The BenefitWorks
Benefits at work for you.

Know Your Benefits

5 Tips to Maximize Your Benefits This Spring

Spring is a natural time for fresh starts, making it a great time to take stock of your health and the benefits that support it. Whether you're still settling into a new plan year or just looking for ways to get more value from your coverage, this article provides five tips to help you make the most of your benefits.

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

Your deductible and out-of-pocket maximum are foundational components of your health plan, as they help determine what you need to pay. Your deductible is the amount you pay out of pocket before your insurance starts sharing the cost of covered services. For example, if your deductible is $1,000 and you receive a covered service that costs $1,500, you pay the first $1,000, and then your plan covers the remaining $500.

Your out-of-pocket maximum is the most you have to pay in a plan year. Once you hit that limit, your insurance covers 100% of your covered, in-network costs for the remainder of the year. It resets at the start of each new plan year.

Knowing where you stand on both of these figures can help you plan upcoming care more strategically. Your Explanation of Benefits is one of the easiest places to check your progress, as each one shows your running year-to-date totals for your deductible and out-of-pocket maximum through that claim. You can also log in to your insurance carrier's member portal or app for a real-time view of where you stand, 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. Schedule Preventive Care

Preventive care, such as annual physical exams, is a crucial aspect of health maintenance. Visiting your doctor at least once a year can help you understand your overall health, catch health concerns early and maintain a strong relationship with your healthcare provider.

If you haven't had your annual physical yet, now is a great time. 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. Keep in mind 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.

Scheduling your preventive care in the spring ensures you maximize coverage for an annual physical and gives you the rest of the year to meet your deductible with any follow-up care.

3. Review Your Dental and Vision Benefits

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.

This Know Your Benefits article is to be used for informational purposes only and is not intended to replace the advice of an insurance professional. © 2026 Zywave, Inc. All rights reserved.

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 your vision and dental appointments now will help you get the full value of these benefits before the plan year ends.

4. Check in on Your HSA or FSA

It's important to log into your health savings account (HSA) or flexible spending account (FSA) regularly to check your balance. Doing so in spring can help you plan how to use your money for medical needs that may arise in the rest of the year.

If you have an HSA with a high deductible health plan, your money rolls over from year to year. When your balance reaches a certain amount, you may be able to invest it tax-free. The triple tax advantages of HSAs—contributions are tax-deductible, earnings grow tax-free and qualified medical expenses are tax-free—make them valuable tools for saving. On the other hand, FSA funds generally don't roll over, though many employers allow a grace period or up to $680 (for 2026) in carryover to the next 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.

5. Ask Questions Early

Understanding how your benefits work is essential for both your health and finances. Open enrollment is a great time to learn about your benefits, but it can be overwhelming to receive so much information in such a short period. If you have any questions about your benefits or how they work, your organization's HR team or benefits administrator is available to assist you year-round, not just during open enrollment.

Taking the time to ask questions now builds your confidence in navigating the healthcare system. The more informed you are, the more equipped you'll be to make smart decisions for your health and budget for the remainder of the year.

Summary

Before summer, take the time to review your benefits so you can get the most value from your coverage. Taking proactive steps this spring can help you get the most out of your coverage all year long.

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