

For group plan members

How To Save on Health Care Costs

Tips for making your health care dollars go further.

Know What Your Plan Covers



Study up on what's covered and what's not. Learn what your out-of-pocket costs will be for sick visits or trips to the emergency room.

Stay In-Network



You'll often pay less when you use doctors, hospitals, and other facilities in the ConnectiCare network. Seeing a new doctor, having a procedure, or going into the hospital? Ask if all the doctors and providers are in your ConnectiCare network.

*When you need care out-of-state, First Health Network providers are in-network for ConnectiCare members.

Ask Your Doctor To Prescribe Lower-Cost Drugs



For many conditions, there are effective drugs in a range of prices. You may be able to find lower-cost options by signing in to [connecticare.com](https://my.connecticare.com) and using the **Price a Drug** tool.

Pay Attention to Your Bills



Review your doctor's bills to make sure they show only the services and treatments you actually received. Compare the bills to the claim summary statements we send you to make sure you are being charged the right amount.

Follow Your Doctor's Orders

Take your medicine as directed and get those important tests. If you don't, you risk ending up back in the doctor's office or worse, the hospital.



Get Your \$0 Preventive Care

Your primary care provider (PCP) wants to help you avoid problems in the future that could harm your health – and cost you money. There are many no-cost screenings that come with your plan. Sign in to my.connecticare.com and check your plan documents to learn more.



Open a Health Savings Account (HSA)*



If you have an HSA-qualified high-deductible health plan, you can put money away, tax-free, for health expenses.

*If applicable to your type of plan.

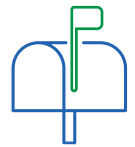
Compare Costs



Different doctors, hospitals, and other facilities can charge different prices for tests and procedures. Use the **Treatment Cost Calculator** on my.connecticare.com to compare.

Save on Prescriptions With Home Delivery

With this convenient service from our pharmacy partner, Express Scripts, you may be able to get a 90-day supply of your medicine for less. You can call an Express Scripts pharmacist 24/7 with questions, too.



Use Teladoc® Primary360

Telemedicine is a convenient and low-cost way to see a doctor for non-emergency care. With Teladoc Primary360, you can receive virtual general medical care, primary care, mental health services, and dermatology – all from the convenience of your phone, computer, or tablet.*



*Restrictions apply. For primary care, members must be age 18 or older; for mental health services, you must be age 13 or older. Not all services are available 24/7.

Save the Emergency Room (ER) For Emergencies



The ER is for serious medical emergencies, like trouble breathing, chest pain, or a broken bone. For other things, see your primary care provider (many have evening and weekend hours), use Teladoc Primary360 telemedicine, or go to a walk-in clinic or urgent care center.

Tell Your Doctor or Hospital If You Have a Deductible



Doctors order tests, medicines, and treatment based on what they think is best. Still, it's a good idea to tell them if you'll be paying the bill – there may be less expensive options available. Saving money on health care is something we should all do together.

Continued →

Great resources for saving money

Contact	For	Phone	Online	Mobile app
HealthEquity	Information about health savings accounts	866-346-5800	learn.healthequity.com/connecticare/hsa/	✓
Express Scripts	Pharmacies and prescriptions	800-282-2881	express-scripts.com	✓
Teladoc	Telemedicine	800-TELADOC (835-2362)	teladoc.com/connecticare	✓

Questions? Get in touch!

By phone: **800-251-7722** (TTY: 711)
Mon. – Fri., 8 a.m. – 6 p.m.

In person: At a ConnectiCare center.
For locations and hours, go to visitconnecticare.com

Online: connecticare.com

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*No cost preventive care means that you will not have a copay or have to pay money toward your deductible or coinsurance for the services. Sometimes a preventive care visit leads to other medical care or tests, even at the same appointment. You should check with your doctor or doctor's staff during your visit to see if there are services you may be billed for.

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