

# How can you *easily save money* for yourself and our health plan?

There are so many ways that we can all be good consumers and keep our overall plan costs down. In the long run, this will save you money and avoid higher premium costs in the future.

- Take advantage of preventive visits on both your medical and dental plans. If issues are caught early, there is an increased chance of a positive outcome and lower costs for both you and our health plan.
- Always ask for generic drugs.
- Talk to your pharmacist and ask if there is a lower cost options available that they would recommend.
- If you need the name brand prescription, take advantage of CRX International. [www.crxintl.com](http://www.crxintl.com) Web ID: JORDANSD
- Take advantage of mail order or 90 day fill at Walgreens. [www.express-scripts.com/login](http://www.express-scripts.com/login)
- If you are on a tumor necrosis factor (TNF) blocker such as Humira, ask your pharmacist about the biosimilars and if they are right for you.
- Use the cash back program with PEHP. Opt to get care at a clinic instead of a hospital and get cash back. Please see the tutorial on the Insurance [website](#).
- “Know Before You Go” – Take a few simple steps beforehand to get the right care at the best value to avoid unnecessary large bills. [www.pehp.org/knowbeforeyougo](http://www.pehp.org/knowbeforeyougo)
- The “Latest and Greatest” drug on the market doesn’t mean it is right for you. These drugs are usually very expensive and have not proven there are additional benefits over the drugs that have been out there for years. Talk to both your physician and pharmacist for the lowest, most effective option for you.
- Move your body! Regular physical activity, even in low doses, is proven to reduce overall costs, reduce stress, increase happiness and overall wellbeing.

If you have found other ways to save money, please let Insurance Services know and we will feature it in a future JEM.

*Here's to Health and Happiness!*

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