

SMART HEALTH CONSUMER TIPS



While Chapman University's health plans include important features to help you stay healthy and reduce your health care costs, it's up to you take advantage of them. To get the most from your benefits, you need to become an active consumer of health care. This means managing your health care dollars and making informed decisions about your care.

1 Get Regular Preventive Care Exams

They're covered at 100% through our medical plans when you use in-network providers and can help identify any potential health problems early on. Doctors can catch the things that you might dismiss as just mildly annoying—but could really be putting your health at risk.

When you call your doctor's office to schedule an appointment, be sure to specify the visit is for routine preventive care. Not all preventive care is recommended for everyone, so talk with your doctor to decide the services that are right for you and your family.

2 Stay Healthy

The biggest way to save on health care costs is to be healthy. Work with your doctor to learn ways to stay healthy through exercising, eating a balanced diet, modifying your lifestyle, quitting smoking and other preventive measures.

3 Consider an Urgent Care Facility

If you have a non-emergency situation that requires immediate care, and you can't get in to see your doctor, consider an urgent care facility rather than a hospital emergency room, when possible. The costs for services received in an urgent care facility will be lower than a hospital emergency room, and the waiting time for treatment is typically shorter.

Note: Cigna HMO members must get a referral from their PCP before seeking care at an urgent care facility.

- **Urgent Care:** Basic illness/injury, stitches/sutures, fever
- **Emergency Room:** Any life threatening condition, chest pain, shortness of breath, serious bodily injury, severe abdominal pain, loss of consciousness

4 Call the 24/7 Nurse Line

Both Kaiser and Cigna provide you with access to a 24-hour nurse line. Through the nurse line, you can speak with an experienced registered nurse for immediate and reliable answers to your health questions. Nurses are ready to provide you with information that can help you choose care that is appropriate for your situation.

- **Kaiser Nurse Line:** 888-576-6225
- **Cigna Nurse Line:** 800-564-9286

5 Use In-Network Providers

If you enroll in a PPO medical plan, you receive the highest level of benefits at pre-negotiated reduced rates and pay the lowest out-of-pocket expenses when you use in-network providers. When you get a referral for another doctor, lab or hospital, check to make sure it is in-network. If you enroll in an HMO plan, services are covered in-network only (except for out-of-area emergency care).

6 Order Prescriptions by Mail

You can save time and money by having your maintenance prescription medications sent directly to your home—a great convenience for medications you take on an ongoing basis, such as those used to treat chronic conditions like high blood pressure or diabetes. For example, a generic three-month supply at a retail pharmacy would cost you \$30, but by utilizing mail order, your prescription would cost you \$20. That is a 33% savings!

- To order prescriptions through Cigna Home Delivery Pharmacy, log in to mycigna.com and click on the "Home Delivery Pharmacy" tab at the top of the page. You can also call Cigna Home Delivery Pharmacy at 800-835-3784.
- Log in to kp.org for Kaiser Home Delivery Pharmacy details and instructions.