



# FEBRUARY

## WISE HEALTH CARE CONSUMER MONTH

Did you know that Americans spend more time researching car purchases and new appliances than choosing doctors and health plans? This month, take the opportunity to become a smarter, more informed health care consumer. Take time to learn what your plan covers and the options available to you.

Being a wise health consumer means making informed decisions about your well-being while also saving time and money. By taking small, intentional steps, you can navigate healthcare effectively, make smarter food choices, and reduce unnecessary expenses—all contributing to a healthier, happier life.

### Save Money Without Compromising Your Health

Smart financial decisions are essential to maintaining your well-being:

- **Use In-Network Providers:** Stay within your insurance network to save on copays and avoid balance billing.
- **Focus on Wellness:** Regular exercise, a balanced diet, and enough sleep can prevent long-term health issues, which in turn saves money on expensive medical treatments.
- **Research Medications:** Check the cost of prescriptions before filling them. Generic medications can offer significant savings over brand-name drugs. Be sure to take advantage of discounts through GoodRx. Please note, when you utilize GoodRx, the costs will not accumulate towards your deductible and out-of-pocket max. Click [HERE](#) to find an in-network pharmacy close to you! You can either log in with your credentials or search as a guest. Click **Find a doctor** at the top right of your screen, then click **Find a network pharmacy**.

### Understand Your Options

- Familiarize yourself with the benefits offered in your health care plan. Review your Summary of Benefits. EMR's medical SBC's can be found on EMR's BenePortal [www.emrbenefits.com](http://www.emrbenefits.com).
  - » In addition to standard coverage, EMR provides additional benefits that can expand your options, such as an a Health Savings Account (HSA) for those enrolled in the High Deductible Health Plan (HDHP) as well as a Flexible Spending Account (FSA) for those enrolled in the PPO plan.
  - » Leverage discounts from the wellness programs offered at EMR. One Pass Select is a voluntary benefit for employees enrolled in the medical plan, offering access to a nationwide gym network, digital fitness, grocery delivery, and other wellness perks. It helps EMR employees and their eligible dependents prioritize health and wellness at a low cost. **Please note**, this is a voluntary benefit (100% employee paid) for those enrolled in one of EMR's medical plans.
  - » Employee Assistance Program (EAP) through Optum providing employees and their dependents with access to six (6) face-to-face or telephone consultations offering support for your everyday life.
- Get your annual physical and necessary screenings. Preventive care is covered 100% for those enrolled in one of EMR's medical plans when you utilize an in-network provider. Find an in-network primary care doctor and schedule your annual physical and routine bloodwork. Seeing your doctor annually means you are taking a proactive measure to better your overall health and may help prevent costly future bills.
- Talk with your doctor and ask about your health. One way to help improve communication between you and your doctor is to write down a list of questions and bring them with you to your next visit.

### Sources

- <https://healthylearn.com/connerstrong/be-a-wise-health-consumer.html>
- <https://www.premiermedicalhv.com/news/february-national-wise-health-consumer-month/>
- <https://healthylearn.com/connerstrong/save-by-being-a-wise-consumer.html>