

# How Your Health Plan Can Help You Save

(NAPSA)—According to recent surveys conducted for CIGNA by TSC, a division of Yankelovich, Inc., about one-third of Americans say the economy has changed the way they take care of themselves, and most of those report taking better care of their health by exercising, eating healthier or getting regular checkups and screenings. On the other hand, a large percentage say that because of the economy, they are taking worse care of their health by skipping appointments and cutting back medications. One of the best ways to stay healthy without breaking the bank is to understand how your health plan can save you money.

“With a faltering economy causing most Americans to pay closer attention to their wallets, it’s more important than ever for people to understand the value their health plan offers and make the most of the benefits that may be available to them,” says Charles Smith, M.D., chief medical officer for health solutions at CIGNA. “For example, in many plans, preventive care is free or very low cost and as a physician I would recommend people use these benefits.”

Here are tips to help you save on health care costs:

**1.** Ask your doctor if there’s a lower-cost generic for any of the medicines you take. Use your health plan’s home-delivery pharmacy to get a three-month supply mailed directly to you for further savings.

**2.** Use in-network doctors, hospitals and facilities.

**3.** Grab the phone before you grab your car keys. You may be able to avoid an office visit. Your doctor may fax new prescriptions directly to your pharmacy and discuss lab results over the phone.

**4.** Use a flexible spending account to budget and save on your tax bill. This kind of account reimburses you for certain med-



**Using generic medications and home delivery are good ways to save on health care expenses.**

ical expenses not covered by your health plan, such as prescription co-pays, dental care, vision care, over-the-counter medications and more.

**5.** If you’re sick, see whether you need an office visit or to go to a clinic or an emergency room. Many health plans offer clinically trained professionals you can talk to about your symptoms and concerns and they can help you determine what you need to do. Some plans even offer convenient e-visits, or “virtual house calls,” for less than the cost of an office visit.

**6.** Read your medical bills. According to Consumer Reports, 5 percent of people who reviewed their itemized hospital bills found major errors.

**7.** Practice preventive health. Proper immunizations, on schedule, can help prevent serious diseases for children and adults. Regular screenings for high blood pressure and cholesterol, diabetes and other conditions can catch a problem before it becomes worse.

**8.** Get the most from your health plan. Some plans offer a discount program, like CIGNA’s Healthy Rewards, with discounts of up to 60 percent on such health and wellness products and services as fitness club memberships, laser vision correction, contact lenses, massage therapy, weight management, chiropractic care and natural supplements.

For more information, visit [www.cigna.com](http://www.cigna.com).