

# How to get Plan Z covered by your insurance



**Our newest improvement will be welcome news!**

**Plan Z is now covered by some insurance plans!**

Let me outline four options:

## **HSA/FSA Coverage**

Two easy ones are FSA (Flexible Spending Account) and HSA (Health Savings account) cards. If you have either one of those, all you have to do is order Plan Z using your card!

If you saved the money in your HSA account or your employer provided you with an FSA card, by all means take advantage of it. Making FSA and HSA payments are as easy as using the card like a credit card. When you place your order, use your FSA or HSA card at checkout.

## **Health Insurance**

If you have health insurance, but no flex spending card, you can still work to get the diet approved if your BMI is above 25. Depending on your coverage, your insurance company might pay for

all of your diet, or a portion of it. All you have to do is take these special forms to your doctor to complete:

Medical Necessity Form

Sample Letter of Medical Necessity

They'll decide which one they prefer to use. Then ask your doctor to submit the form to your insurance company for approval (it has to come from your doctor's office or your insurance company might not accept it). Obesity is a disease that leads to other diseases that are also covered by insurance. So if you have Type 2 Diabetes, high blood pressure, high cholesterol or even things like sleep apnea, it all adds up to get your diet paid for by your insurance. Your doctor might prefer the general form or the letter format so take them both with you.

### **Tax Deduction**

And lastly, you can get help from Uncle Sam. A quality diet, like Plan Z, is now deductible from your taxes. In this case, you pay for the diet up front, and save your receipt just like you do for other tax deductible items. When you file your taxes, you'll deduct the cost of the diet along with your other deductible expenses. You can check with your tax advisor if you use one. For those who don't get a refund, getting to deduct the full amount from taxes is like money in the bank. It's money you didn't have to pay in taxes; instead you invested it in yourself by paying for Plan Z.

I hope this helps you make an easy decision to do another round of Plan Z.

Feel free to call us with questions. My goal here was to make you aware and to help answer some of the basics.

Cheers,

A handwritten signature in blue ink that reads "Zola". The signature is fluid and cursive, with a long horizontal stroke extending to the right from the end of the word.

P.S. Remember many FSA/HSA dollars expire at the end of the calendar year. It's a "use it or lose it" system. So take advantage of it TODAY.