

# Benefits and Me

## How to Be an Educated Health Care Consumer

With health care costs on the rise, making informed health care decisions is more important than ever. Here are some strategies to help save you money and be an educated health care consumer:

1. **Speak to your doctor.** Your physician can help you understand how their recommendations and care impact the cost of medical services. Ask your doctor about treatment costs, potential side effects and alternative options that are less costly.
2. **Review your prescriptions.** Generic drugs have the same strength, dosage form, route of administration and active ingredient as brand-name drugs but may be less expensive.
3. **Use in-network providers.** Seek health care providers within your insurance network to lower costs.
4. **Request outpatient care.** Outpatient care is generally less expensive and may be the same quality as inpatient care. Ask your physician if laboratory tests can be done in a clinic instead of a hospital.
5. **Review your bill.** Check your bill carefully to ensure there aren't mistakes or erroneous charges.

Educating yourself on the best insurance and medical care options for your situation can help you save on otherwise costly medical care.

## What You Need to Know About Medical Credit Cards

Medical credit cards can be used to pay for medical services for you, your family and your pets. But they often have high interest rates, which could cause you to overpay for medical services. Additionally, you should know:

- Interest rates for medical credit cards can be higher than those of general credit cards.
- Medical credit cards impact your credit score.
- Medical credit cards may have different fees and schedules than other types of credit cards.
- Medical credit card use may make receiving other types of financial assistance more difficult.

Contact us for more information about paying for medical services.



## The Benefits of Virtual Mental Health Care

Virtual mental health care refers to various mental health services that can be provided on your phone, computer or tablet. There are numerous benefits for patients like you.

Primarily, virtual mental health care increases your access to mental health care professionals nationwide. This means you can access top care professionals regardless of your location.

These services also enable you to receive crucial mental health care from the comfort of your own home. They often provide flexible scheduling options.

Finally, because physical exams aren't typically required, virtual sessions are well suited for mental health care.

For more information on virtual mental health benefits, contact your manager today.