

# Becoming a Wise HealthCare Consumer

# Agenda



Insurance Terminology



Where to Go for Care



Medical Resources



Prescription Drug



Aurora Community Services Benefits

# Did you know...

- Roughly **20%** of adults receives an annual exam each year
- On average, it can cost TWICE as much to treat common conditions like strep throat in urgent care versus in a retail clinic setting
- Research indicates that **72%** of ER visits are unnecessary
- On average visiting the Emergency Room for a primary care treatable condition will cost **10** times more than going to Urgent Care
- The price of brand-name drugs cost about **80-85%** more than generic drugs
- **14** % of Americans won't fill their prescription drugs due to cost

Sources: <https://www.census.gov/library/publications/2021/demo/p60-274.html#:~:text=In%202020%2C%208.6%20percent%20of,part%20of%202020%20was%2091.4.>, <https://time.com/5095920/annual-physical-exam/>, <https://www.usnews.com/news/health-news/articles/2019-07-22/avoidable-er-visits-fuel-us-health-care-costs> , <https://www.consumerreports.org/media-room/press-releases/2017/05/consumer-reports-survey-one-in-four-people-who-regularly-take-meds-hit-with-sticker-shock-at-the-pharmacy/>



A person wearing a white lab coat is shown from the side, holding a tablet computer. The person's hands are visible, and they appear to be interacting with the device. The background is a bright, out-of-focus clinical or office environment. In the foreground, the keyboard and trackpad of a laptop are visible on a wooden desk. A blue semi-transparent overlay covers the bottom left portion of the image, containing the text.

# Insurance Terminology

# Understanding Self-Funded vs Fully-Funded Plans

	Self-Funded	Fully-Funded
<b>Savings</b>	Lower admin costs  Higher savings to organization as it doesn't pay the insurance company's profit	Premiums are usually higher as the financial and insurance risk is passed on to the insurance company
<b>Flexibility to choose benefits</b>	Employer has most flexibility on benefits available to the health plan	Limited options
<b>Cash flow</b>	Medical claims are paid as and when they occur	Employer pays a fixed monthly premium to insurance company irrespective of the level of member claims
<b>Financial risk</b>	Employer retains the financial risk arising out of claims much higher than expectations.	Insurance company retains payment of all medical claims



## Question:

Which word best defines...

*The amount you **pay out-of-pocket** for healthcare expenses **before an insurance provider will pay expenses.***

- A. Premium
- B. Co-pay
- ➔ C. Deductible
- D. Coinsurance
- E. Out of pocket maximum

# Insurance Terminology

Coinsurance, Deductible, Premium, Out of Pocket Maximum

## Premium

The **amount you pay each month**, even if you don't use your insurance.

## Deductible

The **amount you pay before an insurance provider will start paying** for healthcare expenses.

## Coinsurance

Coinsurance is a **percentage fee that you pay** for medical services or supplies once your deductible has been paid.

## Out of Pocket Maximum

The **most you have to pay for covered services** in a plan year.



## Question:

Which type of account can you earn a triple tax benefit?

- 1) Tax deduction when you contribute to your account
- 2) Tax-free investment earnings
- 3) Tax-free withdrawals for qualified expenses

A. Health Reimbursement Arrangement (HRA)

→ B. Health Savings Account (HSA)



# Insurance Terminology

## HRA vs HSA

### Health Reimbursement Arrangement (HRA)

- Employer-funded and owned group health plans
- Employees are reimbursed tax-free for qualified medical expenses up to a fixed dollar amount per year
- Serves as a bridge between the High Deductible Plan and your out-of-pocket expense.



### Health Savings Account (HSA)

- Triple tax benefit
- Used to cover medical expenses not covered by the insurance plan or the Health Reimbursement Arrangement
- Employee funded and owned
- Can only contribute to HSA if you have a High Deductible Health Plan (HDHP)
- Can be used for deductibles, copays, coinsurance and some other expenses, but not insurance premiums (except Medicare – Part B, C, D and Medicare Advantage premiums)

# Additional Information - HSA

## Why you should set up an account?

- Personal savings account set up at your bank or financial institution
- IRA for health care (Triple Tax Benefit)
- Use your Health Savings Account for qualified medical expenses
- Funds in your Health Savings Account roll over each year and they can grow tax deferred
- You decide how to spend the funds on qualified medical expenses
- You decide how much to contribute-up to the maximum amount.
- Maximum contributions – 2023 and 2024
  - Single \$3,850, \$4,150
  - Family \$7,750, \$8,300
  - 55 or older-catch-up contribution of \$1,000



## Question:

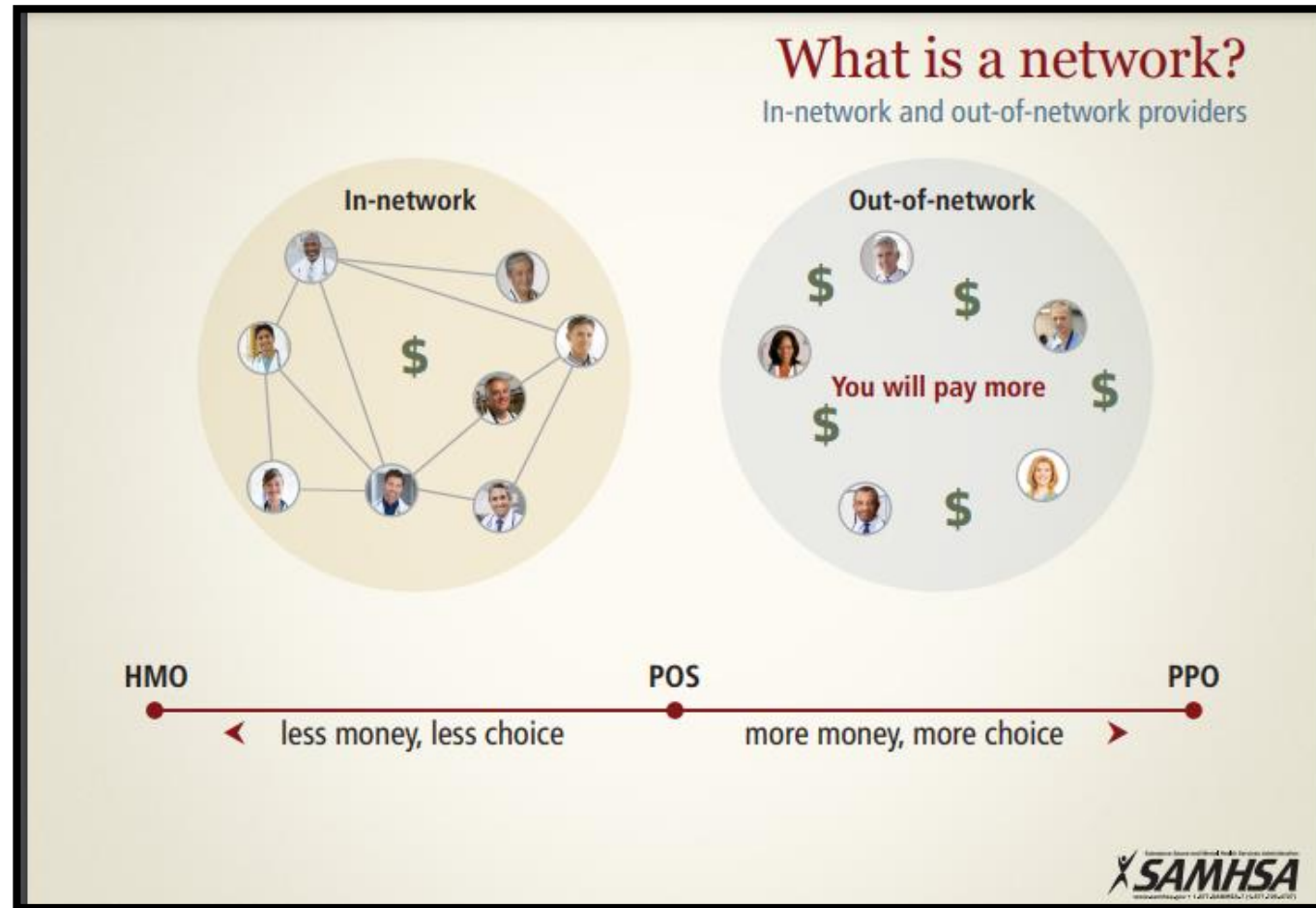
Do you get better pricing for services by seeing an in-network provider or out-of-network provider?



