

Patty's Points



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Every little penny counts. Here's some money saving tips.

MONEY SAVING TIPS	
DO's	DON'T
<ul style="list-style-type: none"> Use an in-network Urgent Care Center (UCC) for minor illnesses or injuries. Click here for more information. <p><i>Example: Use GuideWell Emergency Doctors Urgent Care Center. They are a Value Choice Provider. The first 2 visits are \$0 copay and subsequent visits are \$50 copay regardless of which plan you are enrolled in.</i></p>	<ul style="list-style-type: none"> Don't use the ER for minor illnesses or injuries that can be treated at an Urgent Care Center (UCC). Click here for a list of in-network UCC's near you. <p><i>Note: Copays are \$50 per visit at an UCC as compared to \$300 copay for an ER visit. In addition, the doctors who treated you in the ER will bill you separately for their services (applies to HMO Basic and PPO Standard members).</i></p>
<ul style="list-style-type: none"> Use an in-network standalone imaging center for x-rays, ultrasounds, MRI's, CT Scans, etc. <p><i>My Health Onsite (MHO) Patient? Get referrals to Akumin/Rose Radiology for diagnostic testing at no cost to you!</i></p>	<ul style="list-style-type: none"> Don't use the hospital for diagnostic imaging tests that can be performed at a standalone imaging center or doctor's office. <p><i>Note: Your costs will be significantly higher as the services will be billed as "outpatient hospital".</i></p>
<ul style="list-style-type: none"> Ask your surgeon if your surgery can be performed at an in-network Ambulatory Surgical Center (ASC). 	<ul style="list-style-type: none"> Don't use the hospital for surgery that can be performed at an ASC.

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<p><i>HMO Basic Plan member? The copay is \$250 for the ASC and \$65 copay per physician (i.e., fees for surgeon, anesthesiologist, radiologist, pathologist, etc.)</i></p>	<p><i>HMO Basic Plan member? Surgery in the hospital setting is subject to a \$2,000 Calendar Year Deductible + 20% Coinsurance. The deductible also applies to physician fees. This includes fees for the surgeon, anesthesiologist, radiologist, pathologist, etc.</i></p>
<ul style="list-style-type: none"> Use Quest Diagnostics for routine lab work. The copay is \$0. 	<ul style="list-style-type: none"> Don't use Labcorp or any other out of network lab. Don't use the hospital for lab work as it will be billed as "outpatient hospital" services and your costs will be significantly higher.
<ul style="list-style-type: none"> Use Employee Assistance Program (EAP) for short term counseling assistance. You have up to 5 sessions per issue at no cost to you. Click here for more information. 	<ul style="list-style-type: none"> Don't forget your emotional wellness is just as important as your physical wellness.
<ul style="list-style-type: none"> Use Express Scripts Home Delivery/Mail Order for long-term or maintenance medications. The cost is 2x the retail copay for up to 90 days supply. <p><i>Example: Copay for Tier 2 drug is \$35. Mail order cost 2x\$35=\$70.00.</i></p>	<ul style="list-style-type: none"> Don't forget that long-term medications at Walgreens will cost 2.5x the retail copay for up to 90 days supply. <p><i>Example: Copay for Tier 2 drug is \$35. 2.5x \$35=\$87.50. Use mail order, save \$17.50!</i></p>
<ul style="list-style-type: none"> Use Generics when available. Ask prescriber to write a script for Preventive medications. Your cost is \$0. Click here for a list. <p><i>My Health Onsite (MHO) Patient? Use their pharmacy and pay \$0 or low copays.</i></p>	<ul style="list-style-type: none"> Don't use Brand Name medications if generic is available, unless your prescriber indicates it is medically necessary. Your copay is \$35 or \$60 as compared to \$10 (Up to 30 days supply).