Cost Savings Tips

Small, smart choices that keep your out-of-pocket costs — and everyone's premiums — down.

Why this matters: KTC's health plan is self-funded — KTC (not an insurance company) pays your medical claims directly, up to $50,000 per person each year. That means every smart, low-cost choice you make helps keep the whole plan — and everyone's premiums — lower. Here are the easiest ways to save.

1. Use HealthJoy First — $0 Virtual Visits

HealthJoy is your digital front door for care. Talk to a licensed doctor 24/7 by phone or video for common conditions before booking an in-person visit.

- Treats colds, flu, sinus infections, allergies, rashes, pink eye, UTIs, migraines, and more
- Includes mental health support and dermatology (skin photo review)
- $0 cost, no appointment needed, available anytime

2. Fill Prescriptions Through SmithRx

- Transparent, no-hidden-markup pricing — sometimes **50–90% less** than retail
- Use the “Find My Meds” tool to compare pharmacy prices before you fill
- Ask about Connect 360 copay assistance and discount programs
- Preventive medications are covered at $0

3. Call Valenz Health Before Surgery or Imaging

Valenz connects you to pre-negotiated, high-quality surgery centers and imaging facilities at significantly reduced cost — in some cases as little as $0.

- Always call **877-438-5479** before scheduling imaging or surgery
- They'll guide you on quality ratings, scheduling, and what to expect

SMART TIP

Every time you choose virtual care, use SmithRx discounts, or pick a lower-cost provider through Valenz, you help KTC save money — which helps keep everyone's premiums down.

4. Put Your HRA and Medical Bridge Plan to Work

- **HRA (Lifetime Visa Card):** KTC-funded dollars ($500–$2,600 depending on plan/tier) to pay for eligible medical, dental, vision, and approved OTC costs — before you spend your own money
- **Medical Bridge Plan:** cash reimbursements for office visits, screenings, ER visits, and hospital stays — helping you pay your deductible faster
- Example bonuses: $25 back for a sick visit, $50 for an annual health screening

5. Earn More From Your Dental Plan

- Use less than your Annual Threshold in paid benefits and earn a Dental Reward added to next year's maximum (up to $1,200 accumulated)
- Visit the dentist at least once a year to qualify

- In-network dentists offer discounted rates — no balance billing

6. Extra Discount Programs

- **LifeMart:** free employee discounts on everyday essentials, travel, gyms, diet plans, and more
- **VSP/EyeMed:** 20–40% off frames, lens enhancements, and LASIK
- **Total Pet Plan:** discounted vet care and pet prescriptions

Resource	Contact	What it saves you
HealthJoy App	healthjoy.com	$0 virtual visits, cost comparisons
SmithRx	mysmithrx.com/portal	Prescription discounts
Valenz Health	877-438-5479	Lower-cost surgery/imaging
CancerCARE	877-640-9610	Cost containment for cancer treatment
LifeMart	lifetimebenefitsolutions.com	Everyday discounts