

Ways to be a Savvy Healthcare Consumer

Follow these tips and get the most out of your health care benefits.

- **Take Great Care of Yourself.**
 - **Preventive Care & Immunizations:** When you receive preventive services through an **in-network** provider, they cost you nothing additional, and they may help you avoid developing certain, health complications or illnesses in the future. Further details are available online at <https://www.messa.org/health-resources/free-preventive-care-and-immunizations>.
 - **MESSA ABC Saver Preventive Prescriptions:** The ABC plan includes coverage for an extensive list of preventive prescription that are covered at no charge (no deductible, copays). For details, visit https://www.messa.org/portals/0/pdf/messa_list_preventive_drugs.pdf.
- **Take advantage of the extras.** Carriers offers valuable services you don't hear much about. Here are a couple of examples:
 - **Free Identity & Credit Protection:** MESSA provides members and their adult dependents free year-round credit and identity protection through a partnership with Blue Cross Blue Shield of Michigan and AllClear ID. Members receive two levels of free protection from AllClear ID: Breach Repair Services (no sign up required) and AllClear Pro (registration required). To enroll in AllClear Pro, go to <https://messa.org/AllClearId>.
 - **NurseLine 24/7.** They can tell you how to safely remove a splinter or whether or not your child's cold symptoms warrant an immediate doctor visit. It costs you nothing additional and it could save you a trip to the emergency room or doctor's office. Call 800-414-2014 or visit https://www.messa.org/portals/0/pdf/nurseline_flyer.pdf.
- **Try virtual consultation.** MESSA now covers visits with U.S. board-certified doctors and therapists online, anytime. \$49 visits subject to plan deductible and copayments. To learn more, visit <https://www.messa.org/Health-Resources/Online-doctor-visits>.
- **Save money in a Health Savings Account (HSA), if eligible.** You could end up saving anywhere from 15% to 40% on your qualified health care expenses, depending on your tax bracket and the state in which you live.
- **Check the cost before you buy.**
 - **Shop around for medication.** www.GoodRX.com and www.MichiganDrugPrices.com compares drug prices and finds coupons at more the 60,000 pharmacies.
 - **Take advantage of pharmacies with discount generic drug programs.** These generic drug discount programs can help you save money.
 - Meijer Free Prescriptions: https://www.meijer.com/content/content.jsp?pageName=free_prescriptions
 - RiteAid Rx Savings Program: <https://www.riteaid.com/shop/info/pharmacy/prescription-savings/rite-aid-prescription-savings-program>
 - Walgreens Prescription Savings Club: https://www.walgreens.com/pharmacy/psc/psc_overview_page.jsp
 - Walmart \$4 Prescription: [https://www.walmart.com/cp/\\$4-prescriptions/1078664](https://www.walmart.com/cp/$4-prescriptions/1078664)

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- Visit a drug manufacturer's website. If you are taking a brand name drug regularly, check the drug maker's website to see if they offer a coupon or discount card that will reduce how much you pay out-of-pocket.
- **Use transparency tools:** Services like x-rays, cat scans, and MRIs can cost different amounts from different providers. There are tools to help you compare costs and pinpoint your best option.
 - Healthcare Bluebook: Websites like www.HealthcareBluebook.com can be helpful when trying to find the best healthcare prices. It is a free online consumer guide that helps people determine fair prices in their area for health care products and services.
- **Keep an eye on discounts**
 - You don't have to buy glasses or contact lenses from your optometrist or ophthalmologist. Federal law requires them to give you a copy of your prescription so you can buy lenses anywhere you like.
 - If enrolled in CMU's vision coverage, VSP offers discounts on glasses or contact lenses. Visit <https://www.vsp.com/optical-discounts.html> for details.
 - Online retailers (www.glasses.com or www.glassesusa.com) also offer deals.
 - You may also be eligible for discounts from national retailers such as LensCrafters, Pearle Vision, Sears Optical or other retailers with an AARP or AAA membership. If you're already paying for those memberships, call to ask about membership benefits and take advantage of any savings for which you are eligible
- **VSP Hearing Aids Special Offers** – For details visit <https://www.vsp.com/hearing-aid-discounts.html>.
- **Discounts at CMU**
 - **YouDecide** is available for a variety of national and web-based discounts. Go to www.youdecide.com/CMU (use Client ID: CMU969) or call 800-663-8180.
 - **Connect CMU Cellular Services** offers discounted mobile products and services for the CMU community. Visit www.cmich.edu/office_provost/OIT/cellular_services/Pages/default.aspx for information on the discounts.