

make it yours

Aon Active Health Exchange™



## Top 10 Tips for the New Benefits Year Ahead

A new benefits year has begun! Here are 10 ways to better manage your wellness and save money.

- 1. Download your medical insurance carrier's app or register on their member website.** From there you can confirm your doctors and facilities are in-network, check on claims, and find additional tools and resources.
- 2. Schedule your free preventive checkups.** Preventive checkups are free as long as your doctor/facility is in-network and the checkup is correctly coded by your doctor. Ask what tests are recommended, based on your age and health (just be aware that not all tests are free and some are age- and/or gender-based). Don't forget about dental cleanings and an eye exam, too.
- 3. Set goals for yourself—and get help achieving them.** Want to get back in shape? Manage stress? Your company and your medical insurance carrier may offer well-being programs that can help you achieve your goals. Some carriers even offer incentives for completing certain tasks like losing weight. Find more information on your carrier's app or member website.
- 4. See if your medical insurance carrier offers telemedicine.** Looking for a quick, low-cost way to talk with a licensed medical doctor? Skip the crowded waiting rooms and get quality care (and maybe even a prescription) by chatting with a doctor via your phone or computer. Check telemedicine availability on your carrier's app or member website.
- 5. Save with generic drugs.** Brand name drugs are costly. According to the FDA, the generic version of that brand name drug is the same as your brand name drug (in dosage, safety, effectiveness, strength, stability, and quality). So when you need a prescription, ask your doctor if a generic option is available. Feel better...and save!
- 6. Maximize your tax savings.** If you're enrolled in a high-deductible medical option, your Health Savings Account (HSA) can be used for health care expenses now or in the future. Similarly, if you're enrolled in a Flexible Spending Account (FSA), you can use your FSA to pay for eligible expenses. Just make sure you understand how the accounts are different.
- 7. Maintenance medications via mail.** Skip the trip to the pharmacy. Save time (and maybe money) by having a 90-day supply mailed right to your door. Get started by having your doctor write a prescription for a 90-day supply.
- 8. Find the best care at the best price.** Need a surgery or procedure? Many insurance carriers offer a price transparency tool that will show you how much providers in your area charge for that procedure, and their quality rating. Look on your carrier's app or member website or call the number on the back of your ID card.
- 9. Do you have a new medical insurance carrier?** If you need a new ID card, start with the carrier's app or member website. If you changed carriers and are in the middle of treatment (e.g., pregnancy), make sure you understand your rights and ask your new insurance carrier for help.
- 10. Give yourself a break.** Take advantage of mindfulness programs offered by many insurance carriers to help reduce stress and calm your mind. There are also many popular apps available online. Learning mindfulness techniques has been proven to help people sleep better, be less anxious, and simply enjoy an improved quality of life.

*Benefits and services available may vary from plan to plan—please refer to your plan's Summary Plan Description for exact coverage details. This article is not intended to provide medical advice. Aon does not recommend or endorse a particular course of medical treatment. If you have any questions concerning your medical condition or any drugs, treatment plans, or new symptoms, consult your health care provider.*