

# Hidden gems in your health insurance plan

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(HealthDay)—You might only think about your health insurance coverage when it's time for a doctor visit. But there may be many hidden health gems in your policy—wellness programs.

Usually offered through your employer, [wellness programs](#) are designed to improve your health and help you avoid chronic conditions or better manage ones that you may already be battling.

About half of all U.S. employers offer wellness initiatives, according to a study sponsored by the federal Department of Labor and the Department of Health and Human Services. They include such programs as ways to help you manage diabetes or lose weight, screenings to identify [health risks](#), and interventions to promote a healthy lifestyle.

But few people take advantage of these benefits, especially programs to uncover and treat health conditions, even when they're free. Yet participation can make a difference in your quality of life and help you reach your [health goals](#).

Nutrition, smoking cessation, fitness, combating substance abuse and stress management are the programs offered most often, the study found. Some employers offer incentives to encourage you to join, from cash to prizes.

So, take a few minutes to look at your health insurance provider's website to see what's available. Even if you're self-insured, you might be paying for benefits you're not aware of.

You might be pleasantly surprised. Benefits may include reimbursement or discounted costs for joining a gym or having a session with a registered dietitian to craft a weight loss plan.

Also, remember to take advantage of any wellness visits with your healthcare provider and [health](#) screenings that are included in your plan and not subject to the deductible.

**More information:** The Henry J. Kaiser Family Foundation details

[workplace wellness programs.](#)

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