8 great ways to **save** on health care costs

Shopping smart and improving your well-being can really pay off. Here's how.

We know that every penny counts. By taking initiative when it comes to your wallet and your well-being, you can benefit in many ways. Depending on the plan you enroll in and your personal approach to wellness, you can likely take advantage of many of the following cost-saving tips.

Stay in the network, and more dollars will stay in your pocket

HMO plans – If you need medical care when you're traveling, your Harvard Pilgrim plan provides coverage in a medical emergency or when you get sick or injured. However, it's important to keep in mind that no coverage is provided for routine care or care you knew you needed before you left on your trip.

PPO plan – While this plan provides coverage for out-of-network care, this flexibility comes with a price. In addition to higher premiums in comparison to a traditional HMO, receiving out-of-network PPO plan services typically means higher out-of-pocket costs, including a separate out-of-network deductible.

To verify coverage provisions of your particular plan, see your *Schedule of Benefits*.

Look to Harvard Pilgrim for valuable chronic condition support

If you're dealing with asthma, diabetes or another chronic condition, we're here with the support you need. Our care management services can empower and provide you with prevention strategies to help ensure your condition is controlled, which in turn can help reduce your health care expenses.

Harvard Pilgrim nurse care managers will work with you and your primary care provider to assess your health care needs and coordinate services and resources. Their focus is on helping to ensure the highest quality care in a location and setting that's best for your individual needs.

▶ To learn more: visit **harvard pilgrim.org**, log in, then select **Coverage & Preventive Care**.

Only use the ER when it's an emergency

Going to an emergency room for a non-emergency problem will cost you a lot more than a visit to a doctor's office, and you'll probably spend a lot more waiting time in an emergency room. Convenience care clinics, telemedicine through Doctor On Demand, and urgent care centers offer cost-effective alternatives to the emergency room for minor injuries and illnesses. Keep in mind that many primary care doctors have after-hour and weekend coverage, so you may want to call your primary doctor's office first.

Of course, if you think you are having a medical emergency, don't hesitate to call 911 or go to the emergency room. Otherwise, call your doctor's office first. If it turns out you are having a true medical emergency, your doctor will send you to the emergency room.

▶ To learn more: visit **harvardpilgrim.org**, log in, then select **Plan Details > Urgent Care Options**.

Go generic and use mail order for maintenance prescriptions

If your doctor prescribes a new medication, always ask if a lower-cost equivalent is available. Generics are proven equal in quality and effectiveness and often are much lower in cost.

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For prescription drugs used on a routine basis (such as medications for asthma, allergies or high cholesterol), using a mail-order program is very cost-effective. Harvard Pilgrim's Mail Service Prescription Drug Program may save members as much as one-third on their drug copayments, not to mention several trips to the pharmacy.

▶ To learn more: visit **harvardpilgrim.org**, log in, then select **Plan Details > Prescription Drug Benefits.**

Give yourself a tax break

If you have the option, you can save money by enrolling in your Bentley-sponsored FSA (flexible spending account). An FSA allows you to lower your taxable income by setting aside pre-tax dollars to cover qualified health care expenses, such as deductibles and copayments for medical services and prescriptions, as well as expenses for over-the-counter medications, dental services and eyewear.

Get special savings on products and services to help keep you healthy

As a Bentley employee enrolled in a Harvard Pilgrim plan, you're entitled to special savings on a variety of products and services to help keep you healthy. Save on eyewear, fitness club membership, dental care, healthy eating, acupuncture, family and senior care services and much more.

▶ For the most up-to-date list of discounts & savings: visit **harvardpilgrim.org**, log in, then select **Discounts & Savings**.*

* These savings programs are not insurance products.

QUESTIONS? If you have questions about taking full advantage of your coverage and these cost-cutting opportunities, please call us toll-free at **(888) 333-4742**. For TTY service, call **711**.

Click your way to well-being information, resources and tools

By staying healthy, you'll part with fewer dollars for medical care. In that sense, it literally pays to protect and maintain your health.

Harvard Pilgrim and Bentley are here to help you do just that. For instance, Harvard Pilgrim's website features a wealth of valuable health and wellness information, resources and tools including life stage-based content: Look up health topics; take a health questionnaire to identify areas for improvement and make healthy changes; access a secure personal health record; learn about ways to reduce stress through mindfulness; and much more.

▶ To learn more: visit **harvardpilgrim.org,** log in, then select **Tools & Resources > Wellness Program**.

Use lower-cost providers for procedures, tests and services

While all Harvard Pilgrim providers meet our strict quality standards, costs for some procedures, tests and services (e.g., outpatient surgery, labs and radiology tests) can vary widely—by thousands of dollars in some cases. Ask your doctor about lower-cost options that include independent, non-hospital providers, or outpatient surgical centers, which often charge less for the very same tests and services. If you're on the Best Buy HMO in particular, you'll want to be aware of what you pay out-of-pocket until your deductible is met.

Another way to find lower-cost providers is to use Estimate My Cost, an online tool that lets you estimate health care costs for Harvard Pilgrim's network of providers—before you receive services. With Estimate My Cost, you can find cost estimates for over 800 services, including office visits, lab and radiology services, and many outpatient and inpatient procedures. You can compare cost estimates for up to four providers and even save and print your estimates.

▶ To learn more: visit **harvardpilgrim.org**, log in, then select **Tools & Resources > Estimate My Cost**.

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