

****MANAGEMENT NEWSLETTER**** *Archives*

IN THIS SPECIAL ISSUE:

COMPILATION OF HEALTHCARE QUICK TIPS

This summer, a series of brief recommendations to improve one's health and save money on healthcare costs was printed in various Management Newsletters. The purpose was to encourage employees and their families to make informed healthcare decisions. As a reminder of the medical benefits and cost savings of proactive health care, the entire list of "Quick Tips" is as follows:

- **PREVENTIVE MEDICAL SCREENINGS:** Ask your doctor for the recommended **preventative medical screenings** (such as a mammogram, Pap test, blood sugar test, PSA test or colonoscopy) to catch the onset of certain diseases early.
- **GENERIC DRUGS:** Use **generic drugs** instead of brand names when available. (This can save from 30 percent to 70 percent.)
- **MAIL ORDER DRUGS:** Use your **drug plan's mail order program** to order a three-month supply of maintenance drugs (for blood pressure, diabetes, cholesterol, etc.) for the biggest discount. (In fact, for some mail order drugs, the cost for a 90-day supply is less than the cost for a 30-day supply from a pharmacy.)
- **PHARMACY PLAN WEB SITE:** Refer to your pharmacy plan's website (for example, www.medcohealth.com) to compare generic vs brand pricing, retail vs mail order copays, or suggested alternatives to non-formulary medications.
- **FOLLOWING PRESCRIBED TREATMENTS:** Follow your doctor's prescribed treatment for any illness or medical condition you contract. (This includes taking your prescribed medications to completion.)
- **EMERGENCY ROOM USE:** Do not use **emergency rooms** for non-emergency services that could be done in a doctor's office or at a local Urgent Care Center.
- **USE HEALTHCARE NETWORK PROVIDERS:** Use only physicians and healthcare facilities that are in your **network**.
- **FLEXIBLE SPENDING ACCOUNT:** Use a **healthcare flexible spending account** (FSA) to get pre-tax savings on annual medical bills. (Sign ups available during benefits annual enrollment.)
- **ANNUAL PHYSICAL:** Get an **annual physical** check-up. Annual physicals and well-child check-ups are covered by all Gulfstream medical plans.
- **HEALTHY LIFESTYLE:** Live a **healthy lifestyle** – eat right, don't smoke, do exercise and get a good night's sleep.