

10 WAYS TO SAVE

ON HEALTHCARE COSTS



SAVING MONEY IS EASY IF YOU KNOW HOW.
KEEP READING TO LEARN MORE.



CHOOSE IN-NETWORK PROVIDERS

United Healthcare negotiates with providers and healthcare facilities for discounted fees. When you visit an in-network provider, you usually pay a lower copay, lower deductible and lower coinsurance.



ASK YOUR DOCTORS QUESTIONS

Ask questions about the services your physician recommends and whether a procedure is absolutely necessary. Eliminating unnecessary tests or procedures significantly lowers costs.



CHOOSE GENERIC BRANDS

Generic prescription medications and brand-name equivalents are nearly identical in quality and composition, but generally cost much less.

Click [here](#) to view our prescription cost savings programs



TAKE ADVANTAGE OF AN HSA OR FSA

When using a Health Savings Account (HSA) or a Flexible Spending Account (FSA), pre-tax dollars are deducted from your paycheck. Use this for out-of-pocket medical costs, lowering your taxable income.



GET REGULAR CHECK-UPS

Prevention and early detection of disease are the best ways to live a healthy life. The healthier you are, the lower your healthcare costs are likely to be.

Don't have a PCP? Find one [here](#)



MAIL ORDER PRESCRIPTIONS

For a condition that requires ongoing prescription medication, ask your doctor for a 90-day supply. Not only will you save money, but you'll save a trip to the pharmacy.



SAVE THE E.R. FOR EMERGENCIES

Avoid high ER fees by visiting an in-network provider or walk-in clinic for routine ailments and visit urgent care centers for non-threatening illnesses or injuries that can't wait until the next day.



UTILIZE VIRTUAL VISITS

Virtual visits or seeing a doctor via mobile device or computer, are available as part of your benefits and cost less than urgent care centers.

Click [here](#) to learn more about Teladoc



CHOOSE FREESTANDING FACILITIES

Choose in-network freestanding facilities for lab and imaging services. Hospital MRIs can cost the plan \$1,500+ and only \$500 at a freestanding facility.



STAY HEALTHY

Exercise, eating healthy, drinking water and, avoiding alcohol & tobacco reduces the likelihood of future health problems, and lower your healthcare costs.

HAVE QUESTIONS? REACH OUT TO HRBENEFITS@TQL.COM

Scan the QR code to view our full list of benefits >

