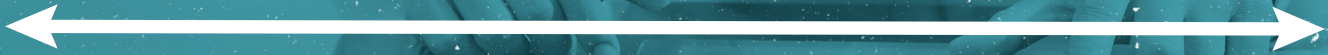




Five ways to stretch your healthcare dollars



1

Use in-network providers

Participating providers (doctors, hospitals, and others in your plan's network) generally charge discounted rates for plan members. Also, when you go to a non-participating provider, you will pay a higher share of the cost.

2

Teladoc

Exeter has a "Teladoc" service that allows you to chat with a doctor face-to-face on your smartphone. The cost is a fraction of the cost of a doctor's office visit and gives you access to a doctor wherever you are, 24 hours a day.

3

Ask your doctor about home testing and monitoring devices

Home tests for blood pressure, diabetes and other conditions can help ensure you are following your doctor's orders and that prescribed treatments are working. These tests will usually cost less than in-office testing. Check with your doctor to be sure in-home testing is appropriate.

4

Only go to the hospital emergency room for true emergencies

This can often be a tough call, but avoiding the ER if it's not an emergency can probably save you money. The copayment is usually lower for a doctor visit or an urgent care visit. Plus, getting care at an urgent care center will almost certainly be faster than at the ER.

5

Make smart decisions about prescription drugs

Use generic drugs whenever possible. Before your physician writes you a prescription, ask about less expensive generic equivalents, lower-cost brand name drugs to treat the same condition, and even over-the-counter options. Also, use mail order for maintenance medications.