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Bargains to Be Had in November

From Cutlery to 4K TVs, It's About More Than Thanksgiving

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When we think of November, Thanksgiving comes to mind. But November is about a lot more than turkey:

Open Enrollment

Open enrollment for 2015 health coverage begins Nov. 15. It is a good time to reassess your policy and make sure it fits your needs. Be sure you're getting the most from employer health plans.

"If both you and your spouse are working and if both of your employers carry insurance, look at the plans to see how to maximize the employer premium subsidy," says Scott Bishop of STA Wealth Management. "As an example, if you both work and they pay for the 'employee portion,' one partner can choose 'employee only' and one can choose 'employee plus children.' "

Mr. Bishop adds that, if you buy coverage through the HealthCare.gov website, check out the insurer's provider network. Out-of-network physicians or hospitals can be very expensive. You want to be sure not only that the policy's coverage is adequate, but also that its network providers are convenient and right for you. If you're changing policies, make sure you've read the fine print on the new one and confirm that it takes effect before the old one expires.

Cutlery

Just about anything that belongs in a kitchen will go on sale in the next couple of months. It is true, you can get low-quality knife sets extremely cheap, but a good-quality knife may be worth the splurge. At this month's kitchenware sales on cutlery, you can find some of the best prices at department stores, such as [Macy's M -0.32%](#) or [Kohl's KSS -0.60%](#) (which always has coupons). Wait until the right sale and you can save around 50%.

If you're starting out and can't afford a full set of premium knives, buy an inexpensive set and slowly integrate higher-quality knives. The three must-have knives in any kitchen are generally considered to be a chef's knife, paring knife and a serrated knife. If you're going to go with only one high-quality knife, make it your chef's knife.

4K TVs

Big-screen televisions are perhaps the most popular door-buster deal on Black Friday. This year will be no exception, and 4K Ultra HD TVs are going to be sold at rock-bottom prices. They are called “4K” because they have four times the resolution as 1080p, the current standard for HDTVs. Like much technology, 4K TVs were unattainably expensive when introduced, often about \$20,000. This November, you should be able to get one for less than \$1,000.

[Best Buy](#) BBY +0.35% has a good price-match policy, so it’s a good idea to shop there if you find a low price elsewhere. Sears also has competitive prices. Hhgregg.com and newegg.com typically have good deals if you’re shopping online.

You probably won’t find great deals on curved TVs just yet. The technology makes the most sense on a larger screen, and you’re going to pay big bucks for it. Hold off until curved TVs lose a bit of their novelty and fall to a more affordable price.

Kitchen Remodel

People are often concerned about remodeling a kitchen in November, prime entertaining season. But if you want a great deal, the inconvenience may be worth your while. This is a fairly slow season for contractors, so it’s a good time to negotiate a deal and potentially get your project finished faster. As we all know, construction projects tend to go longer than anticipated, so if you’re counting on a hard deadline of Dec. 24, this approach might not be for you.

If you like the layout of your kitchen but want to give it a face-lift, consider refacing your cabinets. This means you keep the basic structure of your cabinets but add new doors. It can save you around 50% off the cost of new cabinets. If you need to move things around and go with all new cabinets, look for a budget-friendly semi-custom line.

Free Car-Seat Check

November is National Child Safety Protection Month. One way to make sure your child is safe is by attending a free child car-seat inspection.

Go to safercar.gov/parents and look for the section on “Car Seats.” The site will locate a certified inspector near you. Inspections aren’t always free, so ask before you go.

Often you can get inspections at AAA centers and police and fire departments. According to the National Highway Traffic Safety Administration, three out of four parents don’t properly use child restraints. Additionally, many car seats are improperly installed or are the wrong seat for the child’s height, weight and age.