



JULY 2009 TIP OF THE MONTH

A Tip from *The Benefits Expert*

Did you know... that your health insurance provider has terrific online tools that can save you time and money **now**.

Get and stay organized with all your health information, find the right doctors, be well prepared for doctor's visits, get a personalized assessment of your health. Now it's a breeze to take an active role in your own and your family's health care, with easy-to-use, safe, secure and confidential online resources from your health insurance provider.

What can you do online?*

- Manage your confidential medical information
- Share your records quickly and easily with your physicians and medical service providers
- Quickly locate in-network doctors
- Communicate with your doctor
- Take a health assessment for a detailed, personalized report
- Contact a health coach
- Research conditions and procedures, learn the facts and the risks, so you can make informed decisions
- Create a pre-visit list of questions to ask your doctor, so you get the most out of your visit
- Check your symptoms and decide before scheduling a doctor's appointment
- Create and print an emergency card with your insurance and medical information, allergies, medications, emergency contacts, etc.
- Track, search, sort and view your insurance claims
- Find out instantly how much of your personal and family deductible has been met
- Get hints for saving money by selecting the right facilities, doctors and prescriptions
- Schedule lab appointments
- View details about your insurance plan
- View and print your annual health report
- Request and print health insurance cards
- Set up physician appointment reminders
- Track current medications
- Receive prescription refill reminders
- And more!

*Each insurance provider offers different options, so explore your provider's website to discover the advantages for you.

For a healthier life and a healthier you, check out the resources of your insurance provider to take control of your own and your family's health and wellness online:

[Blue Cross Blue Shield](#)

[Blue Cross Blue Shield Dialog Center](#)

[United HealthCare Health & Wellness](#)

[United HealthCare Personal Health Center](#)

[AvMed](#)

[AvMed iHealth Report](#)