

DRIVER'S SEAT

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

IN VOLUME 32

- Did You Know?
- Have You Done Your Health Care Homework?
- Take Our Quiz
- Being Prepared

DID YOU KNOW?

PHARMACIES TYPICALLY OFFER GENERIC VERSIONS OF MANY DRUGS. If you aren't currently receiving a generic, do your homework and ask your pharmacist if it is available to you. Generics can save you money without sacrificing quality.

MOST PEOPLE SPEND LESS THAN 30 MINUTES IN FACE-TO-FACE TIME WITH THEIR PRIMARY CARE PHYSICIANS EACH YEAR.¹ Even if it is just a routine exam, do your homework by writing down any questions or issues you want to address during your appointment in the weeks leading up to it. You will be able to make the most of your time with your doctor, get all of the answers you need without forgetting anything, and save the valuable time and money that another appointment would cost.

YOU CAN ACCESS AN ONLINE NURSE SERVICE 24 HOURS A DAY AS PART OF YOUR PLAN.

This is a great resource for answers to those harder homework problems. Visit the website listed on your ID card for more information.



HAVE YOU DONE YOUR HEALTH CARE HOMEWORK?

DO YOUR HOMEWORK!

Summer is winding down, and those familiar back-to-school signs are everywhere. While students might be headed back to the classroom this fall, we want to remind you how important it is to become a student of your health care plan and to do your homework. Studies show that one of the best ways to save is to be prepared with the necessary knowledge before you actually need it. Spending a little time studying your options and researching potential health care costs helps you to know the right answers when you're tested with a health care emergency. Additionally, these same studies show most people don't take the time to shop around and get that homework done, in turn, wasting precious time and money when making important health care decisions. We want to show you a few steps you can take to get the answers you need.

TAKE OUR QUIZ

1

A visit to an urgent care center typically costs about the same as an emergency room visit.²

- A. True B. False

2

Where is the best place to start when looking for a specialist recommendation?³

- A. Your friends and family
B. Your local phonebook listings
C. Your primary care physician
D. The website listed on your ID card

3

Which of the following is a way to be prepared for a doctor's appointment?

- A. Research your symptoms on the Internet and be prepared to discuss your findings
B. Be on time
C. Write down any questions, problems, or issues beforehand
D. All of the above

ANSWERS

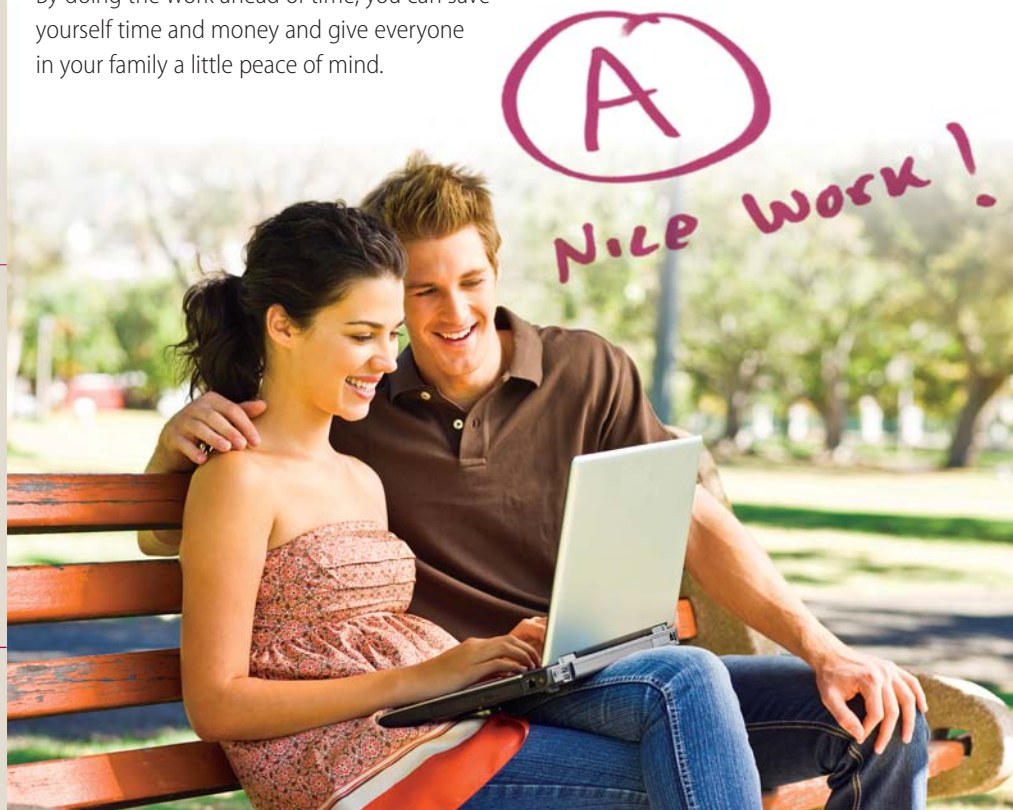
1. False. When you need immediate care, but it's not life threatening, an urgent care center can be your best bet. You can typically see a doctor sooner than you would in an emergency room, and the cost can be substantially lower. Homework: Learn where to find your closest urgent care center and its hours of operation.

