

# Benefits and Me

## How to Spot Errors on Your Medical Bill

Health care advocacy group Medical Billing Advocates of America estimates that up to 80% of all medical bills have errors. While working with high patient influxes and various medical codes, it's easy for billing mistakes to happen. As such, it's crucial to look over your bill thoroughly to help save money. Consider these tips for spotting errors:

- Request an itemized bill with medical codes.
- Confirm that charges are for services you received.
- Verify dates of service and personal information.
- Compare the explanation of benefits to the bill.
- Check for upcoding, a charge for a more expensive service.
- Be sure there aren't any canceled services.

Errors on your medical bills are common, but that doesn't mean you can't spot them and save yourself money. Take charge of your health care dollars by reviewing your medical bills to spot any mistakes.

## Why Dental Benefits Are Crucial for Your Overall Well-being

Selecting and utilizing dental benefits is crucial because the condition of your teeth and gums significantly impacts your overall health. Proper oral health care can help prevent infections, tooth decay, gum disease and other conditions. Furthermore, good oral health supports not only your teeth and gums, but your overall health and well-being.

Here are some of the ways dental hygiene can affect your overall health:

- **Better cardiovascular health.** Gum disease increases inflammation in the body, including within heart tissue.
- **Improved respiratory conditions.** Bacteria can travel from your mouth to the bloodstream and into your lungs.
- **Reduced risk of diabetes.** People with gum disease are more prone to developing diabetes. If you already have diabetes, it's vital to maintain good oral hygiene for prevention, as you're more likely to contract gum disease and certain infections.

Talk to your HR representative if you have questions about your dental offerings or other health benefits.



## FSA Basics

A flexible spending account (FSA) is an employer-sponsored savings account used to pay for certain out-of-pocket health care expenses. A health care FSA limits employee contributions to \$3,050 for 2023. Consider these FSA basics:

- You can use FSA funds to pay for deductibles and copayments for your plan—but not the premium.
- You can use FSA funds to pay for other qualified health care costs, such as eye exams, contact lenses and hearing exams.
- You are not taxed on the money put into the FSA.
- You typically must use FSA funds within a year, or they are forfeited. However, depending on your plan, you may be able to carry over a portion of FSA funds into the following year. The 2023 carryover limit is \$610.