FIVE MONEY SAVING ACTIONS

Use your time and resources wisely when you make informed care choices.   Get quality care while you also save time and money with these money saving actions:

1.   **CHOOSE GENERIC DRUGS OVER BRAND-NAME DRUGS.**

     Ask your doctor if your prescription is available as a generic. By choosing generics, you can save up to $40 in copayment costs. Generic drugs meet the same exact standards set by the U.S. Food and Drug Administration as brand-name drugs, but you won't have to pay for brand-name advertising costs.

2.   **GO TO URGENT CARE CENTERS FOR COMMON, NON-LIFE-THERATENTING AILMENTS RATHER THAN TO THE EMERGENCY ROOM.**

     Reduce your copayment by $85 by visiting in-network urgent care centers for common conditions such as flu, colds, rashes or ankle sprains instead of the emergency room.   Urgent care centers have a $15 copayment while an emergency room visit has a $100 copayment. You may even spend less time waiting to see a medical professional.

3.   **HAVE TYPICAL BLOOD TESTS PERFORMED AT AN INDEPENDENT LAB RATHER THAN A HOSPTIAL OR HOSPITAL SATELLITE FACILITY.**

     Your $50 copayment is waived when you have blood tests done at an independent lab instead of a hospital or hospital satellite facility. Most labs are quick and efficient and offer convenient hours.

4.   **GET X-RAYS AND OTHER IMAGING TESTS PERFORMED AT AN INDEPENDENT X-RAY/IMAGING CENTER RATHER THAN A HOSPTIAL OR HOSPITAL SATELLITE FACILITY**

     Your $50 copayment is waived when you have diagnostic testing such as X-rays, CT scans and MRIs performed at an independent X ray/imaging center instead of a hospital or hospital satellite facility.

5.   **WHEN YOU HAVE ANY MEDICAL TEST PERFORMED, PROVIDE CONTACT INFORMATION FOR ALL YOUR DOCTORS.**

     Having tests—such as CT scans—done once and ensuring your providers share the results. When all of your providers have access to your current medical records, you'll be less likely to have tests repeated unnecessarily—saving you time and money.