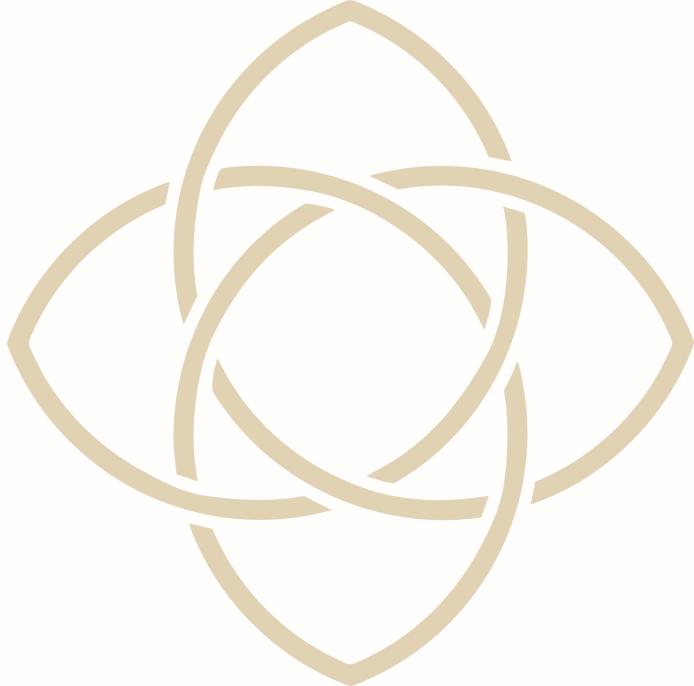# Insurance Coverage Checklist

Review your current coverage and identify any gaps. Protecting yourself is financial self-love.

Health Insurance	■ Do I understand my deductible and out-of-pocket maximum?
	■ Are my doctors and prescriptions covered?
	■ Do I review my plan each year during open enrollment?
Life Insurance	■ If someone depends on my income, do I have enough coverage?
	■ Have I compared term vs. whole life insurance options?
Disability Insurance	■ Would my income be protected if I couldn't work due to illness or injury?
	■ Do I have short-term and/or long-term disability coverage?
Beneficiaries	■ Have I updated beneficiaries on all policies recently?
Employer Benefits	■ Have I reviewed what's available through my employer?
Overall	■ Do I feel confident there are no major gaps in my coverage?

Tip: Review your insurance annually or whenever you experience a major life change (marriage, new job, new child, etc.).