



spotlight on health care

Saving Money On Your Health Care

(NAPSA)—It's amazing what one little card can do. While the nation—including politicians in Washington and at the state level—is focused on ways to import cheaper drugs, more Americans are going to great lengths to save money on prescription drugs.

One way many Americans accomplish this is through the use of discount cards—which can offer significant savings on drugs and other health care services. The monthly or annual fee paid for these cards is usually more than offset by the savings involved.

By working with drug companies, the discount cards can offer a 65-percent price break on prescription drugs—sometimes with fewer restrictions than insurance companies. The cards may also offer discounts of up to 50 percent on dentists, plus savings on hospitalization, doctors and chiropractors, depending on the type of coverage chosen.

With most discount cards, there's no deductible or limits on benefits, which isn't the case with insurance. And there's no exclusion for pre-existing conditions, so everyone is eligible for coverage.

All discount cards, however, are not created equal, so do some research before choosing. Here are some tips to help from the experts at Omni Choice Benefit Plans:

- Find out how many major pharmacy chains the discount card works with—the more, the better. Omni, for example, works with 35,000 pharmacies nationwide.

- Does the card cover hospitalization, dental, medical, chiropractic and medical travel expenses?

- How many dentists are covered in the plan? Is orthodontia covered? How about cosmetic, oral



A discount card can halve your health care costs.

surgery and periodontics? Ideally, there should be no deductibles, claim form or waiting. Omni, for example, has 47,000 participating dentists in its plan.

- Be sure you can cancel your contract at any time. Unlike insurance, you should not have to be locked into a plan, if you no longer need or want it.

- Make sure you can have a 30-day full-money-back guarantee, if you decide to cancel.

- Discount plans shouldn't have any annual maximums, minimums, exclusions, age limits for dependents, or background checks.

- Will you be covered while you're on the road? A card should offer access to a global network of physicians, travel assistance personnel and emergency evacuation benefits. Omni, for example, has 24-hour-a-day Medical Travel Assist coordinators to help with travel arrangements, retrieving lost documents, legal referrals and translation services.

You can learn more by visiting www.omnicoicex.com or calling 1-800-562-1033.