→ A. In-network

B. Out-of-network

# In-Network vs. Out-of-Network



# Find care

Easily search for:

- Providers and facilities
- Virtual care
- Pharmacies
- Behavioral health
- Medical equipment
- Wellness programs
- and more

For Employers For Brokers For Providers Contact Us

Medica Plans Find Care Resources Search Q Sign In

< Back to plans

## VantagePlus with Medica

VantagePlus has the providers you know and trust from M Health Fairview, North Memorial Health and many popular independent clinics.

### Care Options

See the specific doctors, hospitals, clinics, and other services available for this plan.

#### Providers and facilities

Find providers, specialists, chiropractors and facilities in your local service area.

Find a provider

#### Virtual care

Online doctor appointments from the comfort of your home.

Find a provider

#### Behavioral health

Help with depression, anxiety, substance abuse, post traumatic stress and other concerns.

Find a provider

#### Pharmacies

Use our online directory to find a network pharmacy near you.

Find a pharmacy

Pharmacy benefits

#### Durable medical equipment


Find a supplier for all your durable medical equipment and supply needs.

Search local suppliers

#### Wellness programs

Your plan includes programs to help you focus on the areas you want to improve.

Learn more



### Sign in to your account

- See all your benefits
- Find a provider in your network
- Download your ID card
- Get quick answers about your coverage and more

Sign In Create account



# Where To Go For Care

# Your Role in Your Health Care

- Take an active role in your health care
- Many problems can be prevented
  - Early detection
  - Lifestyle choices
- Take the time to research your options



# Connection Between Dental Care and Physical Health

Mayo Clinic, studies suggest that oral bacteria and inflammation associated with gum disease may contribute to any number of serious conditions, including:

- Endocarditis
- Cardiovascular disease
- Pregnancy and birth complications
- Pneumonia other respiratory conditions
- Diabetes
- And links to other conditions, including rheumatoid arthritis, Alzheimer's, and dementia.





# Additional Dental Care Information



- More than 90% of all common diseases have oral symptoms
- Cavities can lead to loss of appetite, decreased focus, and depression
- What's available to you?
  - 2 preventive cleanings per benefit year
  - Eligible for 2 additional dental visits in a benefit year for adult prophylaxis for periodontal disease, diabetes, high risk cardiac conditions, suppressed immune system conditions, kidney failure/dialysis conditions, cancer related chemo and/or radiation
  - Eligible for 1 additional dental visit in a benefit year for pregnancy
  - Fluoride applications twice per benefit year for dependent children up to age 19
  - Full mouth x-rays – 5-year intervals
  - Bitewing x-rays once per benefit year (limited to 4 images)

# Estimate Dental Procedure Costs

<https://www.deltadentalwi.com/s/estimate-procedure-costs>

The screenshot shows the top navigation bar with the Delta Dental logo and 'Delta Dental of Wisconsin'. A search bar is located in the top right. Below the navigation, there are links for 'Online Tools', 'Benefits', 'Your Health', and 'Our Company'. A 'Find Your Delta Dental' link is also present. The main heading is 'Estimate Procedure Costs', followed by a sub-heading 'Get an estimated cost range for common dental care needs by providers near you.' Below this, there is a paragraph explaining that for the most accurate estimate, users should log in to their account. The form includes three input fields: 'Treatment Category' (with a dropdown menu), 'Procedure' (with a dropdown menu), and 'Location' (with a text input for 'Zip Code'). A checkbox is present with the text 'I understand that this is only an estimate of charges. For more information review the cost estimator terms of use.' A 'GET COST ESTIMATE' button is located at the bottom of the form.

The screenshot shows the top navigation bar with the Delta Dental logo and 'Delta Dental of Wisconsin'. A search bar is located in the top right. Below the navigation, there are links for 'Online Tools', 'Benefits', 'Your Health', and 'Our Company'. A 'Find Your Delta Dental' link is also present. The main heading is 'Estimated Charges', followed by the procedure name 'Filling Tooth Colored Back Teeth 1 Surface' and a sub-heading 'A white (tooth) colored filling to repair a tooth. Also referred to as a composite or resin.' Below this, there is a table with two columns: 'Services' and 'Out-of-Network'. The table contains two rows: 'Filling Tooth Colored Back Teeth 1 Surface' with a cost range of '\$215 - 229' and 'Estimated Dentist Charges' with a cost range of '\$215 - 229'. A 'SEARCH AGAIN' button is located above the table. Below the table, there is a paragraph explaining that for the most accurate estimate, users should log in to their account. A 'GET COST ESTIMATE' button is located at the bottom of the form.

Services	Out-of-Network
Filling Tooth Colored Back Teeth 1 Surface	\$215 - 229
Estimated Dentist Charges	\$215 - 229

## Question:

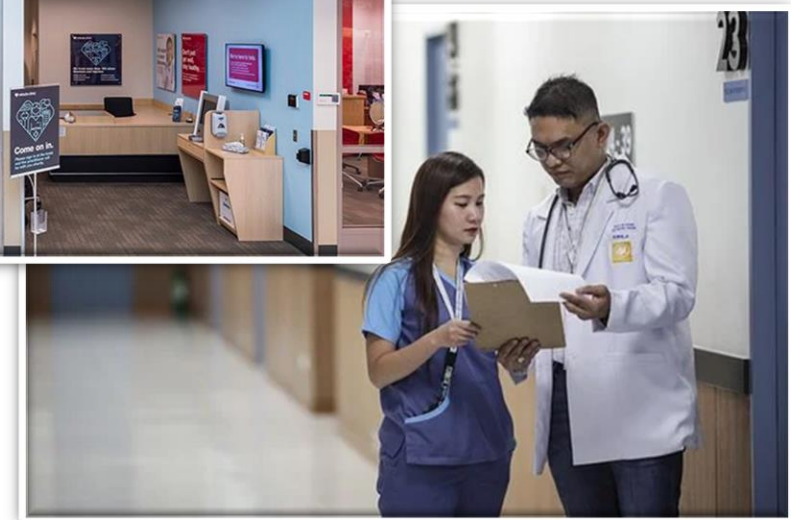
For which of the following ailments would it be appropriate to seek treatment at a retail clinic...

