



HOW TO BE  
**PROACTIVE**  
ABOUT YOUR HEALTH





# What You Should Know About **Your Health Plan**

Health plan information can be confusing. But, really, all you need to know are the costs associated with your:

- Monthly Premium
- Copay
- Annual Deductible
- Total Out-of-Pocket
- Coinsurance
- [And a list of] which providers are in-network

Please see all terms defined on pages 8 and 9



You can get all this information by calling the customer service number on your insurance card or by logging on to your insurance provider's website.



## How to Pick the **Best Plan**

The best way to decide which plan is best for you (and most affordable) is to complete this quick worksheet using all the information you gathered on the previous slide. Then simply compare the two costs and, **Voila!** You've got your answer.

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 (i.e. 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G. Premium contribution (amount withdrawn per paycheck times the # of paychecks per year)	\$	\$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)	\$	\$
	\$	\$



## How to Select the **Right Care**

When you choose the right care option, you can save unexpected costs, wait times, and improve care outcomes.

YOU HAVE 5 OPTIONS:	WHAT IT IS...	BEST FOR...
Family Doctor \$	A medical doctor who is trained to provide primary healthcare to patients	<b>Basics:</b> Ear/sinus infections, sore throat, cold/flu, cough, rash, annual physical, vaccines, injury, chronic condition management
Virtual Visit \$	Electronically connects patients with doctors and other clinicians using video	<b>Basics:</b> Ear/sinus infections, sore throat, cold/flu
Retail Clinic \$\$	Clinic in a retail store or pharmacy staffed by nurse practitioners	<b>Basics:</b> Ear/sinus infections, sore throat, minor sprains, bronchitis, cold/flu, vaccines
Urgent Care \$\$\$	Self-standing center or located within a health facility; staffed by physicians and nurses	<b>Serious, not life-threatening:</b> Fractures or sprains, x-rays, deep cuts needing stitches, severe rash
Emergency Room \$\$\$\$\$	Hospital department open 24/7; staffed and equipped for life-threatening care	<b>Threat to life or limbs:</b> Chest pain, difficulty breathing, seizures, major break, head trauma, bleeding, allergic reaction, loss of consciousness



Helpful  
tips

**Schedule an annual visit to your primary care physician.** It's usually fully covered and the best way to head off medical conditions. To learn more about where you should go for specific ailments, visit [findtherightcare.org](https://www.findtherightcare.org)



## Prepare for Your Visit

Before your visit to a healthcare provider, jot down the following:

- What:** “I get a sharp/dull/throbbing pain...”
- Where:** “In my stomach/knee/neck”
- When:** “When I cough/walk...”
- How Often:** “Once in a while/constantly...”
- Medications:** List all prescription and over-the-counter medications, as well as vitamins and supplements you are currently taking.



**Find a health champion.** Two sets of ears can hear twice as much. Choose a parent, friend, or spouse to advocate for you and your health.



## Ask, Listen and Learn During Your Visit

Review your symptoms list and ask what may be causing the way you feel. Depending on your care plan, here are the questions you should ask:

### Treatment:

- How will this treatment help me?
- Are there simpler alternatives?
- What will the drug do? Are there any side effects?
- Is this drug available over the counter or as a generic?
- Will it interact with other medications or supplements I'm currently taking?

### Tests:

- What is the test for?
- When will I get the results?
- Will the results impact my treatment? If not, can the test be put on hold?

### Procedure:

- How many times have you done this procedure?
- Where and by whom is the procedure available?
- What are the possible complications?



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



## 10 Ways to **Stay Healthy**

- 1. Have your teeth cleaned.** A healthy mouth can help ward off the development of serious medical conditions.
- 2. Strengthen relationships.** Eat with friends or family at least once a week.
- 3. Move more.** Little changes like taking a walk in nature or opting for the stairs can improve health.
- 4. Shake up your pantry.** Try two new healthy food options each time you visit the grocery store.
- 5. Complete a living will.** Make sure your loved ones understand your wishes if you become critically ill.
- 6. Shop prescriptions.** Consider a generic medication.
- 7. Get a flu shot.** The flu can lead to missing work and health emergencies. Protect yourself and your family.
- 8. Preventive care.** Schedule an annual visit to your primary care physician. It's usually fully covered and the best way to head off medical conditions.
- 9. Get financially fit.** Check with HR to ensure you are maximizing your retirement and health benefits. Try to save 1 percent of your take-home pay.
- 10. Swap out the sugar.** Try replacing one soda a day with an 8 ounce glass of water.



As a healthcare consumer, **shop around for the best price and quality care. Visit [leapfroggroup.com](https://leapfroggroup.com) or [medicare.gov](https://medicare.gov) to see how your hospital stacks up.**



## Good to Know **Health Plan Terms**

- 1. Brand-Name Drug:** A drug protected by a patent.
- 2. Coinsurance:** The cost-sharing percentage that an individual must pay after the deductible amount has been met.
- 3. Copayment (Copay):** A fixed dollar amount an individual pays for specific services covered by his or her health plan.
- 4. Deductible:** The fixed dollar amount an individual or family must pay from personal funds for covered medical services before insurance coverage begins making payments. Deductibles typically calculate Jan. 1 to Dec. 31.
- 5. Formulary:** The list of brand-name and generic drugs covered by a plan.
- 6. Generic Drug:** A drug that is a chemical and therapeutic equivalent of a brand-name drug with an expired patent; therefore, the price of the generic drug is generally less expensive.
- 7. In-Network:** A group of healthcare providers under contract to a health insurance company.



## Good to Know **Health Plan Terms** continued

- 8. Non-Formulary:** Medications not listed on a health plan's approved drug list and require additional payments from an individual.
- 9. Non-Network (Out-Of-Network):** Healthcare providers outside of the contracted provider network.
- 10. Out-Of-Pocket Maximum:** The maximum amount of money an individual will pay during a period of time (Jan. 1 to Dec. 31). Plans pay for most covered costs after the maximum has been reached.
- 11. Qualified Medical Expense:** Medical expenses that are the costs of diagnosis, cure, mitigation, treatment or prevention of disease and are therefore eligible.
- 12. Specialty Prescription (Threshold Prescription):** Used mostly to treat chronic diseases, these medications are equal or greater than \$600 per prescription; are injected, infused or inhaled; and generally require close monitoring and special storage or handling.