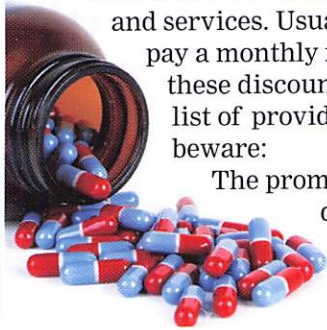


# Is that medical discount plan really health insurance?

A health-care plan usually covers a broad range of services by paying you or your doctor for a portion of the cost of your medical bills. Many people who have a high deductible policy look for ways to cover more of their medical expenses. One option that can seem appealing is to enroll in a medical discount plan.

Medical discount plans promise deep discounts on medical products and services. Usually you pay a monthly fee to get these discounts from a list of providers. But beware:

The promised discounts may save



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you no money at all once you add in the cost to enroll in the program and the monthly premiums.

Before signing up for a medical discount plan, call your doctor's office to see if it participates in the plan. You should also check with your state insurance commissioner's office to see if the plan is authorized for sale in your state. You can also find out about any complaints or scam alerts about the company.

The National Association of Insurance Commissioners emphasizes that these are not health insurance plans and do not give you the same benefits or protections as a licensed health insurance plan. If you have a serious medical

problem or emergency that requires doctor visits or hospitalization, you will have to cover most or all of those costs unless you have health insurance.

NAIC recommends that you don't allow yourself to be rushed into a decision. Pressure to sign up before you miss out on a "special deal" should make you reconsider.

It also urges caution when speaking to unfamiliar callers. Sales pitches for medical discount plans can come from identity thieves hoping to get you to give out personal and financial information. You can check them out by contacting your state insurance department or your local Better Business Bureau.

## Your rights when your luggage is lost, damaged or delayed

Most airline passengers arrive at their destination with their luggage intact and on time. When that doesn't happen, the law requires the airlines to compensate you under certain conditions.

### Damaged bags

The airline is responsible for repairing or reimbursing you for damage to your bag or its contents if the damage occurred while the bag was under the airline's control. It is not responsible for damage to the bag before you checked it or if improper packing caused the damage.

### Delayed bags

The airline is responsible for locating your bag if it does not arrive at your destination. Airlines have systems to track bags.

If your baggage is delayed, file a claim as soon as possible and stay in close communication with the airline until your bag is located. The airline must compensate you

for reasonable, actual incidental expenses you can prove you incurred as a result of the delay in delivering your bag.

### Lost bags

A bag is usually considered lost when the airline cannot locate it between five and 14 days after the flight. Once your bag is declared lost, the airline must compensate you for the depreciated value of your bag and its contents and refund any fees you paid the airline to transport the lost bag.

### Assistive devices

Airlines are required to compensate you for the loss of such items as crutches, walkers, braces, wheelchairs, breathing equipment, other medical devices and

medications necessary to assist you with a disability.

### Limits on liability

For flights within the United States, federal regulations set an upper limit of \$3,500 on what the airline must pay you for a lost, damaged or delayed bag. There are no upper limits on the airline's obligation to reimburse you if they damage or destroy your assistive device. Different limits apply to international flights.

For more on your rights when you fly, go to [www.transportation.gov/airconsumer/fly-rights](http://www.transportation.gov/airconsumer/fly-rights).



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