- A. Chest pain
- B. Strep throat
- C. Preventive care
- D. Trouble breathing



# Where To Go For Care

- Primary care is preferred when it isn't an emergency
- Only use ER in a life-threatening situation
- Know the difference between primary care and care received in the ER, and how costs may differ



# Comparing Care Options

Condition	Virtual Care/E-visit	Convenience Care*	Primary Care Clinic	Urgent Care	Emergency Department
Allergies	\$42	\$79	\$191	\$200	\$733
Bronchitis, Acute	\$42	\$78	\$174	\$242	\$1,074
Earache	\$42	\$78	\$174	\$229	\$779
Pink Eye	\$42	\$75	\$140	\$184	\$621
Sinusitis, acute	\$42	\$81	\$163	\$220	\$1,069
Sinusitis, chronic	\$42	\$88	\$216	\$295	\$1,154
Strep Throat / Tonsillitis	\$42	\$87	\$168	\$231	\$1,043
Urinary Tract Infection	\$42	\$79	\$177	\$247	\$1,264

SOURCE: <http://www.mainstreetmedica.com/compare-care-options>

# Primary Care vs. Emergency Care

	Primary Care Provider (PCP)	Emergency Department
Costs	<ul style="list-style-type: none"> <li>- Preventive care covered at 100%</li> <li>- Covered 100% after deductible</li> <li>- Average primary care visit - \$150-\$300</li> </ul>	<ul style="list-style-type: none"> <li>- Covered 75% after deductible</li> <li>- Average cost in MN - \$1,500</li> </ul>
When to visit	<ul style="list-style-type: none"> <li>- When you feel sick and when you feel well</li> </ul>	<ul style="list-style-type: none"> <li>- Only when you are injured or very sick</li> </ul>
Time	<ul style="list-style-type: none"> <li>- Short wait due to scheduled appointment</li> </ul>	<ul style="list-style-type: none"> <li>- May wait for a few minutes up to several hours but open 24/7</li> </ul>
Who you see	<ul style="list-style-type: none"> <li>- See the same provider each time</li> </ul>	<ul style="list-style-type: none"> <li>- See the provider working that day</li> </ul>
Ongoing support	<ul style="list-style-type: none"> <li>- Have access to your health records</li> <li>- Monitor chronic conditions</li> <li>- Will check other areas of your health</li> </ul>	<ul style="list-style-type: none"> <li>- Don't have access to your health records</li> <li>- Do not know what chronic conditions you have</li> <li>- Will only check urgent issue</li> </ul>

# Telemedicine, Retail Clinic or Urgent Care

	Telemedicine	Retail Clinic	Urgent Care
Costs	<ul style="list-style-type: none"> <li>- Covered 75% after deductible</li> <li>- Typically \$50-\$70</li> </ul>	<ul style="list-style-type: none"> <li>- Covered 75% after deductible</li> <li>- Typically \$100-\$140</li> </ul>	<ul style="list-style-type: none"> <li>- Covered 75% after deductible</li> <li>- Typically \$100-\$200</li> </ul>
When to visit	<ul style="list-style-type: none"> <li>- Common minor conditions like allergies, cold/flu, infections, insect bites, skin conditions, etc.</li> </ul>	<ul style="list-style-type: none"> <li>- Common minor conditions like allergies, cold/flu, infections, insect bites, skin conditions, etc.</li> </ul>	<ul style="list-style-type: none"> <li>- Illness or injury that does not appear to be life threatening but can't wait until the next day or when drs. office is closed</li> </ul>
Time	<ul style="list-style-type: none"> <li>- A few minutes to a few hours (depending on response time)</li> <li>- Do not need to leave home</li> </ul>	<ul style="list-style-type: none"> <li>- Walk in with wait times typically under an hour</li> </ul>	<ul style="list-style-type: none"> <li>- Walk in with wait times typically under an hour</li> </ul>
Who you see	<ul style="list-style-type: none"> <li>- Nurse practitioners</li> </ul>	<ul style="list-style-type: none"> <li>- Nurse practitioner or a physician</li> </ul>	<ul style="list-style-type: none"> <li>- Family practice and emergency medicine doctors</li> </ul>
Ongoing support	<ul style="list-style-type: none"> <li>- Will only check issue identified</li> </ul>	<ul style="list-style-type: none"> <li>- Will only check issue identified</li> </ul>	<ul style="list-style-type: none"> <li>- Will only check issue identified</li> </ul>

