



## SMART Goals

It's that time of year when many people make New Year's resolutions! If you have a New Year's resolution in mind or you simply have something in your life that you would like to accomplish, you can be more successful in achieving your goal if you create a SMART Goal.

Use these 6 tips when developing a healthy behavior:

1. Pick one thing to work on.
2. Pick something small and specific.
3. Perform it before, during, or after something that you already do regularly.
4. Make your environment easy to practice your healthy behavior.
5. Track your progress.
6. Remember to be patient with yourself; changing behaviors takes practice!

For us to achieve a health and wellness goal, we often need to build healthy behaviors that will support our success. Healthy behaviors are actions that promote health and wellness in your life, like eating healthy foods, being physically active, and taking care of your mental health. Changing behaviors takes time, practice, and consistency to be successful!

### SMART IS AN ACRONYM FOR:



## How does a health insurance plan deductible work?

It is the beginning of a New Year! For most of us, the beginning of a New Year also means our health insurance plan deductible resets. A health insurance plan deductible is the amount you pay out of pocket before your health insurance plan begins to pay for covered costs. Every year, your deductible resets to zero and you will need to reach the deductible again for that year before your plan benefits start. Only expenses covered and approved by your health insurance plan will apply to your deductible. You can always discuss how your health plan benefits will be applied to a service by calling Group Health Cooperative of Eau Claire before receiving a service. The Cooperative will send you an Explanation of Benefits whenever we pay a claim for a service you received that explains what the Cooperative paid, what you need to pay out of pocket to the provider and what your deductible amount is.



Health insurance deductible may vary from plan to plan. There are high deductible plans, high deductible plans with health savings accounts (HSA), and low deductible plans. It is important to know what specific kind of deductible you have and how it works for you.

As always, if you have questions about your benefits or how your deductible is being applied to your medical services, please contact our Member Services Department at Group Health Cooperative of Eau Claire - 715-552-4300.

## CONNECT WITH US.

Visit [group-health.com](http://group-health.com) or give us a call at 715.552.4300 or 888.203.7770.

