BMCS Health Care Consortium

Tips For Using Your Benefits Efficiently

How to Save Yourself Money, AND Help Keep the Plan Affordable for Everyone

1. **Use In-Network Providers Whenever Possible**
   - Staying in-network ensures you receive the plan's highest level of coverage and avoid unexpected balance billing. Out-of-network care can cost several times more.

2. **Choose the Right Place for Care**
   - **Primary Care Physician –** Routine needs and ongoing care. (physicals/condition management)
   - **Urgent Care –** for non-emergencies that can't wait. (sprains/fractures/infections)
   - **Emergency Room –** Only for TRUE emergencies! (chest pains/stroke symptoms)
   - **Telehealth -** Virtual visits are ideal for minor illnesses and follow-up care, often at a lower cost than in-person visits. Teladoc is included with all the BMCS medical plans! (cold/flu symptoms)

Save money by choosing the right care setting for your needs

Care Option	When to Use	Example Conditions	Relative Cost	O2 Plan Member Cost	OC3 Plan Member Cost	OC4 Plan Member Cost
Minute Clinics *Lowest Cost Option*	Minor, non-emergent care and routine care provided by licensed nurse PR	Cold/flu symptoms, rashes, ear/sinus infections, etc. and routine exams.	**No Cost**	**$0**	**$0**	**$0**
Telehealth *Best Value*	Minor, non-emergency concerns you can describe verbally or visually over video	Cold/flu symptoms, allergies, skin rashes, medication refills, mental health check-ins	**$ Lowest Cost**	Teladoc (Aetna) $0 copayment Teleheath w/PCP $15 copayment	Teladoc (Aetna) $0 copayment Teleheath w/PCP $25 copayment	Teladoc (Aetna) $0 copayment Teleheath w/PCP $40 copayment
Primary Care Physician	Routine care, preventive visits, and ongoing health management	Annual physicals, chronic condition management, vaccinations, lab work referrals	**$$ Low Cost**	**$15 copayment**	**$25 copayment**	**$40 copayment**
Urgent Care	Non-life-threatening issues that need same-day attention	Sprains, minor fractures, cuts needing stitches, ear/sinus infections, mild asthma flare-ups	**$$$ Moderate Cost**	**$35 copayment**	**$50 copayment**	**$50 copayment**
Emergency Room *Emergencies Only*	Life-threatening or severe emergencies only	Chest pain, difficulty breathing, stroke symptoms, severe bleeding, head injuries	**$$$$ Highest Cost**	**$175 copayment** *(Waived if admitted; subject to inpatient copays, review your plan documents)*	**$175 copayment** *(Waived if admitted; subject to inpatient copays, review your plan documents)*	**$250 copayment** *(Waived if admitted; subject to inpatient copays, review your plan documents)*

3. **Compare Costs Before You Go with Aetna's Cost Estimator Tool**
   - Prices for the same service can vary widely between facilities. Using Aetna's Cost Estimator Tool can save you hundreds of dollars on labs, imaging and other outpatient procedures.
   - ***Click here to learn more - OR - click here to log into Aetna and access the cost estimator tool!***

4. **Don't Skip Preventive Care – It's Covered at 100% In-Network for all Plans**
   - Annual physicals, screenings and vaccines help catch issues early and avoid costly complications later.

5. **Ask About Generic or Lower-Cost Medication Options**
   - Generics and preferred alternatives are clinically effective and significantly less expensive. Always ask your provider or pharmacist if a lower-cost option is available. Ask about generic or lower-cost medications and compare prices on ***GoodRx*** to potentially save more than insurance copays.