



**PWA INSURANCE SERVICES**  
focusing on the **RIGHT** solutions



## Eight Consumer Tips for Managing Health Care Costs

### 1. Stay Healthy

Eat right, exercise regularly, and visit your doctor for regular checkups.

### 2. Take Advantage of Resources

Review your benefit materials and take advantage of online resources to learn about special programs and health care issues.

### 3. Participate in the Health Care FSA

Use pre-tax dollars to pay for out-of-pocket health care expenses and stretch your spending power.

### 4. Request Generic Prescription Drugs

Generic drugs cost significantly less than brand-name drugs and can be equally effective.

### 5. Use the Mail-Order Pharmacy

For maintenance prescriptions, mail-order pharmacies offer convenience and savings.

### 6. Shop for Value

Shop for medical care just as you would shop for a car or camcorder. Don't be afraid to ask your doctor for the cost of services and treatments.

### 7. Save the Emergency Room for True Emergencies

Talk to your doctor about the best way to receive care after-hours or on weekends when the situation is urgent, but not a true emergency.

### 8. Identify Health Risks and Take Action to Reduce Them

Act now before small challenges become large problems.

*Consumerism*