# Care Option Summary

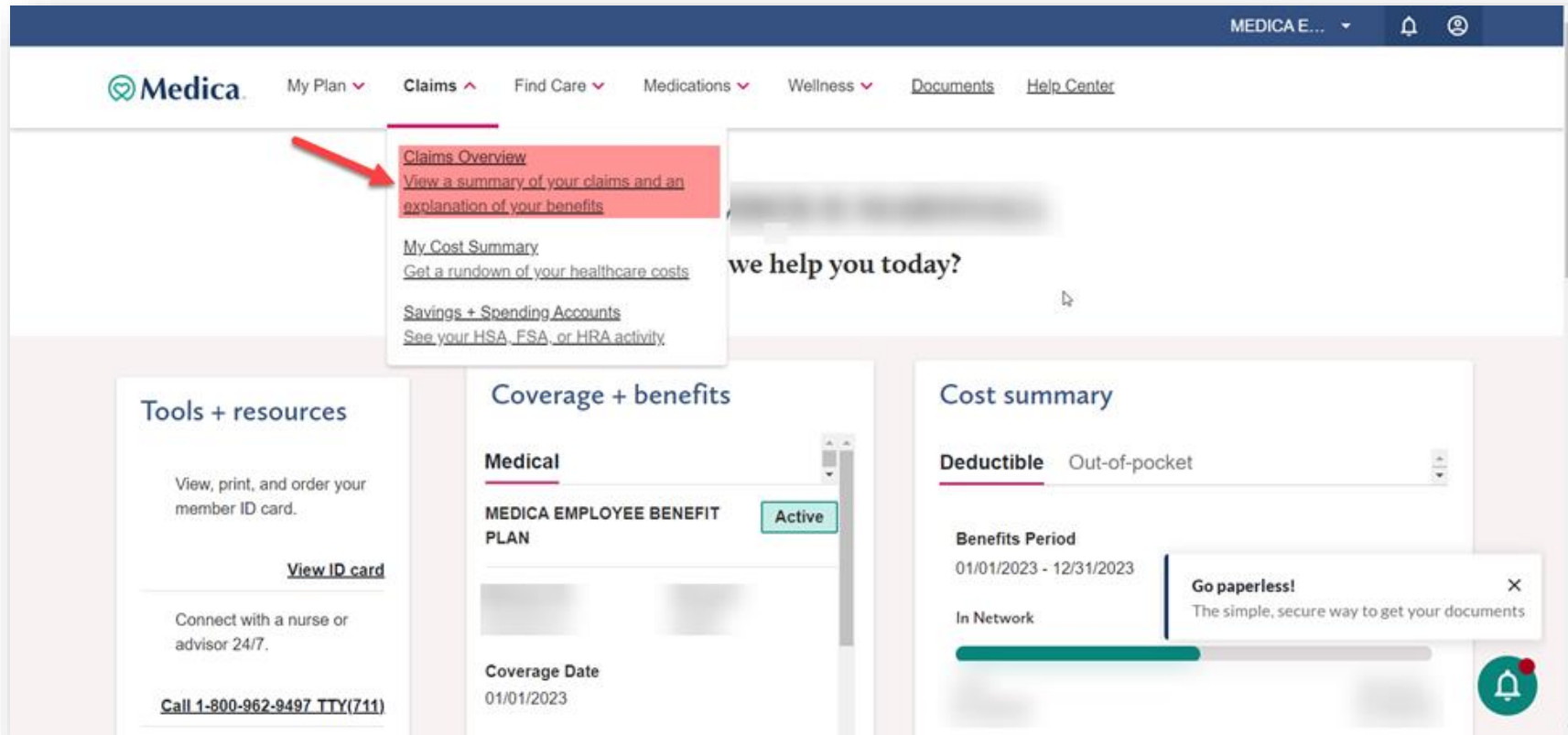
Cost differences





# How to Retrieve Your EOB

Choose Claims overview from the claims drop down menu –  
<https://memberauth.medicahhealthplan.medic.com/>



# How to Retrieve Your EOB

Choose the claim that you need the EOB for. Do not choose an RX claim. An EOB will not be produced in WI if there is a member liability.

<u>258534981818275301</u>	06/12/2023	<b>RX do not have EOB's</b>	WALGREENS #07126	\$0.00	Approved
<u>17174341</u> 	05/24/2023	<b>Choose a Medical Claim</b>	ESSENTIA HEALTH PROCTOR CLINIC	\$35.76	Processed

# How to Retrieve Your EOB

Click Download on the left hand of the screen

The screenshot displays the Medica website interface. At the top, there is a navigation bar with the Medica logo and several menu items: My Plan, Claims, Find Care, Medications, Wellness, Documents, and Help Center. The 'Claims' menu is currently selected.

On the left side, there is a sidebar with the following sections:

- Member details
- Member
- Date of birth
- Member ID
- Member type: Subscriber
- Resources

The 'Resources' section is highlighted in red, and a red arrow points to the link: [Download Explanation of Benefits](#) (with a PDF icon).

The main content area shows the details for a specific claim:

- < All Claims
- Claim #17174341** (Status: Processed)
- Medical Claim Type
- Claim progress table:

Date received	Date processed	Date completed
05/29/2023	06/01/2023	06/01/2023

Below the table, there is a section for 'Claim details'.

# Understanding your EOB

Medica

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## EXPLANATION OF BENEFITS - THIS IS NOT A BILL

Patient Name: James Jones  
Subscriber Name: James Jones

Patient ID: xxxxx-xxxxxxxx-xx  
Subscriber Nbr: -xxxxxxxx

Group/Policy: Group ABC  
EOB Date: 02/2021

Claim Number: 77033051-00		Par/Non: P		Provider: Welby MD, Marcus						
Date(s) of Service / Description	Charges	Allowed Amount	Patient Non-Covered	Provider Responsibility	Notes ID	Deductible	Copay	Coinsurance	Paid Amount	Amount You Owe
01/15/21 OFFICE VISIT	204.00	168.07	0.00	35.93	0.00	0.00	0.00	33.61	134.46	33.61
<b>TOTALS</b>	204.00	168.07	0.00	35.93	0.00	0.00	0.00	33.61	134.46	33.61

**Total Amount You Owe 33.61**



# Medica Resources

# Resource: Medica App

- Search “Medica Member” in App Store or Google Play
- Access to:
  - ID card
  - View plan benefits
  - Check status of claims
  - Provider/clinic
  - Documents/forms

## Medica member mobile app



### Your on-the-go health plan resource

You have an easy way to access your health plan information through your mobile device. Explore the Medica member mobile app. It's your one-stop resource to manage your health plan benefits from any device, at any time.

Forgot your ID card? Need to search for a provider quickly? Wondering about a recent claim? No problem. Your health plan information is always with you on the app.

You can:

- Download your ID card to your mobile wallet
- View plan benefits
- Check the status of recent claims
- Find a provider or clinic in your network
- Explore your plan's resources
- Go green and get your plan materials online
- Find documents and forms easily
- Get answers and info about your plan quickly
- Receive important alerts about your plan



Search for “Medica Member” in the App Store or Google Play and download the app today.


Want to access your health plan information online? Go to [Medica.com/SignIn](https://www.Medica.com/SignIn) from your computer to access your Medica member website.




### Have questions? We're here to help.

Call Member Services at the number on the back of your Medica ID card (TTY: 711).

# Resource: Medica CallLink



## Medica CallLink®




### Put worries to rest with 24/7 support

Medica CallLink connects you with trusted advisors and nurses to get the health answers you need—at no extra cost.

#### Features you'll love

- Learn more about a diagnosis.
- Decide what type of care will meet your needs.
- Understand symptoms and treatment options.
- Make a plan to add healthy habits to your day.
- Discover the right way to take your medications.
- Find a doctor or hospital and make an appointment.
- Get information on preventive screening services and immunizations.
- Access a 1,000+ audio library on many health and wellness topics.




#### Need help? We're here.

Talk with an advisor or nurse, 24/7. **1 (800) 962-9497** (TTY: 711).

\*Medica CallLink is not available with all Medica plans. If the CallLink phone number is not listed on the back of your Medica ID card, and you want to see if your plan includes this service, please contact Customer Service. The Customer Service number is listed on the back of your Medica ID card. The information offered by this service is not intended to be a substitute for professional medical advice. Always seek the advice of your physician or other qualified health providers with questions you may have regarding a medical condition. No part of this service is intended to provide a medical diagnosis or treatment.

