



YOUR HEALTH IS YOUR WEALTH

AND YOU'VE GOT THE CLUE, UNLIKE POOR SUE

Ever made the mistake of not asking a healthcare provider about a lower price because you didn't think that was an option or because you had a million other things on your mind?

Sue can tell you all about that. She puts the 'su' in super busy. Between the demands of her career, taking care of her family and furthering her studies, her attention is stretched as thin as can be. When the time came for a procedure she needed, she went ahead without weighing the options. She's still paying for that decision today.

SHAME, SUE – YOU DIDN'T HAVE A CLUE...

As an OMSMAF member, we encourage you to be proactive in stretching your healthcare rand. Ask your healthcare providers the questions that could mean the difference between crushing co-payments and a seamless healthcare experience.

■ CAN YOU GIVE ME A BETTER RATE?

This is something you've no doubt asked someone before, be it your mechanic, your travel agent or the plumber. The healthcare service that you choose to make use of is no different, and you have every right to shop around for quotes and request a better price for the treatments that you require.

■ ARE YOU A NETWORK PROVIDER?

If you are on a network option, consult a healthcare professional who is part of the extensive OMSMAF provider network. This will ensure that you benefit from pre-negotiated rates, which are in place to increase affordability for you, our valued members. By doing this, you will avoid co-payments and obtain maximum value for you and your family

■ IS THERE AN OVER-THE-COUNTER SOLUTION OR GENERIC FOR THIS

If you have a mild healthcare concern, start by asking your pharmacist or clinic sister for advice about an over-the-counter treatment rather than rushing off to your GP. Likewise, investigate generic options when filling scripts and buying medicines to benefit from the same medicine ingredients at a reduced price. Taking these steps can help to prevent depleting your day-to-day benefits unnecessarily.

Be your own healthcare advocate by asking these questions and any others that are pertinent to your particular circumstances. OMSMAF is here, right by your side, and together, we can safeguard your good health while protecting your finances.

CHAT SOON,
THE OMSMAF TEAM