



AUGUST
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Well NEWS

A Monthly Insight into Health and Wellness



Great Ways to Save on Your Health Care

1. Make a list of your nearby Urgent Care facilities. For non life-threatening conditions, an in-network Urgent Care Center can save you hundreds (compared to the ER)
2. Switch to generics. If, for example, you're taking three brand name prescription medications and switch to the generic form, you can save about \$4,500 a year.
3. Ask about price and cash discounts. If you ask about cash discounts, chances are you'll get one. Many health care providers offer up to a 20% discount for paying the bill in cash.
4. Check with the Missouri Drug Card. This Free Prescription Assistance Program can help you with the cost of medication. www.missouridrugcard.com
5. Ask your doctor about changing your dosage. If you take a 20 mg pill twice a day, ask your doctor if you can instead take a 40 mg pill once a day. This lowers the number of pills you need to buy and could save you hundreds in a typical year. (*Seek professional advice because not all medications can be altered.)
6. Ask for samples. Doctor's offices are usually filled with sample medications, and you can save hundreds by simply asking for one.
7. Double check your medical bills. According to Medical Billing Advocates of America, 80% of doctor and hospital bills contain errors. Review your bills to ensure you're only charged for the services actually performed.
8. Shop around. Different health care facilities charge different prices. For example, an in-network MRI at a hospital costs around \$1,145 while an MRI at an independent radiology facility costs around \$560.
9. Get screened every year. Annual checkups and preventative screenings are essential to protecting your health and can save you big in the long run. Most insurance plans cover well visits and preventative checks.
10. Get a flu shot. It's not fun to waste your vacation days or sick pay when you get the flu. Protect yourself with a flu shot every year for around \$25.
11. Cash-in on rebates. Some major drugstore chains offer rebate programs that give you cash back on various pain relievers, vitamins, skin-care products and other goods.
12. Visit a dental school. Many dental schools offer low-cost dental care performed by students who are supervised by the faculty. Call a nearby university to see if any discounted services are available.
13. Look closely at your health care plan. Your health plan may offer valuable extras like discounts on gym memberships or weight-loss programs. Visit your plan's website or ask your benefit coordinator.
14. Expand your vision. You don't have to buy expensive glasses or contacts from your optometrist. Federal law requires them to give you a copy of your prescriptions so you can buy lenses anywhere you like.



Exercise

OF THE MONTH

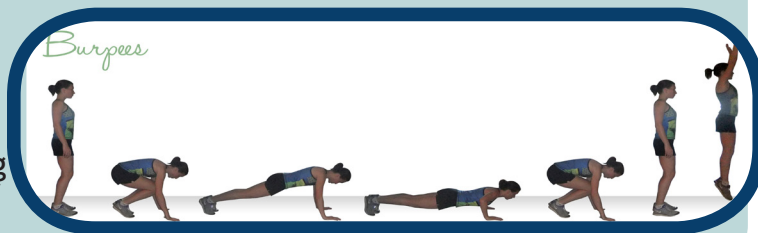
Burpee

Instructions:

Start with your feet together, squat down and put your hands on the ground just in front of your feet. Keep your feet together and jump them back so you land in a push-up position. Bend your arms and do a single push-up. Jump your feet back in and under your body and then leap up and into the air. Land on slightly-bent legs and repeat.

Benefits:

Burpees use virtually every muscle in your body which makes them a very efficient exercise. It places a significant load on your cardiovascular system so you get a cardio workout without having to run a single step. It also helps to tone many of the major muscle groups in your body.



5 Summer Safety Tips

1. Practice Sun Safety: Apply Sunscreen, wear appropriate sunglasses and get sun protective clothing.
2. Protect Against Bugs: Use an insect repellent to guard against bugs that carry diseases and viruses. A product containing DEET is the most effective. DEET is toxic and potentially deadly if swallowed so try to keep it away from hands or face where you run the risk of ingesting it.
3. Prevent Dehydration: Make sure to drink plenty of fluids, especially when spending additional time outdoors in the heat and humidity. Even squirting your skin with a spray bottle can help to keep your skin hydrated.
4. Wear a Helmet: With the nice weather, more people spend time outdoors on their bike and roller blades, make sure to wear a helmet at all times when using these.
5. Practice Food Safety: Food borne illnesses increase in the summer because bacteria grow faster in warmer temperature and humidity. Also, more people are eating and preparing food outdoors, where refrigeration and places to wash hands are not readily available.



Newsletter Quiz

1. Name one item listed that could help save on your healthcare costs.
2. What is a Burpee good for?

To earn your Wellness Incentive Points, e-mail your response to Katie@wellworksinc.com by August 31, 2014.

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