Seven Tips to Keep Healthcare Costs Low

Healthcare can be expensive, and it seems like the costs just keep going up! Provo City School District wants to ensure you are equipped with the tools and knowledge to help you save some money when you seek care. Use the tips below to help reduce your costs:

- ❖ **Get care in the right place.** Make sure you choose the most appropriate place for your healthcare needs. Besides helping you save money, this helps you stay healthy and safeguard your benefits. Save that trip to the emergency room for true emergencies. If you're not sure where to go, you can always call SelectHealth at 800-515-2220 for help in determining the best place to seek care for your symptoms.
- ❖ **Use generic drugs whenever possible.** Talk to your doctor and pharmacist about options for using generic drugs. They can help you get effective medication at the best price.
- ❖ **Stay Healthy.** The number one influence on your health is you. Take the time to take care of yourself and your family. Fact: The healthier you are, the less you spend on healthcare.
- ❖ **Get preventive care.** Preventive care is covered 100% on both Provo City School District medical plan options when you use in-network providers. Preventive care can help you stay healthy in the long run.
- ❖ **See in-network providers.** We've said it many times, but it's worth saying again. You must go to a doctor/facility that accepts the "Share Network" if you are enrolled in SelectHealth Share, or there is NO coverage.
- ❖ **Use an FSA or an HSA.** Provo City School District offers an FSA (paired with the Traditional plan) and an HSA (paired with the HealthSave plan). By utilizing an FSA or an HSA, you can contribute funds on a pre-tax basis into these accounts and then use the funds to help pay for your out-of-pocket expenses.
- ❖ **Manage your chronic illness.** The Care Management team at SelectHealth can coordinate care and find the best way to meet your needs. Current programs include asthma, cancer, COPD, diabetes, depression, heart disease, high-risk pregnancy, mental health concerns, and substance abuse. To speak with a care manager, call SelectHealth's Care Management Team at 800-442-5305.

If you have any questions, please contact Benefits at (801) 374-4879.