Let's check what I already have.

01 / Make a simple inventory

What do I actually have?

List personal policies and benefits through work. Start with the type, approximate benefit, payment and any end or renewal date. Use our private worksheet to organize them; it does not decide whether coverage is enough.

WORK THROUGH THESE FOUR CHECKS

- [ ] List personal life policies and workplace benefits separately.
- [ ] Note approximate benefits, premiums and renewal or end dates.
- [ ] Mark beneficiary instructions as checked or needing review.
- [ ] List health coverage and where the current benefits summary is kept.

Policies or benefits I need to locate

Dates or terms I do not yet understand

Bring to the conversation: What is each policy's job, and has that job changed?

Make my coverage inventory - read online

General education, not a quote, application or personalized coverage recommendation. Confirm current terms and deadlines with the relevant insurer or program. Keep sensitive documents out of ordinary text and email.

Let's check what I already have.

02 / Check the job of each policy

Is it still doing the job I want?

Compare the policy's purpose with what has changed in your life. Ask about benefit changes, future payments and beneficiary instructions. For health coverage, also check the current network, prescriptions and costs.

WORK THROUGH THESE FOUR CHECKS

- [ ] Describe what each policy is meant to help with.
- [ ] Note changes in family, work or responsibilities since the last review.
- [ ] Ask which benefits and payments are guaranteed and which may change.
- [ ] For health coverage, verify network, prescriptions and costs.

What has changed since my last review

Questions about benefits, costs or beneficiaries

Bring to the conversation: Which benefits or premiums could change later?

Read the existing-policy review guide - read online

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Let's check what I already have.

03 / Keep the review deliberate

What should I check before changing anything?

Understand what you would gain, give up or pay before replacing coverage. Request a clear comparison of current and proposed terms. A review may support keeping what works; submitting an application does not make replacement coverage active.

WORK THROUGH THESE FOUR CHECKS

- [ ] Ask whether existing coverage can still meet the intended need.
- [ ] Compare any proposed replacement with what you already own.
- [ ] Ask about costs, underwriting, lost benefits and timing of a change.
- [ ] Confirm any new coverage is active before cancelling existing coverage.

What I need explained before making a change

My next action and review date

Talk this through: Text or call 760-504-4939. Book a conversation or use Coverage Compass at the library.

NAIC: life insurance buyer's guide
HealthCare.gov: comparing total costs

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