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# Resource: Medica Behavioral Health Telehealth Options

TELEHEALTH RESOURCE	HOW TO USE IT
<p><b>Medica Behavioral Health Network<sup>3</sup></b></p> <p><i>Many of the behavioral health providers in our large network offer virtual care</i></p>	<ul style="list-style-type: none"> <li>• Visit <b>Medica.com/FindCare</b></li> <li>• Select your health plan</li> <li>• Click on “Start here” within the “Behavioral health” tile</li> <li>• Search by provider name, condition, expertise, program, specialty, gender, or ethnicity. Check “virtual visit (Online Therapy)” to review options</li> <li>• To schedule online, create an account (HealthSafe ID). Enter your Medica member ID number during registration. You can also click to call, email, or visit a provider’s website</li> </ul>
<p><b>Amwell, 24/7 Online Clinic<sup>4</sup></b></p> <p><i>Experienced therapists and prescribers provide care and counseling for a variety of conditions</i></p>	<ul style="list-style-type: none"> <li>• To get started, create an account with Amwell at <b>Amwell.com/cm</b> or download the free app from the App Store or Google Play or...</li> <li>• Call <b>1 (844) 733-3627</b> (TTY: <b>711</b>)</li> <li>• Select a provider and follow the prompts to start or schedule your visit<sup>5</sup></li> </ul>
<p><b>Talkspace<sup>4</sup></b></p> <p><i>Helps you work with a licensed therapist anywhere, anytime. Send private messages (text, voice) or schedule live video sessions</i></p>	<ul style="list-style-type: none"> <li>• Go to <b>Talkspace.com/Connect</b></li> <li>• Select “Medica” in the drop-down menu under “Use my Insurance Benefits”</li> <li>• Enter the information exactly as it appears on your Medica ID card</li> <li>• Answer a few simple questions to get started</li> <li>• Get matched with a provider, typically within 48 hours</li> </ul>



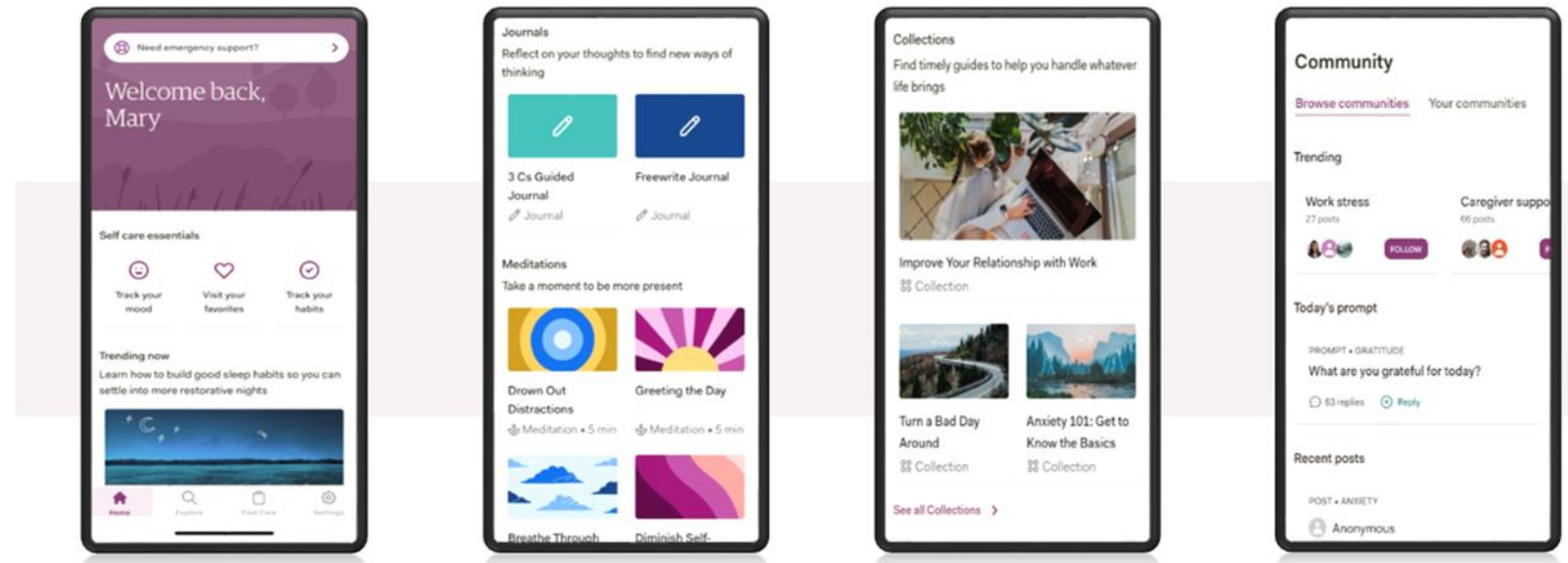
# Resource: Medica Mental Health and Substance Use

RESOURCE	CONSIDER USING IF YOU WANT TO...	HOW TO USE IT
<p><b>Medica Behavioral Health</b><sup>SM3</sup></p> <p><i>Behavioral health services that include mental health and substance abuse care</i></p>	<ul style="list-style-type: none"> <li>Find a provider to best meet your needs. Our behavioral health network includes more than 278,400 providers nationwide, including virtual care providers</li> <li>Connect with a counselor (in-person or virtually) in times of stress, anxiety, or crisis</li> <li>Ask a billing or claim question</li> <li>Learn more about your behavioral health benefits</li> <li>Get expert support to better understand substance abuse disorder (SUD) treatment options</li> </ul>	<ul style="list-style-type: none"> <li>Call <b>1 (800) 848-8327</b> any time to talk with a care advocate about any behavioral health questions or...</li> <li>Visit <b>Medica.com/FindCare</b>. Select your plan and click on "Start here" within the "Behavioral health" tile</li> <li>Search by provider name, location, specialty, treatment option, ethnicity, gender, and more</li> <li>If you need care right away, select the "Express Access Provider" filter to find a provider who offers appointments within five business days</li> <li>Choose a virtual visit if an in-person visit is not accessible or convenient</li> <li>Click to call, email, or visit a provider's website</li> <li>See patient reviews or submit a review of your provider</li> </ul>
<p><b>Live and Work Well website</b><sup>1</sup></p> <p><i>24/7 online access to support, self-help resources, information, and behavioral health care</i></p>	<ul style="list-style-type: none"> <li>Answer a few questions online and get behavioral health care suggestions instead of talking to someone on the phone</li> <li>Explore care options to find the right support and benefits for you</li> <li>Get resources to help with behavioral health, stress, depression, family issues, money, parenting, and much more</li> <li>Use the confidential SUD helpline at no extra cost</li> </ul>	<ul style="list-style-type: none"> <li>Get direct access to a substance use recovery advocate 24/7 at <b>1 (855) 780-5955</b> (TTY: <b>711</b>) or live chat</li> <li>Go to <b>LiveAndWorkWell.com</b></li> <li>Enter access code MEDICA to explore your benefits</li> <li>Create an account to access self-help resources and the claims center</li> <li>Enter your Medica member ID number found on your Medica ID card</li> </ul>



