

A black and white photograph of a woman with dark hair, seen from the side, drinking from a clear plastic water bottle. She is looking upwards and to the right. The background is blurred, showing what appears to be a gym or a modern interior with large windows.

YOU'VE GOT THE POWER!

SELECTING AND MANAGING YOUR HEALTHCARE BENEFITS

YOUR HEALTH = YOUR LIFE

Control what you can, to get and stay healthy!

The healthier you are, the more time and energy you will have to enjoy a life full of:

- Family and friends
- Hobbies, sports, and activities
- Relationships
- Rewarding work





GET AND STAY HEALTHY

"Small healthy habits add up and compound into a better quality of life."

— MICHAEL D'AULERIO

Simple Steps to Staying Healthy

1

STRENGTHEN RELATIONSHIPS

Eat with friends or family at least once a week.

2

STIR IT UP

Try cooking a new recipe once a month.

3

MOVE MORE

Little changes like taking a walk in nature or opting for the stairs can improve your health.

4

SWAP OUT SUGAR

Satisfy your sweet tooth with fresh or baked fruit, Greek yogurt, or a glass of water.

5

PREVENTIVE CARE

Schedule an annual visit to your primary care physician. It's usually fully covered and a way to head off costly medical conditions.

6

KEEP FOCUSED

Scheduling a regular eye exam provides a window into your health.

7

HAVE YOUR TEETH CLEANED

A healthy mouth can help ward off development of serious medical conditions.

8

COMPLETE A LIVING WILL

Make sure your loved ones understand your wishes if you become critically ill.

9

KNOW YOUR BENEFITS

Check with HR to ensure you are maximizing your retirement and health benefits.

10

SHOP PRESCRIPTIONS

Consider a generic medication.

HEALTH INSURANCE WORDS TO KNOW



PREMIUM

Premium is the amount of money charged by your insurance company for the plan you have chosen. You must pay your premium to keep your coverage active, regardless of whether you use it or not.



CO-PAYMENT

Co-payment is a fixed dollar amount you pay for specific services covered by your health plan.



DEDUCTIBLE

Deductible is the fixed dollar amount you must pay from personal funds for covered medical services BEFORE insurance coverage begins making payments. Deductibles typically calculate January 1 to December 31.



COINSURANCE

Coinsurance is your share of the costs of a covered healthcare service calculated as a percentage (for example 30%) that you must pay after the deductible amount has been met.



OUT-OF-POCKET

Out-of-pocket expenses are the cost of medical care that are not covered by insurance and that you need to pay for on your own. Your out-of-pocket expenses include deductibles, coinsurance, copays, and any services that are not covered by your health insurance plan.

COMPARING YOUR OPTIONS

PLAN DESCRIPTION		OPTION 1	OPTION 2
A	Annual deductible	\$	\$
B	Total out-of-pocket costs (excluding deductible)	\$	\$
C	Estimated annual copays for prescriptions and/or doctor office visits	\$	\$
D	Add the deductible, total out-of-pocket costs, and copay costs (A+B+C =)	\$	\$
E	Employer contribution to out-of-pocket expenses ie. Health Savings Account (HSA) if applicable	\$	\$
F	Total estimated medical out-of-pocket expenses (D-E =)	\$	\$
G	Premium contribution (amount withdrawn per paycheck times the # of paychecks per year)	\$	\$
H	Total estimated annual healthcare expenditures (F+G =)	\$	\$

NAVIGATING YOUR HEALTHCARE PLAN

You have selected a plan, now take these four steps to ensure you get the most out of your plan.



YOUR CARD

- Important numbers
- Address
- Pharmacy information



CALL FOR HELP

- Customer service
- 24-hour nurse line (if applicable)
- Connect with providers



USE DIGITAL RESOURCES

- Find network providers
- Chat with customer service
- Search benefits
- Learn when and where to get care
- Opt for a virtual visit
- Participate in health and wellness programs
- Download, register, and use an app or website



SCHEDULE

- Annual physical
- Preventive screenings
- Annual eye exam
- Dental exam
- Flu shot

FINDING THE RIGHT PROVIDER

STAY IN THE NETWORK!

Network providers save you time and money and improve your health. Use online resources or call your health plan to learn who is in your network. Quality matters, if your plan lists high-quality providers, consider them first. Then learn where your best option is when you need care.

\$ FAMILY DOCTOR

Basic care | ear/sinus infection, sore throat, cold, flu, cough, rash, annual physical, vaccines, injury, chronic condition management

\$ \$ \$ URGENT CARE

Serious, not life threatening | fracture or sprain, x-rays, deep cut needing stitches, severe rash

\$ VIRTUAL VISIT

Basic care | ear/sinus infection, sore throat, cold, flu, rash

\$ \$ \$ \$ EMERGENCY ROOM

Threat to life or limb | chest pain, difficulty breathing, seizures, major break, head trauma, bleeding, allergic reaction, loss of consciousness

\$ \$ RETAIL CLINIC

Basic care | ear/sinus infection, bronchitis, sore throat, cold, flu, allergies, rash, urinary tract infection



SHARE | ASK | LISTEN | LEARN

- Be open and honest when you communicate
- Listen
- Take notes
- Follow up

PREPARE FOR YOUR VISIT

The Best Care Starts with YOU!

- ☐ Ask family members about their health status.
- ☐ Take your insurance card.
- ☐ Arrive early to complete forms.
- ☐ Write down everything you or your advocate wants to tell or ask the provider.
- ☐ Bring a list of your symptoms (when they started, how long they last, how they feel and where they are).
- ☐ Share changes in your routine (ie. diet, exercise, activity or sleeping patterns).
- ☐ Bring a list or a bag of all the medications and supplements you take.
- ☐ Share past records from other providers.
- ☐ Bring a friend or family member.





TESTS

Here are some questions you should ask about medical tests.

- What is the test for?
- How does it help with my diagnosis or treatment?
- When will I get the results?
- Will the results impact my treatment?




TREATMENT

Here are some questions you should ask about treatments.

- How will this treatment help?
- Are there alternatives?
- If prescribed a medication, ask:
 - What will the drug(s) do?
 - Are there any side effects?
 - Is the drug available over the counter or as a generic?
 - Will it interact with other medications or supplements I am currently taking?





MEDICAL PROCEDURES

Here are some questions you should ask about medical procedures.

- How many times have you done this procedure?
- What are the possible complications?
- Is it in-patient or out-patient?
- Can I drive after the procedure, or do I need to arrange for transportation?
- Do I need to adhere to any procedure instructions?



Mark your calendar for the date they say test results will be available. If you don't hear anything, follow up!

SHARE FEEDBACK

Providers, employers, and health plans need to hear what patients think. Your feedback will give insight into what is working well and what needs improvement.

MAKE SURE YOU:

- ☐ Give direct feedback to your provider.
- ☐ Share your opinions with your employer's benefit relations.
- ☐ Complete customer satisfaction surveys.





Health Action Council is a not-for-profit 501(c)(6) organization representing mid and large-size employers that works to improve human and economic health through thought leadership, innovative services, and collaboration. It provides value to its members by facilitating projects that improve the quality and moderate the cost of healthcare purchased by its members for their employees, dependents, and retirees.

Health Action Council also collaborates with key stakeholders' health plans, physicians, hospitals and the pharmaceutical industry to improve the quality and efficiency of healthcare in the community.

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