

April 2023



Health & Life

the Eder Way

It's a new world out there

The pandemic revealed opportunities to streamline archaic processes and highlighted skills that are needed to navigate a post-COVID world. We honed our ability to use video conferencing software, like Zoom, and the increase in digital financial transactions required us all to learn how to handle money safely online. Being flexible, learning, and adapting are life-long practices that often have benefits. Engineers don't design cars the way they did in 1889 and doctors don't practice medicine the way they did in the 1700s. In both instances, we've benefited from the changes. Eder Financial continues to change. Our staff members are learning new procedures using new software. We're reaching out to new markets and identifying ways better to serve our customers and clients. It's a new world out there for us and for you! As you navigate it, let us know how we can assist.

Debbie Butcher
Operations Manager,
Health & Life Benefits



Be a savvy healthcare consumer



Understand your health insurance coverage.

Know: Your copays, deductibles, co-insurance, and out-of-pocket maximums. What is covered and what is not, what providers and facilities are in and out-of-network, and what you will owe at the time of service.

Find out what it will cost.

Go to [Healthcare Bluebook](#), which offers price estimates based on the largest audited healthcare, quality-cost dataset in the U.S. Click on **Take me to the free site** and follow the instructions to register.

If you are a member of the Eder Medical Plan, [log in to Highmark](#) (the medical insurance provider for the plan). Navigate to **Health Care Tools** and find the **Care Cost Estimator**.

Or ask your provider for a list of services and charges (sometimes called a "chargemaster"). Find out if the provider offers a discount for self-paying. In some instances, you might want to pay for the service yourself rather than put in an insurance claim.

1. Shop around.

Outpatient clinics usually charge less than hospitals for services like lab testing or CT scans. Urgent care centers and virtual visits are less costly than going to the emergency room or even sometimes your primary care physician.

2. Stay in-network.

Select a primary care physician who is in your insurance company's network to keep costs low.

3. Be wise in your drug prescriptions.

Find out if there is a generic drug available that is cheaper than the name brand. Select a pharmacy that will compare available discounts with your insurance to give you the best price. Use the mail order option to purchase your standard prescriptions in bulk, and usually at a discounted price.

4. Take advantage of perks and incentives.

Does your insurance reimburse gym memberships? Do you get a discount if you wear a fitness device? Are free preventive screenings and inoculations available? Insurers cover many preventive care services. Stay up to date with your screenings and inoculations so health problems don't become serious and more expensive.

WellNow! Rewards Update The biometric screening process for Eder Medical Plan members is complete for this year. If you have not completed your screening, you will need to follow up with an alternative activity by April 30 to avoid a premium increase. The alternative activity is for those who did not meet the Healthy Values Goals or get a 5% improvement from last year. The possible options are to participate in a RealAge Program, Engage in Health Coaching, or have a Preventative Exam with your doctor. Consult your Eder Insurance Plan Benefits Guide for more information.

Talk to your organization's benefits contact or Debbie Butcher at 847-622-3391 or insurance@eder.org.