

# Life changes require health choices - know your benefit options

U.S. Dept. of Labor - Benefits Services Division



Description: -

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Public health & preventive medicine  
Occupational / industrial health & safety  
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Insurance, Health -- United States  
Life changes require health choices  
- know your benefit options  
-Life changes require health choices - know your benefit options  
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**Benefits Services Division**

At this point, companies must sell you a Medigap policy at the best available rate, regardless of your health status.

**Medicare questions**

What are clinical trials, and are they right for you? Fact: Younger adults actually have more at stake, because, if stricken by serious disease or accident, medical technology may keep them alive but comatose or insentient for decades. This means you can enroll in a Marketplace plan outside the annual Open Enrollment Period. If you rarely have dental issues, it may be more expensive to have the insurance than to just pay for your dental work out of pocket.

**Health Care Coverage for Retirees**

Regroup and focus on meeting your goals again as soon as you can. I also agree that certain pharmaceuticals manufacturers profited off of the popularity of opioids. Choices about end of life are important for all adults—not just for the older population.

**Life Changes Require Health Choices, Know Your Benefit Options**

Ask that a copy is placed in your medical record and make sure your doctor will support your wishes. The HPFS included over 40,000 men and followed them from 1986 to 2014.

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