IT'S GAME TIME!





10 TIPS

to control your health care costs

Health care costs continue to rise, but there are manageable things you can do to reduce how much you spend:

1. Get online

Health cost estimater

It makes sense to find out everything you can to make informed, cost-saving health care choices. That's why **umr.com** offers online tools to help you review your health care options, pharmacy benefits and health coverage estimates.

2. See preferred in-network providers

Most health plans let you see any provider you want. But you can save money by seeing those who are part of your plan's preferred network.

Going to a preferred, in-network provider usually saves you at least 20-30% off your bill.

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3. Choose the right care

A trip to the emergency room may be needed if you're seriously injured or ill. But consider a cheaper option, like a walk-in clinic or urgent care, if you have a minor illness or issue, such as an ear infection. It may save you time as well as money. *(See page 26 for more info.)*

4. Think long-term

Some people go to the doctor for minor reasons once they meet their yearly deductible. While that may not have an instant impact on health care costs, it's a major factor in driving up everyone's overall cost of care.



5. Go generic

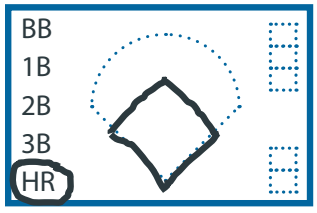
Generic drugs are the same as other medications, just without the brand name. The biggest difference is the price. Generics usually cost you 30-70% less than brand names.

6. Review your EOB

Billing mistakes sometimes happen

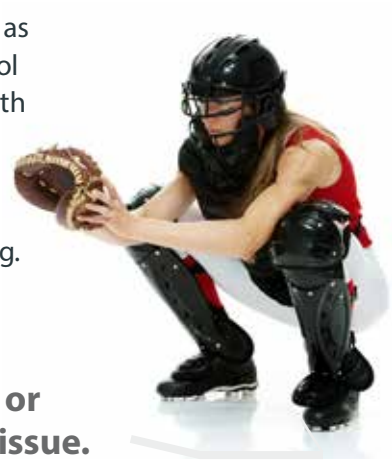
Review your explanation of benefits (EOB) statement to make sure you're properly billed. Contact your provider if you suspect an incorrect charge.

Learn more about understanding your EOB.



7. Take care of yourself

The harmful effects of unhealthy habits, such as tobacco use and alcohol abuse, can lead to health issues like cancer and heart disease. If you use tobacco products, seek help to try quitting. Practice moderation if you drink alcohol.



Get help if stress or depression is an issue.

8. Practice Prevention

Preventive care includes things like physical exams, vaccines, blood tests and cancer screenings. These services can prevent you from getting sick or detect a health issue before it gets serious. Check your health plan to see if preventive care is covered in full or at discounted rates.

9. Eat right

A balanced diet can save you money. It keeps you healthier in the short-term and lessens the chances of developing more serious and costly medical conditions in the future.



10. Exercise

Just 30 minutes of walking or other regular exercise each day impacts your weight, your stress level and possibly your wallet. Exercise helps control and prevent high blood pressure and cholesterol – two of the major risk factors for heart disease.

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