

# Steps for simpler benefit decisions

Navigating benefits enrollment can be stressful, but it's always worth taking the time to understand what's available to you, so you can **make the most of your benefits.**

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## Benefits enrollment checklist:

-  **Research** the benefits available to you on your company's HR page or benefits portal
-  **Compare** health plans by weighing monthly premiums, deductibles, and other costs and details to find out which best matches your needs
-  **Evaluate** whether additional benefit options—like vision, dental, life, or disability—may provide more coverage and peace of mind
-  **Take advantage** of a health savings account (HSA) or health care flexible spending account (HC FSA) to help pay for qualified medical expenses
-  **Consider** upcoming life events or changes that additional benefits can help with like legal services or caregiving support