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4. Pay the lowest price for your medications through our convenient mobile app, Smart Health Book.
5. Show the virtual receipt on your phone at the pharmacy.



Don't let your car insurance lapse.

Going without car insurance for a certain amount of time will affect your car insurance rate in the future. While the amount varies by insurance company, a lapse in coverage is going to affect your rate the next time you purchase a policy. Consider this next time you drop your car insurance and look into non-owner car insurance, which provides liability when you don't have a car or drive one that's not yours. Even a one-day lapse in coverage can lead to higher rates.

Sources:

- <https://www.esurance.com/info/car/myth-a-lapse-in-coverage-wont-affect-your-rate>
- <https://www.thebalance.com/avoid-a-car-insurance-lapse-527455>
- <https://www.insurancepanda.com/faq/how-do-gaps-in-coverage-affect-car-insurance-rates/>
- <https://www.nerdwallet.com/blog/insurance/nonowner-car-insurance/>

FAQ: If I go out of state, does my auto insurance cover me?

Generally, yes. Although you buy coverage based on your state's requirements and options, your insurance policy should protect you even when you're in a different state. There are a few situations when your car insurance won't cover you out of state: if you're moving out of state and if you take a detour south of the border into Mexico. If your road trip is to relocate to another state, your current policy may cover you while in transit, but you'll need to buy a new insurance policy in your new home state. Your auto insurance likely won't cover you if you venture south into Mexico. Before you hit the road, check your insurance policy and call your agent to make sure you're covered anywhere you go.

Source:

- <https://www.policygenius.com/auto-insurance/does-my-car-insurance-cover-me-if-i-travel-out-of-state/>



5 Road Trip Tips

Summer just calls for road trips, and if you're planning to go on one, it's important to prepare before hitting the road. Go through this checklist to make sure your car is 100% ready for the journey. This way, you can feel confident that everything will go smoothly and, most importantly, that you'll be safe.

1. Check your oil levels and if your car is due for an oil change.
2. Check your tires' air pressure.
3. Check your car's battery.
4. Make sure car lights and turn signals are working.
5. Make sure your tire iron, jack, and spare tire are in the car.

Source:

<https://www.autocareplus.com/media/long-trip-preparations/>

Myth: A friend who crashes your car pays for the accident.

While this sounds fair, it's not the case. Car insurance follows the car, not the driver. If your friend borrows your car and crashes it, your insurance pays first. If the accident injures other people or cars, your policy's liability insurance will pay up to the limits. If costs exceed the limits, your friend's car might then come into play. Consider this the next time a friend asks to borrow your car!

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