



HEALTHY YOU. HEALTHY SAVINGS.

Save by being a wise health care consumer



- Before you receive services, know what your plan covers. Find out from your insurance plan's website handbook, or customer service representative.
- Find out if the cost for 9-1-1 EMS transport is covered or if you need to use a certain ambulance company.
- Choose providers who accept your insurance. Find out if prior approval or a referral is needed for services to be covered.



- Consider a Consumer Driven Health Plan. You pay a higher deductible and pay for health care costs from a tax-exempt health account. With a high-deductible health plan, you can set aside pre-tax money in a health savings account (HSA). Use this to pay for your deductible and medical costs. Money you don't spend adds up from year to year, to use for future medical expenses.



- Learn if acupuncture and massage therapy fees are covered.
- Get recommended tests, exams, and vaccines.
- Make sure you use covered services, such as dental cleanings, tests and exams, virtual visits, and the Nurse Advice Line.
- Find out about tax breaks for medical expenses from [irs.gov](https://www.irs.gov).
- Stay informed of changes in health care offerings on national and state levels.