



Become a better healthcare consumer

Avoid big medical bills!

Keeping your medical costs as low as possible takes a little effort, but the payoff can save you hundreds of dollars!

Try the tips below – you'll keep more money in your pocket and get healthier, too. Remember, you can always call Health Advocate to personally help you navigate healthcare, saving you time, money and worry.



Turn to us—we can help.



Email: answers@HealthAdvocate.com
Web: HealthAdvocate.com/

Download the app today!



HealthAdvocateSM



Be Smart about Healthcare

Know what your health plan covers. Is rehab covered? Chiropractic? Getting this information beforehand can prevent receiving a surprise bill.

Understand your out-of-pocket costs. This includes copays for doctor and hospitalizations, deductibles, and co-insurance.

Stick with in-network providers. Always check that doctors, labs, hospitals and medical facilities are in your plan's network before you make the appointment.

Have a high deductible health plan? Sign up for an HSA! An HSA (Health Savings Account) allows you to contribute tax-free dollars deducted from your paycheck to help pay for medical expenses.

Take advantage of preventive care and screenings. Services like annual physical exams, mammograms, and flu shots can help promote good health and detect problems early, which could mean fewer doctor visits down the road!

Comparison-shop for services upfront. The costs for medical procedures and tests can vary widely even in your geographic area depending on the doctor and facility.

Visit an in-network urgent care center for non-emergency care. They can treat sprains, cuts and breaks, colds, fevers and other non-life threatening conditions for a fraction of the cost of visiting an ER.

Ask your doctor about generic versions of prescribed drugs. You could save up to 80 percent on medication costs!

If applicable, enroll in your health plan's mail order prescription drug service. Ordering a 90 day supply of a maintenance medication can be a real money-saver.

Maintain a healthy lifestyle. Exercising, eating better, losing weight and quitting tobacco can help you be healthy and possibly avoid costly medical conditions.

Turn to Us

Your Personal Health Advocate can help:

- **Locate in-network providers;** help make appointments
- **Explain your health plan coverage and costs**
- **Find generic prescription medications;** check that medications are on your plan's formulary (drug list)
- **Research treatment options;** urgent care centers
- **Review bills for accuracy;** negotiate non-covered balances
- **Assist with claims denials**
- **Research costs of care**
- **Find a second opinion**

Eligible employees, their spouses, dependent children, parents and parents-in-law can use the benefit. Call Today!