



MAY 2009 TIP OF THE MONTH

A Tip from *The Benefits Expert*

Summer Vacations

Did you know... you can save money if you pre-plan for medical needs before taking a trip?

Summer is here, and for many that means vacations and trips out of the state or country. Taking these easy steps before you go may save you time and a lot of hassle:

- Contact your health care provider to understand what coverage is available to you and to locate in-network hospitals and physicians in your travel area. In-network providers are typically less expensive for you than out-of-network providers. In addition, HMO plans typically only offer emergency medical care when you are out of your coverage area, so plan accordingly.
- Bring paper insurance claims forms with you, especially if you are travelling internationally. Your claims will process faster and you won't have to track down medical providers if you can have claims forms signed at the time of your visit.
- If you're taking an extended trip, order a 90-day supply of medication. USF's prescription plans offer discounts when you purchase a three month supply of prescription drugs, and it's easier to pack extra medication than to refill a prescription in an unfamiliar city.

For more information on your health care coverage, visit the website of your health insurance provider.

[AvMed Health Plan](#)

[Blue Cross Blue Shield of Florida](#)

[Capital Health Plan](#)

[Florida Health Care](#)

[United Healthcare](#)

[Vista – North Florida \(HPSE\)](#)