

ARE YOU COVERED?

Knowing your current coverage and anticipating future needs is your best plan for ensuring adequate health care coverage.

Consider these potential cost-saving tips:

TIP: Stay in-network for your primary care physician and referrals, or your benefits could decrease and your costs increase.

TIP: For the lowest pharmacy copay, **ask for generic drugs.**

TIP: If you have the option, **consider choosing a higher premium in exchange for lower annual out-of-pocket costs.**

TIP: When you select an in-network provider, charges are discounted, so **your coinsurance applies to a smaller bill and you pay less.**

TIP: Check out your hospitalization coverage, one of the most expensive costs you can incur. You can find it in the Summary Plan Description.



IT'S YOUR HEALTH, STAY IN THE DRIVER'S SEAT.®



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