

Tips and Tricks to Save Money on Insurance

Mountain Medical – Discounted Prices:

Mountain Medical provides [MRI](#), [CT](#), mammography, [ultrasound](#), [X-ray](#), interventional radiology, nuclear medicine services.

Locations available: Murray, Ogden and Salt Lake City.

Hospital Partners: Davis Hospital and Medical Center, Salt Lake Regional Medical Center, Pioneer Valley Hospital, Jordan Valley Medical Hospital.

Savings cost could equal more money in your pocket.

Ask your provider if Mountain Medical is right for you.

When to Use ER vs. Instacare:

InstaCare: “If you have a simple medical problem that can't wait until an appointment with your doctor, then an InstaCare is a good resource. InstaCare facilities treat non-life-threatening problems that can be followed-up with your regular doctor. Most are open in the evening and weekends, but not overnight. “(Davis, Intermountain Health Care.)

For example, you should visit an InstaCare when you experience:

- Fever
- Cold or flu symptoms
- Simple cuts or abrasions
- Earaches
- Minor infections
- Sprains or strains
- Rashes

ER: “When your condition is serious or life-threatening, you should visit the emergency room. If you’re unsure if you’re having an emergency, come to the ER and have a doctor examine you. The ER is always open and is staffed by specialized physicians trained to take care of every emergency. Once your medical problem is stabilized, ongoing care is either arranged through hospitalization or follow-up with outpatient physicians.” (Davis, Intermountain Health Care.)

You should visit the ER when you experience:

- Chest or upper abdominal pain or pressure
- Uncontrolled bleeding
- Any sudden or severe pain
- Coughing or vomiting blood
- Difficulty breathing
- Sudden fainting, dizziness, weakness, difficulty speaking, or changes in vision
- Changes in mental status, or confusion
- Intense or persistent vomiting or diarrhea
- Unusual abdominal pain
- Suicidal thoughts

Davis. (2017, October 27). InstaCare vs ER. Retrieved from

<https://intermountainhealthcare.org/blogs/topics/intermountain-moms/2014/04/instacare-vs-er/>

Aetna Discounts:

- **Weight management:** You’ve got support to manage your weight with great savings on today’s most popular weight-loss programs and meal plans. These discounts are included with your Aetna health benefits. And your family members can use them, too. Once you’re an Aetna member, just log in to your member website at aetna.com to sign up.

- **Healthier from home**

The Simple Steps To A Healthier Life[®] online health coaching programs let you choose the area of your health that you'd like to focus on. And it won't cost you a penny. Our online health coaching programs are part of your health benefits. Once you're an Aetna member, just log in to your member website at [aetna.com](https://www.aetna.com) to take your health assessment and get started.

You'll get:

- **A personalized plan.** It's created just for you, based on information you shared at the start of the program.
- **Convenient tools, tips and features to help you succeed and have fun.** Set reminders to help you stay on track. Get important information about your health choices.
- **Online coaching sessions that fit your schedule.** You set the pace, and you can work on sessions where and when you want.

And you get to choose a health direction:

- Be tobacco free
 - Manage diabetes
 - Have a healthy back
 - Get heart-health by managing cholesterol
 - Stress less
 - Weigh less
 - Live well with asthma
 - Eat healthier
- **Fitness:** Getting fit doesn't have to be costly. You can save on gym memberships, health coaches and nutrition products. All the things you need to support a healthy lifestyle. These discounts are included with your Aetna health benefits. And your family members can use them, too. Once you're an Aetna member, just log in to your member website at [aetna.com](https://www.aetna.com) to sign up.
 - **Natural products and services:** Relax and recharge with discounts on massage therapy, acupuncture, chiropractic visits, and nutrition services through ChooseHealthy*. It's a nice perk that comes automatically with your Aetna benefits. And the discounts are instant, so you save on the spot. Once you're a member, just log in to your member website at [aetna.com](https://www.aetna.com) to find participating professionals, order products and more.