RESOURCE	CONSIDER USING IF YOU WANT TO...	HOW TO USE IT
<p><b>Family Support Program</b></p> <p><i>Clinical expertise and care navigation support for caregivers of children (ages 0 - 18) with complex behavioral health needs</i></p>	<ul style="list-style-type: none"> <li>Connect with an advocate trained in pediatric conditions who can find health care providers and resources that fit a child's needs</li> <li>Get help coordinating care with community agencies</li> <li>Learn more about a condition, treatment options, or community resources</li> </ul>	<ul style="list-style-type: none"> <li>Call Medica Behavioral Health at <b>1 (800) 848-8327</b> to learn more about the program or ask to be connected to a Family Support Program Advocate</li> <li>You can also call directly at <b>1 (877) 495-9422</b> (Note: you may be asked to leave a message and a Family Support Program advocate will follow up with you)</li> </ul>
<p><b>Family Support Navigator</b></p> <p><i>An interactive online tool that helps parents and caregivers find the right resources for children who may have autism or depression</i></p>	<ul style="list-style-type: none"> <li>Find the right care for your child who may have autism or depression</li> <li>The Family Support Navigator creates a step-by-step action plan that's just for you</li> <li>Learn how to navigate the health care system, who to talk to, what to ask, and what to expect in the process</li> </ul>	<ul style="list-style-type: none"> <li>Visit <b>LiveAndWorkWell.com</b>, register with the number found on your Medica ID card or use the guest code "Medica," and click on "get support for your family"</li> <li>In the search field, enter "Family Support Navigator"</li> </ul>

# Self Care by AbleTo

- **Overall goal:** Empowers individuals to engage with coping tools, meditations, sleep tracking, healthy habits, and more to improve their mental health and build life skills.
- **Eligibility:** Medica members 13 years and older as part of their Medica Behavioral Health Plan
- **Program features:**
  - Assessments and tracking
  - Mental health skills and tools
  - Collections
  - Community (*coming soon*)
  - Find Care – Connect with a therapist online
- **Getting started:**
  - Go to [AbleTo.com/Begin](https://AbleTo.com/Begin)
  - Choose “Get started” and enter “Medica” for access



# Resource: Virtual Care Options

<p><b>YOUR CLINIC</b></p> <p>Many clinics offer virtual care, online care, or e-visits. Visit <b>Medica.com/FindaDoctor</b> to see which clinics in your plan's network offer virtual care services.</p>	<p><b>HOW IT WORKS</b></p> <p>Check with your clinic to see if it offers virtual care and how you can connect with your provider online.</p>
<p><b>AMWELL</b></p>  <p>Amwell is a 24/7 online clinic available in every state.</p> <p><b>Services:</b></p> <ul style="list-style-type: none"> <li>• Treatment of common medical conditions. Each visit is \$64 or less, depending on your plan's coverage for virtual care.</li> <li>• Behavioral health care services, including therapy and psychiatry. Cost per visit may vary depending on your plan and type of service. Eligible services are covered under your plan as a behavioral health office visit.*</li> <li>• Amwell also offers other online services, but it's not an in-network provider for them. You can use those services, but you'll pay the full cost.</li> </ul>	<p><b>HOW IT WORKS</b></p> <p>You have a video visit with a board-certified doctor or nurse practitioner using the web or mobile app.</p> <ol style="list-style-type: none"> <li>1. To get started, create an Amwell account:           <ul style="list-style-type: none"> <li><b>Smartphone/tablet:</b> Download the free Amwell app from the App Store or Google Play</li> <li><b>Computer:</b> Go to <b>Amwell.com/cm</b></li> <li><b>Phone:</b> Call <b>(844) 733-3627</b></li> </ul> </li> <li>2. Enter your email address, create a password, then add the requested insurance information from your Medica ID card.</li> <li>3. Select a doctor or nurse practitioner and follow the prompts to start your visit.</li> <li>4. The provider will review your history, answer questions, diagnose, treat, and prescribe medication (if needed).</li> <li>5. If you need a prescription, it'll be sent to your pharmacy. The cost of your prescription will be based on your plan's prescription drug coverage.</li> </ol>
<p><b>VIRTUWELL</b></p>  <p>Virtuwell is a 24/7 online clinic available in select states.**</p> <p>Virtuwell is not an in-network provider for the following plan networks: Altru and You with Medica<sup>SM</sup>, Clear Value with Medica<sup>SM</sup> and VantagePlus with Medica<sup>SM</sup>.</p> <p><b>Services:</b></p> <ul style="list-style-type: none"> <li>• Treatment of common medical conditions. Check the virtuwell website for current pricing. Visits are typically \$59 or less, depending on your plan's coverage for virtual care.</li> </ul>	<p><b>HOW IT WORKS</b></p> <p>You have an online visit with a certified nurse practitioner.</p> <ol style="list-style-type: none"> <li>1. Go to <b>Virtuwell.com</b> and take a quick online interview that checks your medical history and makes sure your problem can be treated online.</li> <li>2. If you can be treated online, you'll create an account with your contact, insurance, pharmacy, and payment information.</li> <li>3. A nurse practitioner will review your case and write a personalized treatment plan. You'll get an email or text when your plan is ready.</li> <li>4. If a prescription is needed, it'll be sent to your pharmacy. The cost of your prescription will be based on your plan's prescription drug coverage.</li> </ol>

# Resource: My Health Rewards

Earn up to \$220/year on rewards

- 1 Go to the Rewards page
- 2 Click on *Learn How to Earn More Points*
- 3 See a list of all the ways you can earn

A monthly statement, also under the Rewards page, gives you a summary of the points you've earned. Your points add up throughout the year.

WAYS TO EARN	POINTS	PULSECASH REWARD AMOUNT	REWARD TYPE
EARN PROGRAM POINTS	2,000	\$10	E-gift card or other options
	10,000	\$20	E-gift card or other options
	25,000	\$50	E-gift card or other options
	40,000	\$80	E-gift card or other options
			\$160 per year
20-DAY TRIPLE TRACKER	Track* any combination of the following activities on 20 or more days in a calendar month to earn a bonus reward: <ul style="list-style-type: none"><li>• 7,000 steps a day and/or;</li><li>• 15 active minutes a day and/or;</li><li>• 15 workout minutes a day.</li></ul>	\$5 per month	E-gift card or other options
			\$60 per year
Point-based rewards + 20-day triple tracker rewards =		\$220 in rewards potential per year	E-gift card or other options



## Questions?

Medica.Support@VirginPulse.com or 1 (833) 450-4074. Or use the Chat button if you're using a web browser.

*\*You must connect your fitness tracker to your My Health Rewards account. Manual tracking of steps and active minutes will not count toward earning the monthly reward.*

Go to the mobile app or sign in to your account at [Medica.com/MyHealthRewards](https://www.Medica.com/MyHealthRewards) to get started.

# Resource: Ovia Health

## Ovia Health



### Digital tools for modern parenthood

Ovia Health apps give you on-demand, personalized support throughout your parenthood journey. They can help you track your period, get pregnant, and understand your pregnancy symptoms. With Ovia Health apps, you'll even learn how to stay healthy after your baby arrives.

