TQL | KNOW WHERE TO GO | 10 WAYS TO SAVE | YOUR BENEFITS

DON'T WASTE YOUR TIME OR MONEY
KNOW WHERE TO GO FOR MEDICAL CARE

TELADOC
$10 PER VISIT
VIRTUAL CARE FROM ANYWHERE

Use Teladoc for non-emergency conditions and routine care:

- Cold & flu symptoms
- Allergies
- Skin rashes
- Minor infections
- Mental health support
- Prescription refills
- Pink eye

CLICK HERE
TO REGISTER
& DOWNLOAD THE APP

$$ URGENT CARE
VISIT URGENT CARE FOR NON-LIFE-THREATENING ISSUES THAT NEED PROMPT ATTENTION

- Minor fractures or sprains
- Moderate cuts requiring stitches
- High fever without rash
- Vomiting & diarrhea
- Mild to moderate asthma attacks

Save money by choosing an urgent care center not affiliated with a hospital

$$$$$ EMERGENCY ROOM (ER)
! GO TO THE ER FOR LIFE-THREATENING CONDITIONS OR SEVERE SYMPTOMS

- Chest pain or pressure
- Severe shortness of breath
- Uncontrollable bleeding
- Severe burns
- Sudden confusion or difficultly speaking
- Severe allergic reactions
- Broken bones with visible deformity

Highest cost option- use for emergencies only

SAVING MONEY IS EASY IF YOU KNOW HOW
10 WAYS TO SAVE ON HEALTHCARE COSTS

CHOOSE IN-NETWORK PROVIDERS
UnitedHealthcare 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.

SAVE THE ER 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.

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

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.

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.

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

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

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

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.

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

HAVE QUESTIONS? HRBENEFITS@TQL.COM

Click here or scan the QR code to view our full list of benefits