



How to Save on Healthcare Costs

Most everyone is looking for ways to cut down on costs whenever they can. There are ways to save on your healthcare expenses, too. Becoming familiar with your healthcare options may help keep you and your family healthier without breaking the bank.

Choose the right level of care

When you need care, knowing your options can help save you time and money. When you choose the right level of care for your situation, it helps keep healthcare costs down and affordable for everyone.

Below are some costs options (from lowest to highest):

No-cost – HumanaFirst Nurse advice line: 1-800-622-9529 Call this 24-hour, free service when you have an immediate medical need or health planning question for you and your family.

\$ -- Doctor's office: Offers a wide variety of services, from routine checkups to the diagnosis of a health condition. Cost varies by plan and office visits may be subject to your deductible.

\$ -- Doctor on Demand: When you enroll in a Humana medical plan, you and your covered dependents can participate in a live video doctor visit from a mobile device or computer 24 hours a day, 365 days a year. Doctor on Demand physicians can treat colds, sore throats, flu symptoms, allergies, sinus infections and more. Visit doctorondemand.com/humana or download the free Doctor on Demand app from the App Store or Google Play. What you pay depends on the plan in which you are enrolled: HMO Staff: \$25 co-pay • NPOS and CDHP: \$40 or 20% of \$40 after deductible

\$\$ -- Urgent/after-hours center: These facilities handle many problems that can be treated in a doctor's office but are also available during non-business hours. There are over 40 in-network walk-in clinics and urgent care centers in the Tampa Bay area. To find the closest in-network walk in clinic or urgent care center, call Humana Member Services at 877-230-3318, or go to www.humana.com & scroll down to "Find a Doctor".

\$\$\$ -- Emergency room: This should only be used for the most serious, life-threatening conditions, as it is the most expensive type of care. If you are experiencing sudden onset of serious and severe symptoms or you believe that not getting immediate medical attention may result in loss of life, call 911 or go to the nearest emergency room.