

Preventive Care: Good for Your Well-Being and Your Wallet



We all know that preventive care is a key strategy in maintaining good health and plays a vital role in early detection of a medical condition so it can be treated before developing into a more serious illness.

But did you also know that by taking control of your health and seeking preventive care before medical problems become serious, you can actually save money on out-of-pocket health care expenses? It's true!

By committing to a lifestyle of health and wellness, which includes following preventive care recommendations, you have the opportunity to keep more money in your pocket because you're not paying for the more expensive co-pay and/or coinsurance amounts associated with hospital emergency room utilization, inpatient hospitalization stays, outpatient surgery, major dental work, such as root canals and crowns, etc.

By staying fit and well, you have the opportunity to save money because you have less chance of developing a chronic health condition. This means you won't have to be at the doctor's office nearly as much, thereby avoiding more co-pay expenses.

You have even more opportunity to save. For example, if your blood pressure, cholesterol, and blood sugar levels can be kept under control through a healthy diet, regular exercise, and stress management, you may avoid ever having to take (or be able to stop taking) medications to treat high blood pressure, cholesterol, and/or high blood sugar. So that means you would *not* have to constantly pay co-pays for prescriptions.

Note: Everyone's health situation is different. The information above is for illustrative purposes only. Always consult with your treating physician(s) with regard to your medical care and treatment.

Preventive Care Strategies Include:

- ✓ Maintaining a healthy and nutritious diet;
- ✓ Exercising on a regular basis;
- ✓ Managing fatigue and getting quality sleep;
- ✓ Never starting or quitting smoking;
- ✓ Having annual physical exams and screenings;
- ✓ Participating in Company wellness programs;
- ✓ Getting recommended vaccinations;
- ✓ Attending follow-up doctor appointments to manage care of chronic illness or disease;
- ✓ Taking prescribed medications for an acute illness or chronic medical conditions;
- ✓ Practicing stress management techniques;
- ✓ Keeping a positive mental attitude;
- ✓ Prioritizing and being well-organized; and
- ✓ Spending time with family and friends.

\$\$ MORE COST SAVINGS TIPS \$\$

Enroll in MBCR's pre-tax Health Care Flexible Spending Account ("FSA") Plan and save on *qualifying* medical, dental, and vision care out-of-pocket expenses not typically covered by insurance plans. Detailed information on the FSA is included in this booklet.

Utilize Harvard Pilgrim's Mail Service Program for medications you take on a regular basis, and pay only 2 co-pays (instead of 3 co-pays), for a 90-day supply. For further information, go to: www.harvardpilgrim.org.

Purchase generic drugs, and pay the lowest co-pay. Typically, a pharmacy will issue a generic-equivalent drug unless your doctor specifically indicates that you must take the brand name drug.

Take advantage of member discount savings programs that are available through our benefit vendors.