With Ovia Health apps, you get:

**A health assessment and symptom tracking**

Get alerts and personal coaching when you need it.

**Calendars, updates, and checklists**

Use a pregnancy calendar, daily baby updates, and a development checklist to track milestones for you and your baby.

**Health and wellness programs**

Explore health and wellness programs to help you learn about infertility, sexual health, birth planning, preterm delivery, mental health, breastfeeding, and more.

**Unlimited one-on-one coaching**

Send instant messages to registered nurse health coaches to ask all your questions.

**Benefits library**

Learn about all of your health care benefits from one, easy-to-find place.

**Career and return-to-work programs**

Find coaching and career advice about maternity leave, returning to work, and being a working parent.



### Questions? We're here.

Call Customer Service at the number on the back of your Medica ID card (TTY: **711**).



### Getting started with Ovia Health

As a Medica member, you can use the exclusive Ovia Health features including one-on-one coaching, symptom tracking, return-to-work tools, and more. Follow these steps to get started:

1. Download Ovia Fertility, Ovia Pregnancy, or Ovia Parenting from the App Store and Google Play.
2. Sign up and choose "I have Ovia Health as a benefit."
3. Enter your state, health plan (Medica), employer name, and personal details.
4. Get started!

# Resource: Main Street Medica

<https://www.mainstreetmedica.com/>

- Use this resource to make smart choices about your care
- Learn how to stretch your health care dollar
- Get the most from your health care benefits

The screenshot shows the Main Street Medica website. At the top left is the Medica logo. To the right, a green banner reads "MAIN STREET MEDICA". Below this is a navigation menu with links: Home, Procedures, Diseases & Conditions, Clinics & Facilities, Pharmacy, Supplies & Other Services, and Choosing Quality Care. The main content area is titled "Welcome to Main Street Medica" and includes a paragraph about cost and quality information, followed by three bullet points: "make smart choices about your care", "learn how to stretch your health care dollar", and "get the most from your health care benefits". There are three main content columns. The first column, "Procedures, Diseases & Conditions", offers search options by service, area of body, or name, with icons for Clinic, Chiropractor, Radiology, Hospital, Inpatient, and Outpatient services. The second column, "Clinics & Facilities", has a "By Name" search section with a list of letters (A-Z) and a "View All" link, and a "By ZIP Code" section with a ZIP code input field, a distance dropdown (set to 5 miles), and a "View" button. The third column contains three informational boxes: "Did you know?" (about emergency room costs), "How was your care?" (with a "Learn more" link), and "Do you have low back pain?" (with a "View more" link). At the bottom of the third column is a "Compare costs for other services" section with a link to "Routine laboratory services".

# How to shop for services

## Main Street Medica

With Main Street Medica, you can:

- View costs for a variety of procedures and conditions, from allergies to X-rays.
- Results are color-coded so you can easily identify lower, medium and higher cost providers.
- You can search by type of service, area of the body or name of the procedure.
- Compare chiropractic services based on quality and cost.
- Find suppliers of common medical supplies, also known as durable medical equipment (DME) and see their estimated cost ranges.
- See tips for how to choose quality health care for you and your family.
- Review in-depth information on treating back pain, accessing laboratory services and using pharmacy resources.
- Access resources that compare patient safety and satisfaction.

## Did you know?

The cost of an MRI of your knee, can vary from \$350 to more than \$3,000 depending on where you go.

# Compare Care Options

## MRI – Main Street Medica

**Medica.** MAIN STREET MEDICA

Home Procedures, Diseases & Conditions Clinics & Facilities Pharmacy Supplies & Other Services Choosing Quality Care

← BACK

### MRI - Lower Extremity, without contrast

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MRI (Magnetic Resonance Imaging) uses a strong magnetic field, radio waves and a computer to produce highly detailed pictures of your abdominal organs and tissues without X-rays. An MRI with contrast involves intravenous injections to enhance the image. Note: Estimates include facility fees, as well as fees for the radiologist who reads (interprets) the image.

Note: The estimates below are based on Medica Choice network contract rates. [How were these costs calculated?](#)

Cost Key: Lower Cost Medium Cost Higher Cost

Facility	City/State	Average Cost Range
Maplewood Imaging Center LLC	Maplewood, MN	\$609 - \$989
Avera Medical Group Carlson	Marshall, MN	\$1,000 - \$3,784
Avera Marshall Regional Medical Center	Marshall, MN	\$1,000 - \$3,784
Marshfield Medical Center	Marshfield, WI	\$1,000 - \$3,784
Sanford Mayville Hospital	MAYVILLE, ND	\$1,000 - \$3,784
CentraCare Health-Melrose Hospital	Melrose, MN	\$1,000 - \$3,784
Center for Diagnostic Imaging	Minnetonka, MN	\$609 - \$989
Mayo Clinic Health System Red Cedar Hospital	Menomonie, WI	\$1,000 - \$3,784
Abbott Northwestern Hospital	Minneapolis, MN	\$609 - \$989
Childrens Hospitals and Clinics of Minnesota	Minneapolis, MN	\$1,000 - \$3,784
University of MN Health Clinics and Surgery Center	Minneapolis, MN	\$340 - \$597
Hennepin County Medical Center	Minneapolis, MN	\$1,000 - \$3,784
Minneapolis Orthopaedic LTD	Minneapolis, MN	\$340 - \$597
Noran Neurological Clinic PA	Minneapolis, MN	\$340 - \$597
University of Minnesota Medical Center Hospital-Fairview	Minneapolis, MN	\$1,000 - \$3,784
North Memorial Health-Minnetonka Medical Center	Minnetonka, MN	\$340 - \$597

Links to other websites are provided for your convenience and are for informational purposes only. The information given by these websites is not medical advice and is not intended as a substitute for medical care provided by a physician. Medica assumes no responsibility for any circumstances arising out of the use, misuse, interpretation or application of any information or other material provided on these sites.

**Medica.** MAIN STREET MEDICA

Home Procedures, Diseases & Conditions Clinics & Facilities Pharmacy Supplies & Other Services Choosing Quality Care

← BACK

### MRI - Lower Extremity, without contrast

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MRI (Magnetic Resonance Imaging) uses a strong magnetic field, radio waves and a computer to produce highly detailed pictures of your abdominal organs and tissues without X-rays. An MRI with contrast involves intravenous injections to enhance the image. Note: Estimates include facility fees, as well as fees for the radiologist who reads (interprets) the image.

