



Save money on health expenses

Unexpected health care costs can be hard on any budget. To help manage your own health care costs:

- **Get preventive care.** Well visits and checkups often cost a lot less than treating a disease or illness. Talk to your doctor and dentist about how often you should be seen, and stick to this schedule.
- **Use generic medicines.** Name brand medicines can cost hundreds of dollars more than generic ones. Ask your doctor if a generic medicine is available for your condition. Tell your doctor if you are having trouble paying for medications. Drug makers sometimes offer coupons or savings cards for people who need them.
- **Shop around for your prescriptions.** Medicine costs can vary widely among pharmacies. Call pharmacies and ask for the cost of your prescription medicine. Some websites also have prescription medicine costs available for pharmacies in your area. You may also wish to look into mail-order pharmacies.
- **Check your medical bills.** Make sure there are no mistakes on your doctor, hospital or prescription bills. And, be sure your insurance covered services it is supposed to cover. If you have questions, or think you may be over-billed, call the number listed on your bill.

Source: Consumer Federation of America



Watch those late fees!

A few dollars here, 20 dollars there... late fees can add up. Whether it's your credit card bill or a service you received, make an effort to pay your bill on time. Avoid late fees by getting bills set up on automatic payment plans. Or, have a special slot on the wall to place bills that haven't been paid. Then, they won't get buried under junk mail or other papers on your desk.