knowing where you stand on both of these figures can help you plan upcoming care more strategically. Your explanation of benefits (or EOB) is one of the easiest places to check your progress; each one shows your year-to-date running totals for your deductible and out-of-pocket maximum for that claim. You can also log in to your insurance carrier's member portal or app for a real-time review, or call the member services number on the back of your insurance card for an up-to-date balance. If you're close to meeting your deductible, it may make sense to schedule any care you've been putting off.

2. Plan Your PTO

Summer vacations and travel can have you burning through your paid time off (PTO) faster than you expect. Be sure to check your PTO balance and accrual rate when making summer plans, keeping in mind PTO you may need for year-end time off (e.g., sick days and school events) and holidays. On the other hand, if you typically don't use much PTO, try to schedule some time off during this season for rest and rejuvenation so you can return to work energetic and productive.

Now is the time to confirm the type of PTO policy your employer uses. For example, some organizations allow PTO to roll over from year to year, whereas others employ a "use-it-or-lose-it" policy. Knowing your employer's specific policy enables you to plan accordingly and maximize your available PTO.

3. Use Your Preventive Care Benefits

Preventive care, such as annual physical exams, can help you understand your overall health and catch health concerns early. Under most major insurance plans, annual physicals are covered as preventive care at no cost to you, as long as your provider is in network. Remember that to stay free of charge, you should schedule your visit as an annual physical; treatment for ongoing or new symptoms may be considered diagnostic, which means you may receive a bill. For families, pediatric well-visits are considered preventive care.

If you or your child haven't had your annual physical yet, consider scheduling one in the summertime before the back-to-school season creates scheduling conflicts.

4. Plan Your FSA Spending

Check the balance of your flexible spending account (FSA) in the summer to help you plan how to use your money for medical needs that may arise in the rest of the year. FSA funds generally don't roll over, though many employers allow a grace period or up to $680 in carryover for the 2026 plan year. Knowing your balance and your plan's rules now gives you time to spend your money wisely on eligible expenses, such as prescriptions and copays. Summer is a great time to use your FSA funds on seasonal eligible items, including sunscreen, first-aid supplies and over-the-counter medications.

5. Schedule Your Dental and Vision Care

Vision and dental insurance are common yet essential benefits that help maintain your eye and oral health. Most dental plans cover two cleanings per year; vision plans typically include an annual eye exam as well as an allowance for glasses or contact lenses. Both types of coverage may also cover more extensive procedures, such as eye surgery or root canals, at a reduced rate.

These benefits usually don't roll over, so if you skip a dental cleaning or your annual eye exam, they are no longer covered at the end of the plan year. Scheduling vision and dental appointments now, especially for children before they return to school in the fall, will help you get the full value of these benefits before the plan year ends.

6. Don't Forget About Mental Health

For many individuals, summer can bring unique stressors, such as balancing work responsibilities with family schedules, coping with the heat, finding childcare or dealing with travel logistics. To cope with summer's added stress and other mental health concerns, check your health plan for mental health benefits. Many employers also provide employee assistance programs (or EAPs), which offer free and confidential short-term counseling.

Remember that you don't need to wait for a crisis before seeking mental healthcare. You can review your health plan or reach out to HR in advance for information on available benefits and take care of your mental health today.

7. Review Your Coverage Before You Travel

Even on vacation or away from home, you should be prepared if you or your family need medical care. Confirm whether your health plan covers out-of-network or out-of-state urgent care or emergency visits in case of an emergency. You can also search for in-network healthcare providers and facilities near your destination ahead of time to ensure coverage. In any case, keep your insurance card handy so you can verify coverage, ensure accurate billing and use the member services number to find care.

Additionally, telehealth is a convenient option for nonurgent care, whether you're at home or traveling. Minor health concerns in the summer, such as swimmer's ear, rashes, allergies and stomach bugs, can be treated without an in-person visit. Telehealth lets you see a provider by phone or video, allowing for quick and accessible treatment from anywhere. Many health plans cover telehealth at a lower copay than urgent care, but be sure to check your coverage.

Summary

As summer begins, take the time to review your benefits so you can reduce stress and make informed benefits decisions. Taking proactive steps in this season can help you get the most out of your benefits in the last half of the year.

If you have questions about your benefits, contact your HR team or benefits administrator.