

MANAGING YOUR HEALTHCARE COSTS

The choice you make when selecting a facility or provider has a significant impact on costs, today and in the future. Below are some ways you can lower your costs while keeping yourself and your family well.

Preferred Labs

Quest Diagnostics and LabCorp are the preferred labs for Aetna and UnitedHealthcare. These labs charge less and perform a wide variety of services. If you use any other in-network lab, you are charged more and have to meet the annual deductible. There is no coverage for out-of-network lab services. Employees enrolled in Aetna and UnitedHealthcare have access to the Quest lab located in the Princeton University McCosh Health Center.

Independent Facilities

You will pay less out of pocket for certain services, such as outpatient surgeries, MRIs, and X-Rays, when they are performed at an independent facility that is not affiliated with a hospital. Castlight is available to assist you with finding independent facilities and will help you compare the costs for each service depending on the location. You may also contact the member services number on the back of your medical ID card for assistance.

Emergency Room (ER), Urgent Care, or Teladoc

The ER is the most expensive form of care and should be used in the event of a life-threatening emergency. Urgent care centers should be used for non-emergency situations such as sprains or stitches. Teladoc general telemedicine provides access to doctors 24/7 who can diagnosis, recommend treatment, and prescribe medications when appropriate for many medical issues including sinus problems, allergies, ear and respiratory infections, cold and flu symptoms and more.