



Benefits and Me

 TOWNE BENEFITS

5 Ways to Reduce Your Prescription Drug Costs

Prescription drug prices in the United States rank among the highest globally. It can pay to shop around since drug prices vary. Lowering prescription drug costs is easier than you may think, so try the following five strategies:

1. Ask your doctor or pharmacist for generic drugs or a similar version with a generic version.
2. Compare prices through an app to find the least expensive option.
3. Use an in-network preferred pharmacy to secure a lower copayment.
4. Browse manufacturer websites for coupons and rebates.
5. Sign up for a major drugstore rewards program to accumulate points for filling prescriptions to earn coupons or other discounts.

If you have prescription drug questions, talk to your pharmacist. Before paying, ask whether there's a better price available. They may know of additional cost-cutting tips and can provide guidance.

How to Be an Educated Health Care Consumer

With health care costs rising, taking responsibility for your medical care choices is more important than ever. Asking questions and researching your options are good ways to start managing how much you spend on health care. Consider the following strategies to take control of your health costs:

- Review your health insurance plan options carefully and choose the one that best fits your needs.
- Ask your doctor questions to better understand how their care and recommendations affect your health and your plan costs.
- Make careful decisions about your prescription drugs, including the tips in the above article.
- Choose in-network providers when possible, as it is typically much less expensive than seeking out-of-network care. When you choose a plan, ensure you have access to your preferred doctors and hospitals.
- Review your bills to catch potentially costly mistakes. Errors can occur in medical billing codes and coverage.

Being a well-informed consumer is vital in today's health care landscape. When you feel confident about your health care decisions, you could potentially lower associated costs. Talk to HR if you have any questions about your health plan.

Be Prepared With a First-aid Kit

First-aid kits are your first line of treatment and care after an injury occurs. As such, a well-stocked first-aid kit can help you respond quickly and effectively to common injuries. Keep at least one first-aid kit in your home and your vehicle. Consider including the following items in your kit:

- Antacids
- Antibiotic ointment
- Antihistamine
- Bandages of various sizes
- Decongestants
- Hydrocortisone cream
- Hydrogen peroxide
- Instant hot and cold packs
- Pain and fever medications (e.g., ibuprofen or acetaminophen)
- Sterile gauze pads and tape
- Thermometer
- Tweezers