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## How to Save \$5,000 This Year

Clever, real-life ways to spend a lot less (\$5,000 less, or even more) in 2010.

### How to Save on Health Care

Both Gale Zucker, 52, and her husband, David Engler, also 52, are self-employed and their health insurance—which also covers sons Leo (not pictured), 19, and Gabe, 16—pays only for major medical events and a portion of routine care after the family meets a hefty \$5,600 deductible. When she or David makes an appointment to see a doctor or a dentist, “we let them know our situation and ask each one how to cut expenses,” says Gale. “Our goal,” she says, “is to receive some of the same-quality health care as those who can afford better, more extravagant insurance.”



Samantha Contis

**Medical bills are skyrocketing, costing the average household \$2,976 last year**

**(average numbers throughout are from the U.S. Bureau of Labor Statistics). Here's how to reduce the pain:**

- **Use a retail clinic.** If you have a serious but not life-threatening malady, such as a rash or a sore throat, consider heading to a medical clinic at a nearby pharmacy (like Walgreens or CVS), rather than your doctor, an urgent-care center, or the emergency room. Staffed by nurse-practitioners or physician's assistants, they can treat minor conditions for less. Think \$110 compared with \$166 for a visit to your family doctor. **Annual savings: \$168**
- **Try Planned Parenthood.** Visit one of these clinics if you need a routine Pap test, a new birth-control prescription, or even a flu shot. Call your local office to find out what services it offers and its fees (which vary from state to state but are often

less than a private doctor's). Most locations accept insurance.

- **Head to a dental school for routine care.** Most schools have clinics staffed by second- or third-year students that offer cleanings for up to 50 percent off the going rate. Call Oral Health America (312-836-9900) to find the location nearest you. **Annual savings: \$102**
- **Join a network.** No dental insurance? If you have a big family or teeth that need lots of attention, or if you're over 50 (which is when gum problems tend to occur), consider a discount dental plan. For \$100 to \$200 a year, you'll get discounts of 10% to 60% on services and treatments. Visit [dentalplans.com](http://dentalplans.com) to find one.
- **Hit the Web for eyewear.** Look at sites like [visiondirect.com](http://visiondirect.com) and [lens.com](http://lens.com), for contact lenses; and [zennioptical.com](http://zennioptical.com), where you can buy a pair of frames for as little as \$8.
- **Find the best deal on prescription drugs.** First determine which local store has the best price by visiting [shopping.destinationrx.com](http://shopping.destinationrx.com). Then compare your findings with online pharmacies, such as [costco.com](http://costco.com), [drugstore.com](http://drugstore.com), and [familymeds.com](http://familymeds.com).

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