

Get more mileage from your health care benefits

Go the extra mile to save on health care costs

Everyone wants to save money, and that includes stretching health care dollars. Knowing how to get the most from your health care benefits can help. Shift to faster savings with these benefit boosters:

- Use in-network doctors, clinics and hospitals. Before every visit, call to make sure that each doctor or facility accepts your health insurance.
- Go to your doctor or an urgent care clinic instead of the ER for non-emergency health concerns.
- If needed, make sure your doctor's office handles pre-certification for in- and out-patient procedures.
- Ask your doctor if generic drugs can be used.
- Bring your prescription drug *formulary* list to doctor's visits. A formulary is a list of preferred drugs covered by your pharmacy benefits. If your doctor prescribes from this list, your prescription copay will be lower.
- Use the mail-order drug option.
- Practice prevention. Visit the doctor for an annual checkup. Wash your hands. Eat a healthy diet and exercise each day. Brush your teeth and have regular dental exams.

*BlueExtras is a discount program available to BCBSTX members. Some of the services offered through BlueExtras may be covered under your health plan. Please refer to your benefit booklet or call the customer service number on the back of your ID card for specific benefit information under your health plan. Use of BlueExtras does not affect your premium, nor do costs of BlueExtras' services or products count toward your calendar year or lifetime maximums and/or plan deductibles. Discounts are only available through participating vendors. BCBSTX does not guarantee or make any claims or recommendations regarding the services or products offered under BlueExtras. You may want to consult with your physician prior to use of these services and products. BCBSTX reserves the right to discontinue or change this discount program at any time without notice.



The BlueExtras^{SM*} discount program gives you even more ways to save money. You'll get discounts on extra health care products and services, such as gyms, spas and vision services. For more details, visit Blue Access[®] for Members and click the My Coverage tab.



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