

Tips for Receiving the Highest Level of Benefits

JANUARY

Be a wise consumer. Track your visits, tests, and medications and review your bill closely. Always compare your bill to the Explanation of Benefits (EOB) from Healthgram **BEFORE** you pay your bill. If there is a discrepancy between Your Claim Liability as indicated on the EOB compared to what you owe on your provider's bill – contact Customer Service for assistance.

THA's medical plan is a Self-Funded plan, which means that all claims are paid for directly by THA – it's important that we all work together and use our benefits wisely to avoid un-necessary expenses. This will result in keeping our monthly premiums down.

FEBRUARY

Don't skimp on preventive care! Be sure you and your dependents get routine checkups and vaccines and needed – this will not only detect health conditions early, it may also prevent medical problems down the road.

THA's medical plans cover 100% of the expense for preventive care/routine checkups for children and adults

MARCH

Prescription Drugs. Prescription drug spending in the United States is increasing rapidly. In 2014, spending increased 13.1%, the largest increase since 2003. The jump was in large part due to Specialty Medications – which is the highest cost drug category. Specialty medications accounted for 30% of the total 13% increase in spending, with traditional medications only accounting for 6.5% of that increase. Talk to your doctor about medications you are prescribed and ask about available cost-saving alternatives.

THA's medical plan requires maintenance medications (those you continue to take every month) to be filled on a 90-day basis in order to save money for you and THA.

***NOTE:** Only Specialty medications are required to be filled through Mail Order. If you are taking a traditional generic or brand medication, you are NOT required to Mail Order that medication. Simply ask your Retail Pharmacist for a 90-day supply of your medication.*