

Health Trends

Meeting The Higher Cost Of Health Care

(NAPSA)—Discount card programs are helping families fight the trend toward higher health care costs for services that range from doctor's visits to prescription medicine and eye care.

"In a year, health-care costs increased by 12.7 percent while the number of Americans without health insurance increased by 1.4 million," said Steve Upshaw, senior vice president, Trilegiant Corporation. "Even if you still have health insurance, you are probably paying more for your health coverage this year. That's where discount card programs like HealthSaver (www.healthsaver.com) can help."

To see if a discount card will save your family money, total up your recent medical and health care expenses and compare what you spend to the discounts the card offers on products like vitamins, weight-loss programs, dietary supplements, and anti-smoking products.

"HealthSaver members can find these discounts off usual and customary fees or manufacturer's recommended retail prices: 10 to 50 percent off prescriptions, 5 to 40 percent off dental fees; 35 to 50 percent off eyeglasses; and 10 to 20 percent off contacts," he added. "HealthSaver also helps members obtain discounts off of the usual and customary fees for: acupuncture services (15 to 20 percent off), chiropractic care (15 to 30 percent), and therapeutic massage (15 to 20 percent off).

Even those with medical insurance, can find discounts at more than 28,000 dentists, 6,000 eye care centers and 48,000 pharmacies across America with HealthSaver.

Considering a Discount Health Card Program?

- Will the card work at only one pharmacy or many pharmacies in your area?
- Do you have to meet any deductible or fill out any paperwork?
- Does the card cover everyone in your family or just one person?
- Does the card cover preexisting conditions?
- Are there limits to coverage and if so what are they?
- Does the card cover office visits to a pediatrician or your family doctor?
- Does the card cover dental expenses?
- Does the card cover eye care?
- Does the card have a toll free number and a Web site to provide customer service?



A three-month trial membership in HealthSaver costs \$1 and can be canceled anytime during the trial period. Unless the member calls to cancel during the trial, membership will be extended automatically for a year at the \$119.99 annual fee and automatically renewed annually at the then-current annual fee, without the member having to do anything further. Members may call toll free to cancel at any time and receive a refund of the unused portion of their current term's fee. HealthSaver is offered by the Trilegiant Corporation.

For more information, call 1-800-7HEALTH (1-800-743-2584).