

Get More Value Out of Your Health Insurance

Save money, shop smarter, and help keep your health care costs lower

Each month, you pay a premium for your group health plan. Are you getting all the value out of it that you can? Your group coverage includes many different health care situations, from preventive care to emergency room services. To get the most out of your health plan and help keep costs down, here are some tips to help you be a better health care consumer.



1. Establish a primary care practitioner (PCP). You should establish a PCP to help you navigate the health care system.



2. Visit your PCP for annual preventive exams and lab work. This helps discover health issues before they become major, saving you money and hassles while protecting your health.



3. Choose in-network providers for lower costs and fewer billing surprises.



4. Use generic medications and choose lower-cost brands. Check your plan's formulary (list of covered drugs) to make sure your prescription medication is covered.



5. Select lower-cost types of care. The chart on the other side of this sheet can help you identify which level of care you need.

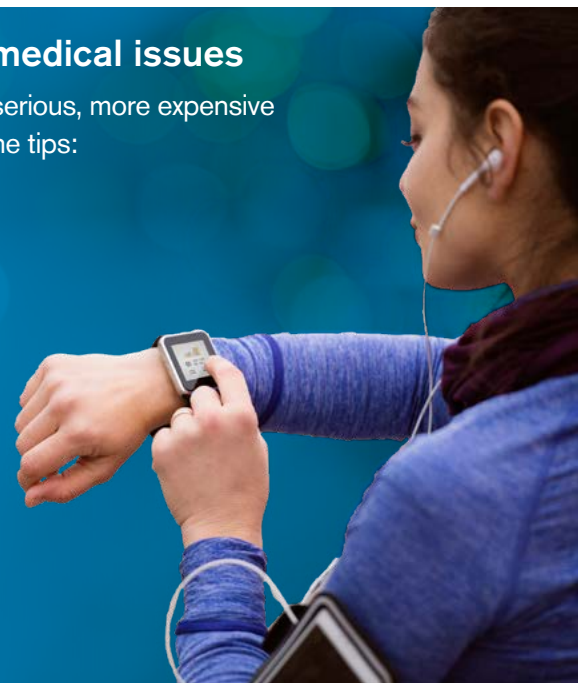


6. Understand your insurance plan benefits. If you have questions about what is covered, call the Customer Support number on your customer ID card. We're here to help!

Looking out for your health can help prevent expensive medical issues

You should also take charge of your personal health to minimize the risk of more serious, more expensive illnesses and have more productive conversations with your doctor. Here are some tips:

- Know your numbers:
 - » Height
 - » Weight
 - » Body Mass Index (BMI)
 - » Blood pressure
 - » Cholesterol (LDL, HDL, total cholesterol, triglycerides)
- Get vaccinations and other preventive care as appropriate for your age/gender
- Keep a list of the medications you're taking and their dosages
- Know your personal and family medical history
- Exercise often, following the advice of your doctor
- Maintain a healthy diet and limit alcohol consumption
- Stop using tobacco—a cessation program can help; check with your benefits administrator



Contact us when you have questions about how to save money using your health insurance.
888-915-4001 | wpshealth.com or arisehealthplan.com



WPS HEALTH INSURANCE
Local. Honest. Independent.

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How to choose the right care

| WHERE TO GO | WHEN TO USE | CONVENIENCE | OUT-OF-POCKET COST |
|--|--|--|--------------------|
| Telehealth Services from Teladoc® | For conditions such as cold, flu, allergies, sinus problems, ear/respiratory infections, skin conditions, depression, anxiety, or stress. Appointments can be done via phone, video, or mobile app.* (All WPS-sponsored and Arise-sponsored plans have a service provider) | 24 hours a day, seven days a week, 365 days a year, from the comfort of your home, office or when you are away from home. | Low |
| Clinical Care Office | Health issues that can wait for an appointment during normal business hours. | Appointments required during office hours. | Medium |
| Walk-in or Urgent Care | When a condition is not life-threatening, but needs same-day treatment, and you cannot get in to see your primary care practitioner. | Extended hours. May experience long wait time to see the doctor. | Medium |
| Emergency Department | When immediate treatment is needed for a life-threatening event such as head trauma, seizures, chest pain, severe allergic reaction, loss of consciousness, or difficulty breathing.* | 24 hours a day, seven days a week, 365 days a year. May experience long wait time as more severe cases will be seen first. | High |

*This is a sample list of services and is not all-inclusive.

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