

## Smart Health Care Consumer Tips

As health care costs continue to rise nationally, it is important to take an active role in managing our own care. Providers help us obtain optimum wellness — but we must take responsibility for our health care choices.

Understand your health care coverage.  
Pay special attention to:

- participating physicians
- premiums, co-payments, deductibles
- maximum amounts that insurance will pay

Work together with your doctor, nurse, and any other health care provider in making decisions about your care.

Ask questions — and keep asking them — until you understand the answers.

Tell your doctor about *all* the medications you take.

Find out if / why a test or treatment is necessary. ("More" is not always better.)

Make smart prescription medication choices by using —

- generic prescription drugs when medically possible
- mail-service pharmacy

Organize your health care information in a file for quick and easy access.

Review all bills and statements for accuracy. Discuss any discrepancies with your health care provider.

Prevent illness with lifestyle choices that promote good health:

- Don't smoke.
- Limit alcohol consumption.
- Exercise.
- Maintain a balanced diet — understand nutrition.

Take advantage of tax breaks. Learn more about opening a (pre-tax) Flexible Reimbursement Account (FRA)\* at: <http://www.hr.vcu.edu/benefits/flexreimbursement.htm>.

### Did you know?

	With COVA Care...	Without COVA Care... <sup>1</sup>
Birth of a baby:	\$300	\$8,400
Employee-plus-one monthly coverage:	\$ 70	\$ 410
90-day mail-order supply of Lipitor:	\$ 40	\$ 237
6-month dental check-up:	\$ 0	\$ 115

<sup>1</sup>Coverage may vary based on services provided.

\*Participating in one of the FRA accounts (medical reimbursement or dependent care) can mean hundreds of dollars in tax savings.