**FINANCIAL EDUCATION**

**Insurance reality check**

By JASON ALDERSMANN

Each year, you should review your insurance to make sure you have the right protection. Here are some important considerations:

1. **Review your coverage.**
   - Make sure your policy is adequate for your needs.
   - Check for any gaps in coverage.
   - Look for any premium increases or changes in coverage.

2. **Consider your deductibles.**
   - Understand what your deductible is and how it affects your out-of-pocket costs.
   - Consider increasing your deductibles to lower your premiums.

3. **Look for discounts.**
   - Explore any discounts available to you, such as multi-policy discounts or loyalty discounts.
   - Ask your insurance provider about any discounts you may qualify for.

4. **Keep your information up to date.**
   - Make sure your contact information is current.
   - Update your coverage information if your circumstances change.

5. **Read your policy.**
   - Understand what your policy covers and what it does not cover.
   - Review your policy annually to ensure it meets your current needs.

By reviewing your insurance, you can ensure you have the right coverage at the best price. Remember, insurance is a critical part of financial planning.

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**SPRY LIVING**

Listen to your body

When it comes to insurance, you may be underinsured or overinsured. Here are some tips to help you save money on your premiums:

1. **Increase yourdeductibles.**
   - Choosing a higher deductible can lower your premiums.
   - However, make sure you can afford the increased out-of-pocket costs.

2. **Shop around.**
   - Compare rates and coverage options from different保险公司.
   - Consider bundling your insurance policies to save money.

3. **Be aware of in-network providers.**
   - Choosing an in-network provider can lower your out-of-pocket costs.
   - However, make sure the provider offers the services you need.

4. **Review your policy annually.**
   - Make sure your coverage matches your needs.
   - Consider making changes to your policy as your needs change.

5. **Be vigilant about renewals.**
   - Make sure to review your policy before it expires.
   - Consider negotiating with your insurance provider to lower your rates.

By taking these steps, you can ensure you have the right insurance coverage at the best price.

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