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