

9 ways to save on health care expenses



- 1. Always check if generic alternatives are available for brand name drugs.** Instead of a brand name medication, ask your doctor or pharmacist about a generic alternative.
- 2. Use Insta-Claim.** Your health provider will process your claim on the spot and you'll only need to pay the difference. Visit pac.bluecross.ca/fasteasyclaims for more details.
- 3. Buy prescriptions in our Preferred Pharmacy Network (PPN).** We've partnered with leading pharmacies to offer exclusive savings for our members. Start saving today at pac.bluecross.ca/PPN.
- 4. Always provide current details of a spousal plan on your claim form.** This ensures that costs can be coordinated between each benefit plan.
- 5. Always purchase health coverage when travelling out of country.** Our travel plans pay out-of-country claims first and protect your group health plan's lifetime travel limit if you are a Pacific Blue Cross member.
- 6. Ask dental providers if they charge in accordance with the Pacific Blue Cross Dental Fee Schedule.** Similar to the R&C limits, rates for dental services are based on an assessment of reasonable costs for these services. If your dentist charges more than this, you will need to pay out-of-pocket for the extra amount.
- 7. Know your R&C limits and make sure your paramedical services provider is registered.** All benefit providers apply a reasonable and customary (R&C) limit that they will pay for visits to health providers including massage therapists, physiotherapists and chiropractors. Shop around to ensure you don't pay extra.

Also, because Pacific Blue Cross only pays for claims with a registered paramedical provider, check that your practitioner is registered with their college or association in BC.
- 8. Take advantage of your Blue Cross membership savings.** Our Blue Advantage program offers savings on products and services from participating providers across Canada, regardless of whether or not the item is covered under your benefit plan.
- 9. Always submit health and dental claims by the plan deadline.** Sign into your Member Profile at pac.bluecross.ca/Member or refer to your plan booklet to find out the specific claiming deadline for your plan.



Questions? We're here to help.

Phone 604 419-2000 **Toll-free** 1 877 PAC-BLUE

Website pac.bluecross.ca