

10 Helpful Hints To More Cost Effectively Utilize Your Health Plan

- 1. Only use an emergency room for true emergencies. Receiving care at an emergency room is only appropriate when the nature of the symptom is severe, warrants immediate medical attention or is life threatening. Use of an emergency room may also be warranted when because of the time of day or day of week treatment cannot be deferred and received from your physician. You should establish a relationship with a primary care physician to receive and/or coordinate all medical care.**
- 2. Ask your doctor about less expensive or generic medications that are just as effective. Doctors are often asked these questions.**
- 3. If you are prescribed a medication that you take on a regular basis, referred to as a maintenance prescription (for example, for high cholesterol, high blood pressure, diabetes etc.), take advantage of the mail order prescription drug program. You can obtain up to a 90-day supply of the prescription at a lower co-payment than purchasing the prescription at a local retail pharmacy each month. Once you submit the prescription to the mail order program, all you need to do is call a toll-free telephone number to obtain a renewal of your prescription for up to an additional 90-days. Contact the Fund Office should you wish to receive information to take advantage of this program.**
- 4. Review all hospital and medical bills to assure that all services billed for were actually provided. Billing mistakes do happen.**
- 5. Have a regular routine scheduled physical examination. Get an annual flu shot. Have your child(ren) immunized according to your pediatrician's guidelines.**
- 6. At your doctor's appointment, come prepared with a written list of questions in order to make good use of the time spent. Don't be afraid to ask about suggested procedures and medications, including the risks, side effects, alternative approaches and recovery periods – take notes.**
- 7. Read your benefit material carefully to understand how the Plan works and what is a covered expense.**
- 8. If you are scheduled for surgery, it is helpful to have a family member or friend join you for the pre-surgical consultation. You may be anxious and distracted and unable to focus on the conversation. This is a time when two sets of ears and two heads are better than one, and it helps to jot down short notes during the meeting. Before driving home, add to these notes while the meeting is still fresh in your memory. Make sure to follow directions for recovery. Not following directions properly may prolong your recovery and prove to be more physically and financially taxing in the long run.**
- 9. Ask your doctor to make referrals within the preferred provider network.**
- 10. Do not expect the miracles of medicine to correct any abuses of your lifestyle. Eat the proper foods, watch your weight, limit your consumption of alcoholic beverages, exercise, and take care of yourself.**