

## Help Yourself to Better Health Care

### Did You Know?

#### Did you know that lifestyle changes can help to lower your medication costs?

Research shows that many chronic illnesses — including high cholesterol, diabetes, high blood pressure and low back pain — require fewer medications if you exercise more, lose weight and improve your diet. For example, eating a balanced diet and exercising regularly can help keep your blood sugar within a safe range. Talk to your doctor to see if lifestyle changes can help to reduce your need for certain medications.



## Spending Smarter, Healing Better

In years past, most patients left their health care decisions up to their doctors. But in today's ever-changing health care environment, it's best to take a more proactive role in your health care.

One easy way to educate yourself on your options is by taking advantage of all the following cutting-edge tools available to you on **myCIGNA.com**. Then talk to your doctor to find out how you can get the high-quality, cost-effective care you deserve.

### Hospital Quality

- The Select Quality Care™ lets you compare hospitals based on data collected on more than 50 surgical and medical procedures (more than 160 diagnoses/procedures).

### Drug Comparison

- DrugCompare™ allows you to compare drug treatment options for more than 50 medical conditions. In just a few clicks, you'll be able to compare side effects, cost and possible interactions.

### Health Status

- The WebMD® HealthQuotient™ Health Risk Assessment helps you evaluate your current health status – while keeping an eye out for health issues that could arise in the future.

### Health Information

- Healthwise® provides online access to a library of health information – browse the latest news or search through thousands of medical topics.

### Help with record keeping

- Health Record stores your personal health information in a central location, including current conditions, medications, allergies, surgeries, immunizations – even emergency contact information.
- Health Trackers uses easy-to-read charts to keep track of your key health measurements such as height and weight, blood pressure, blood sugar and cholesterol levels, and exercise plans and schedules.

To see all the tools that **myCIGNA.com** has to offer, simply log in today. It's an easy way to help ensure you get the best care possible.

## Six Ways to Save on Health Care Costs

### Simple Ways to Keep Your Family – and Your Budget – Healthy

You hear about it in the news. You see it in your checking account. The cost of health care is going up. And that trend isn't likely to end anytime soon. But, there is some good news. There are some ways to help your health care dollars go further – without compromising your quality of care.

#### 1. Talk to your doctor about your benefits, and ask for the best care for the best price.

The care decisions you make with your doctor can make a big difference in your out-of-pocket costs. By sharing your specific benefits, your doctor can determine whether there are any alternatives that can get you the care you need while protecting your wallet.

#### 2. Antibiotics – be careful what you ask for.

According to the Centers for Disease Control and Prevention, roughly 50 million unneeded prescriptions for antibiotics are dispensed each year. That costs us both as a society and as individuals. These prescriptions are largely for colds, sore throats,

*continued >*

sinusitis and bronchitis – conditions that most of the time, are due to viruses. Treating viruses with antibiotics doesn't make you get better any faster and the side effects can actually make you feel worse. Additionally, overuse of antibiotics can lead to the development of drug-resistant bacteria -- a threat to everyone.

So if your doctor says you don't need an antibiotic, listen to what he or she is saying. It could help your health and your pocketbook.

### 3. When possible, seek immediate care from your doctor.

It's a simple fact. Out-of-pocket costs for Urgent Care visits are usually higher than costs for a standard office visit. And while many people assume that Urgent Care centers are faster, many doctors are able to "squeeze in" existing patients when they're dealing with a situation that needs immediate care. So, call your doctor's office first to see if you can schedule a same day appointment. Not only can this save you money, but it often means getting in faster and avoiding overcrowded waiting rooms.

### 4. Grab the phone before you grab your car keys.

There may be times when you can avoid the hassle and expense of an in-person office visit with your doctor, while still getting the support you need.

#### Lab follow-ups

Doctors are often willing to have a brief phone call to discuss results of common lab tests such as a cholesterol screening. If the results are good, you may save yourself the co-pay and time. If the results require further treatment, you can then schedule an appointment as needed.

### 5. Use a Flexible Spending Account (FSA) to budget and save on your tax bill.

Not only are FSAs a great way to help you budget for health-related costs and shave down your tax bill, but you can also use

FSAs to reimburse yourself for many out-of-pocket expenses not covered by your health plan.

#### FSA covered out-of-pocket expenses include:

- Medical expenses not covered by your health plan
- Prescription co-pays
- Dental care including basic check-ups as well as orthodontics, crowns and dentures
- Vision care including contact lenses and Lasik surgery
- Over-the-counter medications

For a complete listing of eligible expenses under your FSA, check with your employer or FSA administrator, or visit [www.irs.gov](http://www.irs.gov).

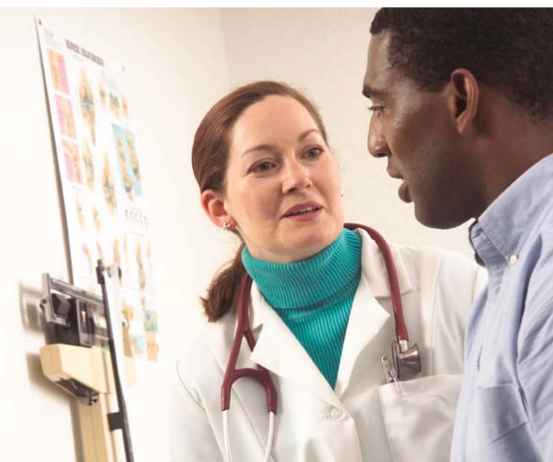
### 6. Stop problems before they begin.

Preventive health is important at every age. If you have children, be sure that they've received all their recommended immunizations. As an adult, it's important to have regular screenings for high blood pressure, diabetes, high cholesterol and other conditions. Even if you aren't currently suffering with one of these conditions, a screening can help determine if you're at risk.

Getting top-quality health care at an affordable price can be done. Do your best to take advantage of the tips suggested in this article – you may be surprised to see how much you can save!

## Did You Know?

Did you know that using [myCIGNA.com](http://myCIGNA.com) can save you money? When you log on to [myCIGNA.com](http://myCIGNA.com), you'll find more than 15 tools that can help you find the best-quality care at the most affordable prices. With everything from a Hospital Comparison Tool to Physician Cost Efficiency Tools, you can research how to save money on procedures ranging from routine dental exams to transplant surgery – and just about everything in between. Head to [www.myCIGNA.com](http://www.myCIGNA.com) today to see all the money-saving tools available to you.



"CIGNA" and "CIGNA HealthCare" are registered service marks and refer to various operating subsidiaries of CIGNA Corporation. Products and services are provided by these operating subsidiaries and not by CIGNA Corporation. These operating subsidiaries include Connecticut General Life Insurance Company, Tel-Drug, Inc. and its affiliates, CIGNA Behavioral Health, Inc., Intracorp, and HMO or service company subsidiaries of CIGNA Health Corporation and CIGNA Dental Health, Inc. In Arizona, HMO Plans are offered by CIGNA HealthCare of Arizona, Inc. In California, HMO plans are offered by CIGNA HealthCare of California, Inc. In Virginia, HMO plans are offered by CIGNA HealthCare of Virginia, Inc. and CIGNA HealthCare Mid-Atlantic, Inc. In North Carolina, HMO plans are offered by CIGNA HealthCare of North Carolina, Inc. All other medical plans in these states are insured or administered by Connecticut General Life Insurance Company.

© 2006 CIGNA Sources: Healthwise® Knowledgebase, and New York Times, May 7, 2000

