

KNOW YOUR HEALTH INSURANCE—IT CAN SAVE YOU MONEY

Many patients and their families struggle with the costs of health care. Knowing ahead of time what your health insurance covers can help you plan for and control some of these costs. The information you put on this form can help you and the doctor make more cost-effective decisions about care.

Fill out this guide at the start of each new calendar year (because terms can change annually) or whenever you get new health insurance, and bring it with you to your medical appointments. You can find the answers to the questions on this form by reading your health care plan

documents, going to the plan's Web site, or calling the phone number on the back of your insurance card.

NOTE 1: This form does not include all possible costs, but it does include the most common costs you are likely to face. For items not on this list, consult your plan documents or call the plan and ask.



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| <i>Emergency Services</i> —Costs for being transported to and/or visiting a hospital emergency room. | | | |
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