

TIPS & TRICKS

= of Insurance =

Smart choices can save you time, money, and stress.

Here are some tips to help you make the most of your health plan.

1 USE YOUR PREVENTIVE CARE BENEFITS

Your plan provides preventive care for children and adults.

- ✓ Preventive care is required by Health Care Reform legislation.
- ✓ These services are free when delivered by a doctor or other provider in your plan's network. You pay no co-payment or coinsurance, even if you haven't met your yearly deductible.
- ✓ These services help detect health issues earlier and keep you and your family healthy year-round.



CHILDREN

Screenings, immunizations, and assessments such as well-child visits, vision, hearing, developmental, lead, and more.



WOMEN

Screenings, immunizations, and assessments such as well-woman visits, breast cancer genetic counseling, prenatal screenings, and more.



ADULTS

Screenings, immunizations, and assessments such as blood pressure, cholesterol, diabetes, colorectal cancer, depression, and more.



Take charge of your health!
Schedule your preventive care visit today.

2 URGENT CARE vs. EMERGENCY ROOM

Knowing where to go can save you time and money.



If you have a life-threatening situation, go to the nearest emergency room or call 911.

URGENT CARE CENTERS



For non-life-threatening illnesses and injuries. Many are open late, on weekends, and holidays. Same high-quality care as the ER at a fraction of the cost.

Common conditions treated:

- Earaches and infections
- Minor cuts, sprains and burns
- Fever and flu symptoms
- Cough, cold and sore throat
- Animal bites
- Mild asthma
- Urinary tract infections
- Headaches

EMERGENCY ROOMS



For true medical emergencies. Open 24/7 for trauma, x-rays, surgical procedures, and other life-threatening situations.

Go to the ER for:

- Sudden numbness or weakness
- Chest pain or pressure, heart attack
- Severe shortness of breath or asthma attack
- Severe cuts, burns or uncontrolled bleeding
- Overdose or poisoning
- Head injury or major trauma
- Seizure or loss of consciousness
- Coughing or vomiting blood
- Sudden dizziness, vision loss, or difficulty speaking

3 UNDERSTANDING FACILITY & PROFESSIONAL BILLING

You may receive two bills for a single visit – one for the doctor's services and one for the facility. Here's what to know.



MEDICAL PROFESSIONAL SERVICES

What is this? Charges for services provided by individual healthcare providers, like doctors, therapists, or nurses.

Who bills this? The healthcare provider who treated you.

When is it billed? Following doctor visits, consultations, surgeries, or any procedures done by these providers.



FACILITY CHARGES

What is this? Charges for using a healthcare facility such as a hospital or clinic.

Why the fee? Helps cover the costs of running the facility, like equipment, staff, and keeping things up to code.

Who bills the fee? The healthcare facility where you received your care.

When is it billed? Following a hospital stay, ER visit, or tests like X-rays or MRIs at a testing center.



BE AN INFORMED PATIENT

Ask if a facility fee applies.

- ✓ If so, ask how much it is.
- ✓ Ask if your provider sees patients at another location without this fee.
- ✓ Know your estimated costs before receiving care.



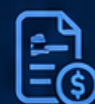
THE TAKEAWAY



Use preventive care to stay healthy and catch issues early.



Go to the right place for care to save time and money.



Understand your bills and ask questions before your visit.



Contact the Beacon Benefits Team for any questions regarding:

- Enrollment Assistance
- Claims or Coverage Questions
- Plan Detail Explanations
- Participating Provider Searches

Phone: 574-281-9700 Option 6

Email: BenefitsIN@mybeaongroup.com

Monday-Friday 8:30am – 5:00pm EST