*Through the ChooseHealthy[®] program, which is made available through American Specialty Health Administrators, Inc., a subsidiary of American Specialty Health Incorporated (ASH). ChooseHealthy is a federally registered trademark of ASH and used with permission herein.

- **EyeMed:** Once you become an Aetna member, you can see for yourself how easy it is to enjoy vision discounts. No approvals or referrals. No claims form to complete. And no waiting for reimbursement. All you have to do is show your Aetna ID card to receive discounts instantly on:

- Eye exams
- Eyeglass frames and lenses
- Contact lenses and solutions
- LASIK surgery
- Sunglasses (prescription and non-prescription)

No vision coverage? No problem.

If you don't have other vision coverage, you can still get discounts and great rates on eye exams, eyeglasses, contact lenses and more.

- **Hearing care:** If you need a little help with your hearing, we can help you save on the essentials: hearing aids, exams, follow-ups, even batteries. It's a nice perk that already comes with your Aetna benefits and insurance plan.

And the discounts are instant, so you save on the spot. You won't have to worry about referrals or claims forms. And your covered family members can take advantage of these discounts, too.

Two ways to save

	Special features	How to save
Hearing Care Solutions	<ul style="list-style-type: none"> • Discounts on a large choice of hearing aids • A three-year supply of batteries and a discount mail-order program • Free in-office service of hearing aids for one year • Free routine cleanings, checks and battery door replacements for one year 	To get the discount and more information, just call Hearing Care Solutions at 1-866-344-7756 .
Amplifon Hearing Health Care	<ul style="list-style-type: none"> • Discounts on many hearing aid styles from leading brands • Savings on exams and repairs 	To get the discount and more info, just call Amplifon Hearing Health Care at 1-877-301-0840 .

	<ul style="list-style-type: none"> • Free follow-up services for one year • A two-year supply of batteries 	
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Tip: If your health plan covers any of this equipment or these services, check those costs before using these discounts. You could even pay less that way.

(n.d.). Discounts. Retrieved from https://www.aetna.com/individuals-families/health-insurance-through-work/health-insurance-information/discounts.html#acc_link_content_section_accordion_6

Select Health Discounts:

- **Lose Weight and Have More Energy**

We want to help you live the healthiest life possible. Intermountain Healthcare offers the [Weigh to Health](#) program for adults who’d like to lose weight, improve their health, and feel better. The program is led by dieticians and is based on the latest evidence about what works best for weight loss and lifestyle changes. Coverage is provided for SelectHealth members who meet criteria to participate in this program, which can help you:

- Have more energy
- Be more confident
- Reduce stress
- Sleep better
- Be more active
- Manage chronic health conditions

- **Get Help to Quit Smoking**

Most SelectHealth plans cover the [Quit for Life](#) program to help you quit smoking.

If you’re a Medicaid member, please contact the Utah Tobacco Quit Line at 1-800-QUIT-NOW or visit their site to learn more about the [Tobacco Cessation Program](#). Quit for Life may not be covered for those on self-funded plans (contact your employer for alternative options), and it is not covered by Medicare.

- **Member Discounts**

Make the most of your health insurance plan by using [SelectHealth Member Discounts](#). These valuable discounts are free as part of your SelectHealth coverage and can save you money on health-related services like LASIK, hearing aids, eyewear, massage therapy, tattoo removal, gym memberships, and even baby safety products. Just find a participating retailer and show your SelectHealth ID card to start saving!

Products and services offered through the SelectHealth wellness program are not covered benefits and may not be available for all plans. These member discounts and wellness resources are in addition to your health plan benefits. SelectHealth does not endorse or warrant in any way the products and/or services offered by participating vendors. Discounts and participating vendors may be subject to change without notice.

(n.d.). Weight Loss & Member Discounts: SelectHealth. Retrieved from <https://selecthealth.org/wellness-resources/weight-loss-member-discounts-and-more>

Flex Spending Account: