



HEALTHY YOU, HEALTHY BUDGET



Keep your budget and your health on track with these easy steps.

Taking charge of your health care costs is key to keeping your budget on track. In today's economy, who doesn't want to save money? Help keep your costs in check with these quick and easy tips.

- **Take care of yourself** — It sounds straightforward, but exercising and eating right can save you money on health care costs.
- **Get a yearly exam** — Prevention is key to staying on top of your health and steering clear of more serious costs and issues down the line.
- **Review your EOBs** — Any time you get an Explanation of Benefits (EOB) statement, review it. Understand your benefits and make sure you are not being charged for tests that never took place
- **Use Blue365[®]** — Check out savings for health products, health and fitness clubs, weight-loss programs and so much more.
- **Be rewarded** — Take part in any wellness reward program that your employer may offer.
- **Save on prescriptions** — Check to see if you can save money by going to certain pharmacies or using mail order. Using a generic version of a drug may be less costly. Check with your doctor to see what may be available. Treatment is between you and your doctor.
- **Know your network** — It pays to use Provider Finder[®] to make sure that your doctors and hospitals are in your network. Using out-of-network providers may cost you more. You can also get estimates for doctor visits and procedures. For instance, the same test or procedure at one network provider may cost less than one at another provider nearby. As a result, you could end up paying more.

Get started today.

Go to bcbstx.com and log in to Blue Access for MembersSM. Provider Finder is under the **Doctors & Hospital** tab. Click on **Find A Doctor**. You can also access Provider Finder on your mobile device's Web browser.

BE A FORWARD THINKER



Get the facts to learn how to help keep your health care costs down.

- **Plan ahead** — Use the right level of care. Emergency room (ER) visits can really add up. If you're not feeling well, try to see your doctor during regular working hours. An urgent care center may cost less than an ER visit for after-hours care.*
- **Budget wisely** — Add in health care costs to your budget as much as you can. For instance, if you're planning to have a baby next year, think about setting up a Health Savings Account or Flexible Spending Account to help with some of the extra costs.
- **Be a smart shopper** — If you have the option to choose a plan, check out your choices before you make a decision. Pick what works best for you and your family. You can also use Provider Finder to help you make more informed health care decisions by viewing clinical quality ratings from Blue Cross and Blue Shield as well as independent third parties.

*In the event of a medical emergency call 911 or your local emergency services.



Take the first step to a
HEALTHY BUDGET.

Go to bcbstx.com to learn ways to keep your costs in control.