Preventing Costly Mistakes

Medical bills can be costly, but there are ways you can save! Here’s what can drive up your medical expenses:

**Using out-of-network providers.** Providers outside of your network have not agreed to any set rate with your insurer, and may charge more.

**Unexpected charges on your bill.** Common reasons for an unexpected bill for service or hospitalization include:

- Incorrect treatment coding
- Typo of your insurance ID number
- Double billing for the wrong number of hospital days

**Unnecessary ER trips.** Are you going to the ER because your asthma, diabetes or another condition is flaring up? If so, it’s time to talk to your doctor about your treatment plan to help you get better control.

Improve Your Daily Diet

Whether you want to make an improvement after years of unhealthy eating, or you just want to maintain a healthier diet, Health Advocate recommends the following changes that can help you jump-start your way toward a heart-healthy diet.

**Eat smaller, fewer portions.** Control your portion size. How much you eat is just as important as what you eat.

**Add more fruits and vegetables.** Fruits and vegetables are not only low in calories; they’re also rich in dietary fiber.

**Eat heartier grains.** Incorporate whole grains—a good source of fiber, plus they can help regulate blood pressure—into your diet.

**Decrease the bad fat.** Limit any unhealthy fats in your diet, such as saturated and trans fats; this is an important step to reduce your blood cholesterol and lower your risk of coronary artery disease.
Stop Worrying, Take Action

At work, it's important to take a little time to care for yourself in order to prevent stress from getting the best of you.

While you often can't control many of the stressors in your everyday life, you can learn to deal with them using coping techniques. When things start feeling too stressful, coping strategies like the ones listed below may be able to help you feel calmer. Try the following tips:

• Take a 10-minute coffee break, or try a brief, brisk walk when you’re feeling stressed
• Try deep-breathing techniques at your desk
• Stretching can easily be done at your desk
• Positive self-talk, instead of saying "I'll never get this done" try "I know I can do this"

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