

From: [Kyle McLemore](#)
To: [Samara Barrett](#)
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April 9, 2025

Please forward this communication to your employees/associates!

Want to Cut Your Prescription Costs?

Understanding the differences between generic and brand name drugs can empower individuals to make informed decisions about their healthcare. Ultimately, the choice

between the two comes down to individual preferences, affordability, and healthcare provider recommendations.

[Click here to learn more.](#)

Ways to Save Money on Prescription Drugs

Pharmacy costs can quickly add up, but there are several strategies to help reduce the financial burden of prescription medications. By being proactive and informed, you can make smarter choices when it comes to your medications.

Here are Some Ways to Reduce Pharmacy Costs:

- **Ask for a Generic Drug** - Generic drugs offer the same effectiveness as brand-name medications but can cost 30%-80% less. Always ask your doctor if a generic is available.
- **Talk to Your Healthcare Providers About Cost** - Communicate with your doctor and pharmacist about your preference for cost-effective options like generics. They can help find affordable alternatives.
- **Shop Around** - Prices can vary between pharmacies. Compare prices online, but make sure to stay within your insurance network.
- **Look for Patient Assistance Programs & Coupons** - If you can't afford your medication, check for patient assistance programs (PAPs) or coupons from pharmaceutical companies.
- **Use a Mail Order Pharmacy** - Mail-order pharmacies can offer savings on long-term prescriptions with lower copays and fewer pharmacy visits.
- **Ask for a 90-Day Supply** - For long-term medications, request a 90-day supply to reduce copay costs and save money over time.

By utilizing these strategies and savings programs, you can significantly reduce your prescription costs. With careful research and communication, you can make smarter, more cost-effective healthcare decisions that align with your budget and health needs.

Feeling Stressed? Learn Simple Tips & Tricks For Self-Care.

April is National Stress Awareness Month, focusing on the importance of managing stress in today's ever-evolving work environment. From hybrid work models and economic shifts to concerns about job security and political unrest, these challenges highlight the constant relevance of stress management in fostering a supportive and resilient work culture.

To cope with stress, it's essential to prioritize self-care and practice stress-reducing strategies such as:

- **Mindfulness and Meditation:** Taking a few minutes each day to practice mindfulness or meditation can help calm your mind and improve focus.
- **Physical Activity:** Regular exercise, even a short walk, can significantly reduce stress and improve mental health.
- **Time Management:** Breaking tasks into smaller, manageable steps and setting clear priorities can alleviate feelings of overwhelm.
- **Open Communication:** Share concerns with managers or colleagues, fostering an environment where you can feel heard and supported.
- **Taking Breaks:** Step away from your workspace during the day to recharge—whether it's a short break or a longer lunch.

Prioritizing and addressing stress, especially in work-related situations, is key to maintaining balance, well-being, and a positive work environment. Let's use this month as an opportunity to build a healthier, more mindful approach to managing stress.

Customer Service Offered Exclusively To You

Did you know enrolled employees and their insured family members have access to BSI's in-house Customer Service Department, modeled after a concierge program? Our dedicated team serves as an advocate for all benefit-related issues, questions, and concerns and offers personalized assistance.

Instead of calling the 1-800 number on the back of your insurance carrier ID cards, simply reach out to the BSI Customer Service Department for tailored guidance and quick answers to your inquiries.

BSI's Customer Service Department can be reached at 1-484-821-1300 #3

BSI's Customer Service Program Can Help With:

- **Healthcare Navigation Support:** Assistance with billing issues, enrollment, and obtaining ID cards.
- **Provider Assistance:** Help in identifying in-network providers.
- **Benefit Review:** Reviewing carrier explanations of benefits (EOBs) to ensure accurate charges and addressing any discrepancies in medical service billing.
- **Plan Education:** Providing members with clear insights into their benefit plan design.

Our goal is to simplify your benefits experience and ensure you're fully supported every step of the way.

Submit a Member Inquiry Online

You may also submit a member inquiry online by [clicking here](#) or scanning the QR code below.



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205 Webster Street, Bethlehem, PA 18015

