

HOW TO GET THE MOST OUT OF YOUR PPO HEALTH PLAN

We've helped thousands of clients with claims issues. Here are some tips to become a savvy health care consumer.

Prepared by the helpful staff at BenefitsCafe.com, your benefits broker: 800-746-0045



1 KNOW THE BASICS ABOUT YOUR HEALTH PLAN

You should know:

- The name of your insurance company (hint - it's NOT Blue Cross Blue Shield)
- Your annual deductible & out-of-pocket max.
- Your copayments for Dr. Office Visits
- What's in a Dr. Office Visit vs. Preventive Exam

2 SET UP A MEMBER ACCOUNT

Go to your insurance company's website and create an account. You'll need basic contact info and your medical insurance ID number, which is on your ID card. Call us if you have a problem.

3 TRY TO STAY IN-NETWORK

In-network doctors, hospitals, labs and others sign contracts with your insurance company to reduce their rates. This gives you a huge savings on medical bills.

4 SHOP FOR LOWER PRICES AND ASK FOR DISCOUNTS

If your doctor recommends a costly procedure, don't be shy about shopping around. Say you need an MRI. By getting rates from others you may be able to negotiate a reduced amount. Also, it never hurts to ask for a discount.

5 ONLY PAY BASED ON THE "EOB"

The "Explanation of Benefits"(EOB) shows:

- Medical services performed;
- Amounts billed
- Amounts the insurance company allowed and will pay; and
- "Member's responsibility" - that's the amount you must pay.

You won't have the EOB at the doctor's office, So, politely say that you "only pay based on the EOB" and send the provider payment later.

If you get stuck or have any questions, please call the friendly folks at Benefits Cafe. We're your company's broker and we can help. 800-746-0045.

6 SIGN UP FOR A DRUG COPAY CARD

"Specialty drugs" or "injectibles" have very high copayments. Don't worry, Big Pharma can help. Search "drug copay card" online and you'll likely find a card that discounts your meds. The drug makers realize that if they lower the cost to the patient then people will take their drug and won't seek lower cost alternatives. There's no reason you shouldn't take advantage of these discounts.

7 USE YOUR PLAN'S DISCOUNTS FOR NON-COVERED ITEMS

Your plan likely includes discounts for services not covered by insurance, such as:

- LASIK
- Contact lenses & glasses
- Gym memberships & weight control programs
- Infertility treatment
- Hearing aides and other services

You should take advantage of these discounts.

8 REVIEW INVOICES FROM DENTISTS & OPTOMETRISTS

Double check the amount dentists and optometrists ask you to pay by looking at the invoice. Make sure your insurance paid its portion of the bill.