

HEALTH CARE COST TOOLS

What you need to know



Think about your financial health

Your health is a complex picture. It includes many different aspects of your life, including your financial well-being.

We want to help you stay informed so you can make your financial decisions with confidence. That's why we give you access to tools that can help you avoid surprise bills, save money and better understand your health care costs.

Know before you go



Finding the right provider

When you visit a Preferred, or in-network, provider, you typically receive more coverage and pay less out of pocket compared to visiting a provider who is not in our network.

You can use the **National Doctor and Hospital Finder** to find Preferred providers in your area by visiting provider.fepblue.org. Plus, MyBlue® users can use the tool to see the estimated total cost of procedures.



Research your benefits

You may need prior approval and/or precertification depending on the type of care you need. Your doctor or facility will usually submit your approval requests, but you should always ask to make sure they've contacted us and provided the information we need.

You can call the number on the back of your member ID card to see if we have received the request. Learn more at [fepblue.org/mycard](https://www.fepblue.org/mycard).



Did you know you can access many health care cost tools through the **fepblue** mobile app? Download it free on the App Store® and Google Play™ so you have it when you need it.





Prescription drug costs

Your prescriptions are another area you can save on health care costs. With the **Prescription Drug Cost Tool**, anyone can compare costs for brand name and generic medications, preview what you'll pay at the pharmacy and more. Try it at fepblue.org/rxcosts.

See the big picture

The FEP® **Healthcare Cost Advisor** can offer members valuable insight into their future health care spending. The tool estimates potential out-of-pocket costs for your health plan using your prior health care data and financial goals.* You can then use these estimates to help you select the right plan or figure out your health care budget. Get started at fepblue.org/costadvisor.



See how else we can help you save

Visit fepblue.org/healthcare-costs to learn more about tools that can help you manage health care costs.

**You must have been enrolled in the Service Benefit Plan for at least one calendar year.*

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This is a summary of the features of the Blue Cross and Blue Shield Service Benefit Plan. Before making a final decision, please read the Plan's Federal brochures (FEP Blue Standard and FEP Blue Basic: RI 71-005; FEP Blue Focus: RI 71-017). All benefits are subject to the definitions, limitations and exclusions set forth in the Federal brochures.

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