

We all know health insurance can seem complicated. So at Credence, we're always looking for ways to make your benefits easier to use, understand and navigate. Our Health 101 page has helpful tips and insights on the topics that are most important to you.

### Health 101 - FAQs

Read the answers to our most frequently asked questions.

## Important healthcare terms to know

Brush up on healthcare vocabulary with common terms and their definitions.

#### How healthcare networks work

Discover the differences between various network types and find out why a doctor or hospital would want to join a network.

### **Budget tips for healthcare costs**

Learn three ways to stretch your healthcare budget and save for out-of-pocket expenses.

## Your lifelong guide to preventive care

We outlined some of the most essential recommendations by age, so you can stay on top of your health in the long run.

### Find the right care at the right time

Primary Care, Urgent Care or Emergency Room? Choosing the right place for care can help you save money and time.

# Here's why you should read your next claim statement

Find out how to use your claim statements as a tool to help you plan ahead for healthcare expenses.

## Decoding healthcare's code language

Learn about the codes providers use to specify your symptoms, diagnosis and treatment when submitting claims to your health insurance carrier.

# Know before you go: Your guide to a smoother primary care visit

Learn the seven, essential questions you should ask yourself before your next checkup.

## Save the ER visits for emergencies

Discover important things to consider before visiting an ER so you're prepared when it matters most.

## Taking advantage of eligible preventive care services from your healthcare plan

Learn about the preventive care services Credence offers at no cost to you as a part of your healthcare plan.

Credence is an independent licensee of the Blue Cross and Blue Shield Association.