





Always carry your ID card.

Present your ID card to ensure that your healthcare provider has your most updated information.



Verify benefits before treatment.

Always contact your doctor's office or provider to verify your benefits before proceeding with any treatments, procedures, or operations.



Use generic instead of name brand drugs.

You can reduce your out of pocket expenses and minimize future renewal increase by asking for generic drugs instead of more costly brand name drugs.



Use In-Network healthcare providers.

You can find In-Network providers on your carrier's website, mobile app, or by calling the number on your ID card. When scheduling an appointment, always ask if the doctor is an In-Network provider on your plan.



For minor health issues, use Urgent Care.

To lower out of pocket costs and minimize future renewal increases, utilize urgent care instead of the ER for minor health issues like the Flu or a sprained ankle.



Utilize preventative care.

Preventive treatment and exams are covered 100% because of health care reform, so be proactive about protecting your health and preventing future issues.