



Eight Consumer Tips for Managing Health Care Costs

1. Stay Healthy

Eat right, exercise regularly, and visit your doctor for regular checkups.

2. Take Advantage of Resources

Review your benefit materials and take advantage of online resources to learn about special programs and health care issues.

3. Participate in the Health Care FSA

Use pre-tax dollars to pay for out-of-pocket health care expenses and stretch your spending power.

4. Request Generic Prescription Drugs

Generic drugs cost significantly less than brand-name drugs and can be equally effective.

5. Use the Mail-Order Pharmacy

For maintenance prescriptions, mail-order pharmacies offer convenience and savings.

6. Shop for Value

Shop for medical care just as you would shop for a car or camcorder. Don't be afraid to ask your doctor for the cost of services and treatments.

7. Save the Emergency Room for True Emergencies

Talk to your doctor about the best way to receive care after-hours or on weekends when the situation is urgent, but not a true emergency.

8. Identify Health Risks and Take Action to Reduce Them

Act now before small challenges become large problems.

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