2. C. While all of these answers might be good places to look, if you're looking for a specialist, the best place to start is with the doctor who knows you best, your primary care physician.

3. D. Because of the limited time doctors have with their patients, it is important to take advantage of that time by being as prepared as you can. This can include doing some of your own research. You may not be a doctor, but you know your body better than anyone else. Your thoughts are valuable to your physician.

BEING PREPARED

Doing your homework can be as simple as reading your health insurance information carefully when it arrives in the mail, or asking friends and family to recommend health care professionals in your network whom they trust. Or, it can mean doing more extensive Internet research to find hospitals, family doctors, specialists, dentists and more who have great reputations, who are in your area and who keep costs low. By doing the research, and keeping a file of the names, addresses and phone numbers of the health care professionals and facilities you want to use, you will be prepared in case of a medical emergency. Keep the file in a place where all family members know where to find it, and include individual information for each family member, such as blood types and allergies. By doing the work ahead of time, you can save yourself time and money and give everyone in your family a little peace of mind.



WHEN YOUR HOMEWORK IS DONE, YOU'RE FREE TO HAVE FUN!

For most people, the quality of care they receive is the most important factor followed closely by cost. By spending some time researching and doing your homework ahead of time, you can be sure that you are getting the most quality care for your dollar, seeing a health care specialist with a good track record and feeling the comfort of knowing that you did your homework.

Now you can go play!

¹ *U.S. Doctors Spend Less Time With Patients*, June 15, 2007, redorbit.com, Source: United Press International

² *Urgent Care vs ER, Washington Hospitals Healthcare System*, January 24 2006, whhs.com

³ *How to Choose a Physician That is Right for You*, December 23, 2003, Massachusetts Medical Society, massmed.org

We reference CIGNA and Great-West Healthcare to accommodate all covered individuals. CIGNA covered individuals, please disregard Great-West Healthcare references.

"CIGNA" and the "Tree of Life" logo are registered service marks of CIGNA Intellectual Property, Inc., licensed for use by CIGNA Corporation and its operating subsidiaries.

All products and services are provided exclusively by such operating subsidiaries and not by CIGNA Corporation. Such operating subsidiaries include Connecticut General Life Insurance Company (CGLIC), CIGNA Behavioral Health, Inc., Intracorp, and HMO or service company subsidiaries of CIGNA Health Corporation and CIGNA Dental Health, Inc. In California, HMO plans are offered by CIGNA HealthCare of California and Great-West Healthcare of California, Inc. All other medical plans in California are insured or administered by CGLIC. CGLIC has acquired the business of Great-West Healthcare from Great-West Life & Annuity Insurance Company ("GWLA"). Certain products continue to be provided by GWLA (Life, Accident and Disability, and Excess Loss).

GWLA is not licensed to do business in New York. In New York, these products are sold by GWLA's subsidiary, First Great-West Life & Annuity Insurance Company, White Plains, N.Y. Rights in all marks are reserved by their respective owners.



GREAT-WEST
HEALTHCARE