

## 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.

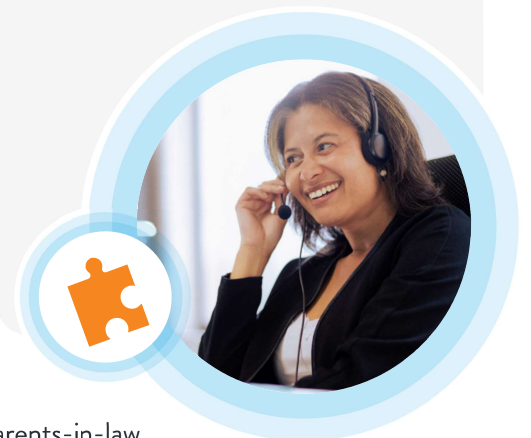
### **Enroll in your health plan's mail-order pharmacy service.**

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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