

Make the most of your benefits with these smart tips

Action Step #1: Ask about other facilities that can perform certain procedures

Since hospitals have higher overhead costs, their rates are usually higher for inpatient and outpatient services. If you can have your service or procedure done at a doctor's office, surgery center, or free-standing radiology center instead, you might have lower out-of-pocket costs. For many services at these places, you'll probably only pay a copayment (a set amount) instead of a coinsurance (a percentage).

Action Step #2: Ask about your options for radiology services

We give your doctor quality and cost information for radiology centers in your area. Ask your doctor about these ratings. Using this list together, you can decide which cost and quality factors are most important to your care and choose the right specialized radiology center.

Action Step #3: Use free-standing lab services

Free-standing labs often run streamlined, efficient, specialized operations. These facilities can perform lab services such as drawing blood at a lower cost and pass these savings along to you.

Action Step #4: Comparison shop with Anthem Care Comparison

Know how much a procedure will cost before having it done. With Anthem Care Comparison you get side-by-side cost estimates at area facilities for more than 40 procedures, such as knee replacement, maternity services and tonsillectomy. Check out our demo at anthem.com.

Action Step #5: Avoid using emergency rooms for non-life threatening conditions

Services cost a lot more in the ER than they would in your primary care or family doctor's office. For minor stuff like minor cuts and sprains, ear infections, urinary tract infections and bronchitis, you would save money by avoiding the ER altogether. If it's not life-threatening, consider making an appointment instead. You may also save time; waiting in the ER takes longer than waiting in your doctor's lobby.

SMALL THINGS ADD UP.

Some people just know how to get the absolute most from their benefits. They're experts at finding extra dollars in the corners and corridors of the health care system. Skilled at using plan features to their advantage. You can be one of these in-the-know experts. Here are their secrets.

Action Step #6: Get your prescriptions from a new source

You can buy your prescription drugs from a variety of places: traditional pharmacies, retailers, grocery stores and mail-order. Depending on the option you choose, you may find that prices of your prescriptions vary quite a bit from place to place.

Action Step #7: Choose generic over brand name

Many generic prescription drugs can do the job just as well as higher-priced brand names. Generics are approved by the Food and Drug Administration and cost 30-80% less. Your doctor will know whether any are available and appropriate for your treatment or condition. If there aren't, your doctor may still know of lower-cost brand name alternatives that would also work.

Action Step #8: Use over-the-counter (meds) for minor conditions

Why fill an expensive prescription when a cheaper over-the-counter medication — with the same active ingredients — is available? Over-the-counter meds can be a smart choice for seasonal allergies, heartburn and other common minor conditions. Of course, before replacing a prescription with an over-the-counter med, check with your doctor.

The Savvy Member's Action Guide (*continued*)

Action Step #9: Look into our special pharmacy programs

We offer two voluntary programs that can help you save right away by either reducing your copay or coinsurance. Check with your doctor to see if either one could work for you.

The Half Tablet program is a way to reduce the cost of your medication without switching drugs or compromising on effectiveness. You simply get medication that's twice as strong and use a tablet splitter to cut the tablet in half. You can save up to 50% off your typical copay with this simple program.

The GenericSelect program offers mail order savings. If you're a first-time user of certain generic medications, we'll waive your first copay for up to a three-month supply. Call the NextRx Mail Order Pharmacy number on the back of your ID card for more information.

Action Step #10: Take advantage of those preventive benefits

Immunizations, mammograms and annual checkups help you stay healthy. That's why preventive services like these are covered by your plan. Don't forget to use them. They can help prevent costly chronic conditions such as diabetes and high blood pressure, which mean more services, more doctor visits, more money out of your pocket. Your entire collection of wellness benefits can be found on MyAnthem™ at anthem.com, or by calling the customer service number on your ID card.

Action Step #11: Keep an eye on your EOB

You'll get an Explanation of Benefits (EOB) whenever you use your benefits. It's like your personal claim and coverage report. When you get one, make sure it's accurate and that it includes only the services you received. Remember, for preventive services or for in-network lab work, you should only be charged a copay. If you're ever not sure about a charge, call customer service and we can help clear things up.

Action Step #12: Surround yourself with support from 360° Health®

360° Health is a collection of support and wellness programs that surrounds you with the help you need to live healthier, feel better and save money. Personalized information, 24/7 access to a nurse, and trained health management professionals — it's all ready to help you navigate the health care system and use your benefits wisely. And it's part of your plan at no extra cost. Start by taking a MyHealth Assessment at anthem.com, which can analyze the choices you make and the steps you can take.

Action Step #13: Use in-network doctors and hospitals

They'll cost less than out-of-network doctors. Anthem contracts with doctors and hospitals to offer services for our members at a discounted rate. These "in-network" doctors agree to accept this discounted rate as payment in full and can't balance bill you. Doctors who aren't contracted with Anthem are considered "out-of-network." If you visit an out-of-network doctor, your out-of-pocket costs may be higher because the discount won't apply and they can balance bill you for the difference.

Don't assume that all doctors and hospitals are in our network. Before seeking services, check our Provider Finder tool at anthem.com; if they're not on Provider Finder, most likely they're out-of-network. You can also call your doctor or the Anthem customer service number on your ID card.

Action Step #14: Get health tips from myanthem.com or Anthem customer service

At anthem.com, you'll find plenty of expert information to help you stay on top of your health care options, costs and ways to improve your health. Take a few moments, explore the website and learn more. You can also call customer service for more help.

REGISTER TODAY AT ANTHEM.COM

Explore this members-only resource and learn more about your health care options, costs and ways to help take control of your health.

- Here's how to log on:
- Go to anthem.com.
- Select "Member" at the top left corner of page.
- Choose your state from the drop down menu at the center of the page.
- Select "Enter".
- Click on "Register now" under MyAnthem at the top left corner of page.
- Answer a brief set of questions.
- Now you have access to a wealth of health tools and info.