

Maximize Your Health Benefits

Your health benefits are limited, so use them wisely

1. Use Urgent Care Clinics whenever possible.

Unless you have a true emergency, use Urgent Care Clinics instead of emergency rooms. Emergency rooms are much more costly than urgent care clinics, and you could be responsible for additional costs. There are several Urgent Care clinics located throughout the County.

2. Use Generic Drugs whenever possible.

According to the FDA a generic drug has the same active ingredients and efficacy value as the brand name drug. Because of copyright law, generic drugs are often a different shape, color and size, but they are the exact same drug! Brand name drugs are much more costly because they are patented and the government gives the maker of the drug time to recapture their research and development. Thus, a generic is the same as a brand name drug, only the patent has expired.

3. Check to see if your medication is on the \$4 Generic List at most major pharmacies.

Costco, Walmart, Target, and most major drug store chains offer some generics for only \$4, which is less than your co-pay! Costco and Walmart also charge less for expensive brand name drugs. Moreover, you can access the Costco pharmacy without being a member.

4. Use a PHCS In Network Provider (1-866-755-7427).

Network providers are typically paid 40% less than non-network providers, which helps stretch your benefit dollars! By using an in network provider / doctor you will make sure your plan covers more of your claims. Please call PHCS directly at 866-755-7427 to make sure your doctor or facility is in network.

5. Use outside Diagnostic, Lab and X-ray services, not the hospital.

In general, free standing facilities are less expensive for Diagnostic, Lab and X-ray services. These services are significantly higher priced at the hospital and can result in additional costs to our members.

6. Utilize your Preventative Care Benefit.

These visits are designed to help your doctor discover potentially serious conditions early in their development preventing more serious health issues from developing. When you schedule your appointment be sure to ask them to bill it as a preventative care visit.