

# How Health Savings Accounts Work Best

## *Tips to maximize your HSA success!*

Now that you have an HSA, here are a few tips to maximize your success with it:

### Preventive Care

- Take advantage of preventive services, such as annual physicals, mammograms and pap smears that are covered by your High Deductible Health Plan OR schedule a physical at the Dr. Samuel Brown Health Center.

### Health Care Facilities

- Seek out the best health care facilities within the Humana network by checking Doctors & Rx at ([www.humana.com](http://www.humana.com)). Humana's Cost Comparison Tools can assist you in finding the most cost effective facilities and even provide information such as complication rates at various hospitals.

### Emergency Room

- If you experience a true medical emergency, there is no better place to go than the Hospital Emergency Room; however, an immediate care center, primary care physician or the Dr. Samuel Brown Health Center are less costly alternatives for common complaints such as:
  - ▶ Bronchitis
  - ▶ Bladder or ear infections
  - ▶ Minor skin conditions (sun burn or poison ivy)
  - ▶ Sprains or cuts

*The ER can cost you as much as **800%** more than a typical office visit.*

### Over-the-Counter Drugs

- Switch to over-the-counter drugs whenever possible. Certain medications formerly sold only by prescription are now available over-the counter. By switching to an over-the-counter alternative, with the approval of your physician (ie: using Prilosec instead of Nexium), costs drop as much as 80%.

### Billing Errors

- Take the time to review your Humana Explanation of Benefits to confirm you're your medical charges are correct and that you have been given Humana's negotiated discount before paying the physician's bill.

### Adopt a Healthy Lifestyle

- Approximately 70% of medical costs are lifestyle related! Your first, second and third priorities should be to stay healthy. If you stay healthy, you will preserve the money in your HSA. The money then carries over to the next year, earns investment income, and is available to pay for future "eligible medical expenses".

