

FEBRUARY

WISE HEALTH CONSUMER MONTH



Did you know that Americans spend more time researching car purchases and new appliances than choosing doctors and health plans? This month, take the opportunity to become a smarter, more informed health care consumer. Take time to learn what your plan covers and the options available to you.

Being a wise health consumer means making informed decisions about your well-being while also saving time and money. By taking small, intentional steps, you can navigate healthcare effectively, make smarter food choices, and reduce unnecessary expenses—all contributing to a healthier, happier life.

Save Money Without Compromising Your Health

Smart financial decisions are essential to maintaining your well-being:

- **Use In-Network Providers:** Stay within your insurance network to save on copays and avoid balance billing.
- **Focus on Wellness:** Regular exercise, a balanced diet, and enough sleep can prevent long-term health issues, which in turn saves money on expensive medical treatments.
- **Research Medications:** Check the cost of prescriptions before filling them. Generic medications can offer significant savings over brand-name drugs. Be sure to take advantage of discounts through GoodRx.

Please note, when you utilize GoodRx, the costs will not accumulate towards your deductible and out-of-pocket max. Click [HERE](#) to find an in-network pharmacy near you!

PLEASE NOTE! This information is for educational purposes only and is not intended to replace professional medical advice, diagnosis, or treatment. Always consult your healthcare provider for medical concerns. Please refer to your plan documents for specific benefit details and limitations.

Understand Your Options

Familiarize yourself with the benefits offered in your health care plan and review your Summary of Benefits and Coverage (SBC). Southern Land's medical SBCs can be found on [BenePortal](#).

- In addition to standard coverage, Southern Land provides additional benefits that can expand your options, such as a Health Savings Account (HSA) for those enrolled in the High Deductible Health Plan (HDHP) as well as a Dependent Care Flexible Spending Account (DCRA).
- Leverage discounts from the wellness programs offered at Southern Land. HUSK Wellness offers exclusive savings at over 8,000 gyms and specialty studios nationwide, as well as virtual workout programs and an online library of fitness, wellness, and nutrition resources. Members can also meet one-on-one with a Registered Dietitian for personalized nutrition plans (insurance or direct bill). Learn more by calling [800.294.1500](tel:800.294.1500) or visiting www.marketplace.huskwellness.com.
- Access the Employee Assistance Program (EAP) through GuidanceResources for up to six (6) confidential counseling sessions per issue, available to both employees and their dependents, to support your emotional well-being and work-life balance.

Sources

- <https://healthylearn.com/connerstrong/be-a-wise-health-consumer.html>
- <https://www.premiermedicalhv.com/news/february-national-wise-health-consumer-month/>
- <https://healthylearn.com/connerstrong/save-by-being-a-wise-consumer.html>

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