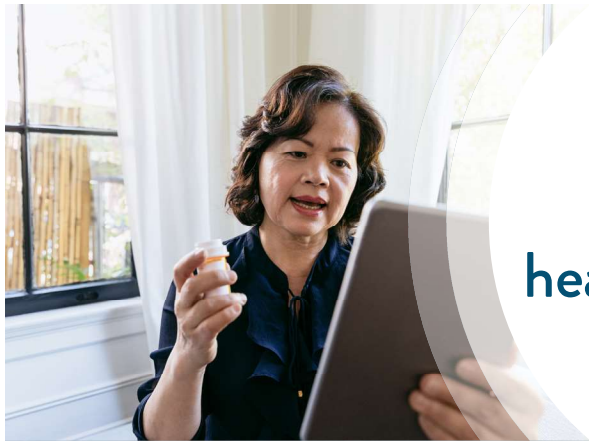




Be a better healthcare consumer Here's how.



Keeping track of your healthcare costs can take some effort... but the payoff can be worth it! Following these tips could mean more money in your pocket -- and help you get healthier, too. And remember, Health Advocate is here to help you navigate the healthcare system and get the most from your benefits.

Know what your health plan covers.

Is chiropractic care covered?
How about rehab? Knowing this information ahead of time can help you avoid surprise medical bills.

Understand your out-of-pocket costs.

This includes copays for doctor visits and hospitalizations, deductibles, and coinsurance.

Choose in-network providers.

Make sure that any doctors, hospitals, labs and other providers you use are in your health plan's network before you make an appointment.

Have a high-deductible health plan?

Sign up for a Health Savings Account (HSA). HSAs let you contribute pre-tax earnings to a federally insured savings account. The funds can be used for current qualified medical expenses or saved for the future.

Get regular preventive care.

Annual physicals, mammograms and other screenings can find issues early, which could mean fewer doctor visits and lower healthcare costs in the future.

Save the ER for true medical emergencies.

Urgent care centers can treat issues like sprains, cuts, fevers and other non-life threatening conditions at a fraction of the cost.

Ask your doctor about generic drugs.

You could save up to 80 percent on your medications.

Enroll in your health plan's mail-order pharmacy service. Ordering a 90-day supply of maintenance medications can be a real money-saver.

Maintain a healthy lifestyle. Try to stay focused on eating healthier, exercising and quitting tobacco to help avoid costly medical conditions down the road.

Your Personal Health Advocate can:

- Explain your plan coverage and out-of-pocket costs
- Find in-network providers and make appointments
- Identify generic equivalents for your medications; make sure medications are on your plan's formulary
- Explain diagnoses and treatment options and arrange second opinions
- Research and resolve medical claims and billing issues



Our services are available at no cost to employees, spouses, dependents, parents and parents-in-law.

Completely confidential.



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