



Benefits and Me

TOWNE BENEFITS

7 Easy Ways to Stretch Your Health Care Dollars

You've probably noticed that your health care costs have risen steadily over the past few years. Of course, this trend can significantly impact your budget. Although it's difficult to control all the factors contributing to these rising costs, stretching your health care dollars is easier than you think. Consider the following seven ways to get the most bang for your buck:

1. Understand how your health plan works to know what's covered, including deductibles, copayments and other out-of-pocket costs.
2. Use in-network providers, as they generally charge discounted rates.
3. Look into freestanding surgical and diagnostic centers; they usually charge less than hospitals or outpatient surgical centers.
4. Only go to the emergency room for true emergencies.
5. Carefully check all medical bills for errors or miscalculations.
6. Make careful decisions about prescription drugs to curb costs.
7. Use a health care spending account to pay for qualified medical expenses with pre-tax money, if offered.

Contact your HR representative if you have questions about your employer-sponsored health plan or available programs and discounts.

Strategies for Saving on Prescription Drugs

Did you know that the average American spends about \$1,200 each year on prescription drugs? The United States' prescription drug prices rank among the highest globally. But cutting costs on prescription drugs is easier than you may think; because drug prices vary, it can pay to shop around. Consider the following strategies to help lower your medication bills:

- Go generic or ask if there's a similar drug with a generic version.
- Use a preferred pharmacy in your network so you can secure a lower copayment and save on costs.
- Sign up for a reward program to receive coupons and accumulate points when you fill prescriptions or use other pharmacy services.
- Check manufacturer websites for coupons and rebates.

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

The Connection Between Mental Health and Chronic Illness

Living with a chronic illness can be draining, both physically and mentally. As such, people who live with a chronic illness are at a higher risk of developing a mental health condition.

Likewise, mental health symptoms can cause a flare-up or worsen an illness if you have a chronic health condition.

Managing multiple chronic conditions requires self-care, but mental health conditions can make caring for oneself difficult. However, a little self-care can go a long way.

Consider the following physical and mental self-care tips:

- Stay connected to health care professionals.
- Surround yourself with support.
- Leverage employer-provided resources (e.g., employee assistance program).
- Take time to unwind.