

For group plan members under 65

12 ways to save on health care costs

You invest a lot of money in your health. Here are some things you can do to make your health care dollars go further:

Know what your health plan covers



Study up on what your plan covers before you use it. Learn what your out-of-pocket costs will be for sick visits or trips to the emergency room.

Stay in-network



You'll pay less when you use doctors, hospitals and other facilities in the ConnectiCare network. Seeing a new doctor, having a procedure or going into the hospital? Ask if all the doctors and providers are in your ConnectiCare network.

Ask your doctor to prescribe lower-cost drugs



For many conditions, there are effective drugs in a range of prices. You may be able to find lower-cost options by logging in to connecticare.com and using the **Price a Medication** tool.

Pay attention to your bills



Review your doctor's bills to make sure they show only the services and treatments you actually received. Compare the bills to the claim summary statements we send you to make sure you are being charged the right amount.

Follow your doctor's orders

Take your medicine as directed and get those important tests. If you don't, you risk ending up back in the doctor's office or, worse, the hospital.



Get your free preventive care*

Your primary care doctor wants to help you avoid problems in the future that could cost you money – not to mention, harm your health. There are many free screenings that come with your plan. Log in to connecticare.com and check your plan documents to learn more.



Open a health savings account (HSA)



If you have an HSA-qualified, high-deductible health plan, you can put money away, tax-free, for health expenses.

Compare costs



Different doctors, hospitals and other facilities can charge different prices for tests and procedures. Use the **Treatment Cost Calculator** on connecticare.com to compare.

Save on prescriptions with home delivery

With this convenient service from our pharmacy partner, Express Scripts, you may be able to get a 90-day supply of your medicine for less. You can call an Express Scripts pharmacist 24/7 with questions, too.



Use MDLIVE telemedicine

This is a convenient and low-cost way to see a doctor for things that aren't emergencies, like colds, rashes, fevers and sprains. See a doctor 24/7/365 by phone or video for **\$40 or less**, depending on your plan benefits.**



Save the emergency room (ER) for emergencies



The ER is for serious medical emergencies, like trouble breathing, chest pain or a broken bone. For other things, see your primary care provider (many have evening and weekend hours), use MDLIVE telemedicine, or go to a walk-in clinic or urgent care center.

Tell your doctor or hospital if you have a deductible



Doctors order tests, medicines and treatment based on what they think is best. Still, it's a good idea to tell them if you'll be paying the bill – there may be less expensive options available. Saving money on health care is something we do together.

Continued ↪

Great resources for saving money

Contact	For ...	Phone	Online	Mobile app
HealthEquity	Information about health savings accounts	1-866-346-5800	HealthEquity.com/ed/ConnectiCare	✓
Express Scripts	Pharmacies and prescriptions	1-800-369-0675	Express-Scripts.com	✓
MDLIVE	Telemedicine	1-888-995-0217	Mdlive.com/ConnectiCare	✓

Questions? Get in touch!

By phone: **1-800-251-7722** (TTY: 1-800-833-8134), Monday – Friday

In person: At a ConnectiCare center, Monday – Saturday

For locations and hours, go to **visitconnecticare.com**

Online: **connecticare.com**

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*"Free" preventive care means that you will not have a copay or have to pay money toward your deductible or coinsurance for the services. Sometimes a preventive care visit leads to other medical care or tests, even at the same appointment. You should check with your doctor or doctor's staff during your visit to see if there are services you may be billed for.

**MDLIVE medical visits cost \$40 or less depending on your plan benefits. Please check your benefit summary, available when you log into connecticare.com. Out-of-pocket costs could exceed \$40 per therapy session, depending on your plan benefits.

MDLIVE does not replace the primary care physician and is not an insurance product. MDLIVE may not be available in certain states and is subject to state regulations. MDLIVE does not prescribe DEA controlled substances and other drugs and does not guarantee that a prescription will be written. MDLIVE reserves the right to deny service for potential misuse. MDLIVE and the MDLIVE logo are registered trademarks of MDLIVE, Inc. and may not be used without written permission. For complete terms of use, visit www.mdlive.com/pages/terms/html.

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