



# Health Plan Tips

## GIVE TELEMEDICINE A TRY

### #1

Use **SWIFT MD** whenever possible. This telemedicine service is provided as part of your Greenfield-Central health plan. There is **no cost** to utilize this service as much as necessary during the year. Use as your first step before paying out of pocket office visit charges.

Call **1-877-999-7943** available 24/7 unlimited use

For acute care needs such as sinusitis, allergies, flu, Insect bites, lice, sore throat, urinary tract infections or vomiting. One free phone call may save you a doctor appointment fee and hours waiting in a doctor office.

**If a prescription is required, it will be called in to the pharmacy of your choice.**

You will never need to provide credit card or bank information.

The receptionist will confirm your information / enrollment on the Greenfield-Central health plan. They will often ask for the employee's name and DOB or other information. No ID CARD number needed. **TIP: Enter the Swift MD number into your cell phone and you are ready to go whenever you need it.**

## ROUTINE PREVENTIVE SCREENINGS

### #2

Your wellness program is designed around incentives for completing your **routine annual screenings based on your age, gender** and health history.



One of the services that high deductible health plans are allowed to cover prior to meeting the plan deductible is **routine preventive care at 100%**.

*Routine Wellness visits are coded as such by the doctor and are not your semi-annual appointment for a follow up on a chronic condition. When scheduling with your doctor let them know you want just your preventive wellness exam.*

Your wellness benefit also provides reward dollars for completing up to 3 of these services each year.

- ✓ Routine Physical
- ✓ Pap Smear
- ✓ Mammogram
- ✓ PSA test
- ✓ Colon Screening





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# Location Matters!

## LAB WORK

### #3

Lab pricing can vary significantly based on the location of where you have your labs performed.

You can **save as much as 80%** on your labs by asking your doctor if you can take the lab request to a **Mid-America Clinical Labs location**.

Mid-America Labs and other **Quest/LabCorp** location will have discounted pricing.

Mid-America Clinical Lab locations:



**American Health Network** also has very competitive pricing similar pricing if you are seeking care through one of their providers.

A \$12 lab can end up being over \$100 if you choose to go to a hospital facility for outpatient lab work.

**Lab results will be sent directly to your doctor usually in 24-48 hours.**

## PRESCRIPTIONS

### #4

*Prescription prices can vary significantly between generic and name brand classification and also by pharmacy.*

*The first step in trying to control the cost is to **ask your doctor** if there are any generic options that may be **more affordable**. New generic drugs hit the market every day.*

*Your **pharmacist** may also help. If they are aware of a lower cost alternative, many pharmacies will often contact the doctor directly to see if another option that may provide the same results.*

*Lastly, you may also check prices at another pharmacy.*

*In general, you may notice that Kroger, Meijer and Walmart/Sam's) tend to have better pricing, but you have to check - CVS and Walgreens also have their price advantages.*

### TO CHECK PRICING AT KROGER

*If you currently do not use Kroger, you can check to see what your prescription would cost at Kroger on their website.*

*Have your Medical plan ID card ready, you will need to login to see detailed information.*

*Kroger Prescription Plans (KPP) has an online tool at [www.kpp-rx.com](http://www.kpp-rx.com). You may go online and see Kroger pricing if you select Preferred. If you select 24 hour you will typically get nearest location of a CVS, but no pricing is available.*



# Location Matters!



## RADIOLOGY

### #5

For non-emergency situations using an outpatient or stand-alone radiology center such as Northwest Radiology can have its benefits.

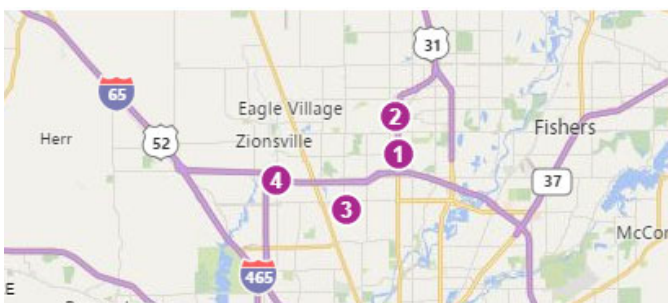
Below are some real cost examples of NWR flat rate pricing versus actual paid amount for the same service in 2018.

A **routine x-ray** and reading \$50 versus \$325 to \$400 at the local hospitals.

**CT Scans** are \$400 versus \$650 to \$850.

**MRIs** \$600 - \$800 versus \$1,500 to \$2,700

[www.northwestradiology.com](http://www.northwestradiology.com)



*Price includes scan and radiologist's interpretation*

<b>NWR</b> NorthwestRadiology <small>TRUSTED IMAGING SINCE 1987</small>	AVERAGE COMPETITOR	NWR FLAT RATE	AVERAGE SAVINGS
General X-Ray	\$550	\$50	90%
CT <i>without contrast</i>	\$1,200	\$400	66%
CT <i>with contrast</i>	\$1,350	\$500	63%
CT <i>with &amp; without contrast</i>	\$1,500	\$600	60%
DEXA	\$350	\$125	64%
MRI <i>without contrast</i>	\$2,000	\$600	70%
MRI <i>with contrast</i>	\$2,500	\$700	72%
MRI <i>with &amp; without contrast</i>	\$3,000	\$800	73%
PET/CT <i>with FDG</i>	\$9,200	\$2,000	78%
3D Tomo Screening Mammogram	\$600	\$375	38%
2D Screening Mammogram	\$490	\$275	44%
3D Diagnostic Unilateral Mammogram	\$650	\$400	38%
2D Diagnostic Unilateral Mammogram	\$450	\$300	33%
3D Diagnostic Bilateral Mammogram	\$825	\$425	48%
2D Diagnostic Bilateral Mammogram	\$450	\$325	28%
Ultrasound	\$650	\$200	69%
Ultrasound <i>with Doppler</i>	\$1,500	\$400	73%

The cost of the test will not exceed the published price, regardless of insurance.

### Wellness Rewards Earned in 2018

By now you should have received your reward incentive dollars earned in 2018.

- HSA bank account deposits were made at the end of January.  
*Contact Ruth Ann Fisher or Leah Bainter if you have any questions on your HSA.*
- HRA debit cards were also re-loaded with rewards at the end of January.  
*Contact Nikki Malott at Dunn & Associates if you have any questions on your HRA.*  
812-378-9960 [nmalott@dunnbenefit.com](mailto:nmalott@dunnbenefit.com)

*Please do not discard your Debit Card once used it will be re-loaded each year.*