Note: The estimates below are based on Medica Choice network contract rates. [How were these costs calculated?](#)

Cost Key: Lower Cost Medium Cost Higher Cost

Facility	City/State	Average Cost Range
Center for Diagnostic Imaging	Eagan, MN	\$609 - \$989
Eagan Clinic and OrthoQuick	Eagan, MN	\$340 - \$597
St Paul Radiology Outpatient Imaging	Eagan, MN	\$609 - \$989
Minnesota Occupational Health Summit Orthopedics	Eagan, MN	\$340 - \$597
Twin Cities Orthopedics PA	Eagan, MN	\$340 - \$597
Twin Cities Orthopedics PA	Eagan, MN	\$340 - \$597
Sacred Heart East Grand Forks	East Grand Forks, MN	\$340 - \$597
Center for Diagnostic Imaging	Eau Claire, WI	\$1,000 - \$3,784
Mayo Clinic Health System Eau Claire Luther Campus Hospital	Eau Claire, WI	\$1,000 - \$3,784
Sacred Heart Hospital	Eau Claire, WI	\$1,000 - \$3,784
Center for Diagnostic Imaging	Eden Prairie, MN	\$609 - \$989
Allina Health Centennial Lakes	Edina, MN	\$340 - \$597
Consulting Radiologists Ltd	Edina, MN	\$609 - \$989
Edina Sports Health and Wellness PA	Edina, MN	\$340 - \$597
Fairview Southdale Hospital	Edina, MN	\$1,000 - \$3,784
France Avenue Family Physicians	Edina, MN	\$340 - \$597

Links to other websites are provided for your convenience and are for informational purposes only. The information given by these websites is not medical advice and is not intended as a substitute for medical care provided by a physician. Medica assumes no responsibility for any circumstances arising out of the use, misuse, interpretation or application of any information or other material provided on these sites.



# Compare Costs

## Lab Services


### Questions to ask:

- Why is this test being done?
- Is there any preparation I need to do prior to having the test?
- Can I have a copy of the test order?
- When can I expect the test results?
- Where can I have the test done?
- How much does it cost?

Service	Description	Average Cost		
		Clinic	Stand-alone Laboratory	Hospital
<b>Chlamydia Screening</b>	A test to detect Chlamydia, a common, curable infection caused by the bacteria Chlamydia trachomatis.  <b>Procedure Code: CPT 87491</b>	\$74.88	\$45.36	\$120.63
<b>Complete Blood Count (CBC)</b>	A panel of tests that gives important information about the kinds and numbers of cells in the blood. It is used as a broad screening test to check for such disorders as anemia, infection and many other diseases.  <b>Procedure Code: CPT 85027</b>	\$24.87	\$10.06	\$69.72
<b>Complete Blood Count (CBC), with differential white blood cell</b>	A panel of tests that gives important information about the kinds and number of cells in the blood. A differential of white blood cell count measures the percentages of different types of white blood cells. It is used as a broad screening test to check for such disorders as anemia, infection and many other diseases.  <b>Procedure Code: CPT 85025</b>	\$26.02	\$11.64	\$103.41
<b>Creatinine Level, Blood</b>	A test to measure the level of creatinine in your blood. Creatinine has been found to be a fairly reliable indicator of kidney function. As the kidneys become impaired the creatinine level in the blood will rise.  <b>Procedure Code: CPT 82565</b>	\$18.34	\$8.62	\$47.46
<b>Culture, Bacteria</b>	A process to determine the presence of an infectious disease. Does not include samples of urine, blood or stool.  <b>Procedure Code: CPT 87070</b>	\$27.40	\$12.03	\$85.79
<b>Culture, Urine</b>	Test is used to diagnose a urinary tract infection (UTI).  <b>Procedure Code: CPT 87086</b>	\$24.62	\$11.08	\$72.32
<b>Electrolyte Panel</b>	A test to measure the amount of sodium, potassium, chloride, and bicarbonate in the blood. The balance of the electrolytes in the body is essential for normal function of cells and organs.  <b>Procedure Code: CPT 80051</b>	\$34.20	\$12.92	\$87.46
<b>General Health Panel</b>	A panel of tests that gives important information about the kinds and number of cells in the blood. It may include a comprehensive metabolic panel, complete blood count and thyroid test.  <b>Procedure Code: CPT 80050</b>	\$100.94	\$37.05	\$284.50
<b>Glucose Test</b>	A test to measure the amount of sugar (glucose) in the blood.  <b>Procedure Code: CPT 82947</b>	\$15.35	\$6.45	\$41.08
<b>Hemoglobin A1c Blood Test</b>	A blood test used primarily to monitor the glucose (sugar) control, of a patient with diabetes, over time. The A1c test gives a picture of the average amount of glucose in the blood over the last few months.  <b>Procedure Code: CPT 83036</b>	\$21.06	\$7.93	\$58.18

# Compare Costs

## Services/Supplies


MAIN STREET MEDICA

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Home
Procedures, Diseases & Conditions
Clinics & Facilities
Pharmacy
Supplies & Other Services
Choosing Quality Care

---

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### Walking Boot, Pneumatic, Off-the-shelf

L4361 is the Healthcare Common Procedure Code System (HCPCS) code used to bill for this item.

Note: The estimates below are based on Medica Choice network contract rates. [How were these costs calculated?](#)

**Cost Key:** Lower Cost Medium Cost Higher Cost

Facility	City/State	Average Cost Range
Avera Home Medical Equipment of Marshall	Marshall, MN	\$187.96 - \$207.87
Community Memorial Hospital	Cloquet, MN	\$243.68 - \$279.23
DJO LLC	New Brighton, MN	\$130.27 - \$163.33
Essentia Health Medical Equipt and Supplies	Virginia, MN	\$130.27 - \$163.33
[-] Fairview Home Medical Equipment (3)		\$243.68 - \$279.23
[-] Fairview Orthotics and Prosthetics (2)		\$243.68 - \$279.23
Great Plains Rehabilitation Services	Bismarck, ND	\$243.68 - \$279.23
Limb Lab	Mankato, MN	\$243.68 - \$279.23
[-] Mayo Clinic Store (5)		
Mayo Clinic Health System Mankato	Mankato, MN	\$130.27 - \$163.33
Mayo Clinic Health System Albert Lea and Austin	Austin, MN	\$187.96 - \$207.87
Mayo Clinic Store Flower of Hope	Rochester, MN	\$130.27 - \$163.33
Mayo Clinic Health System Albert Lea and Austin	Albert Lea, MN	\$187.96 - \$207.87
Mayo Clinic Store-Siebens	Rochester, MN	\$130.27 - \$163.33

# Fair Health Consumer

<https://www.fairhealthconsumer.org/>

FAIR Health Consumer

Shared Decision Making Older Adults Insurance Basics Quality Resources Glossary About Us

fairhealthconsumer.org

## Consumers Estimate your healthcare expenses

Get essential information on costs for thousands of procedures and learn [insurance basics](#).

- Medical and Hospital Costs
- Dental Services
- Shoppable Services

Visit our corporate website at [fairhealth.org](#)  
If You're a Provider, Click Here

Download Our App FH<sup>®</sup> Consumer Classroom  
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- Surprise Billing  
Read articles about surprise billing [Click Here](#) Learn about resources and help you can get with Surprise Billing [Click Here](#)
- Shared Decision Making  
Access shared decision-making tools that offer clinical and cost information [Read more](#)
- Older Adults  
Tools, resources and educational content to help older adults better navigate the healthcare system, plan for healthcare costs and make more informed decisions. [Click Here](#)
- Insurance Basics  
Articles that cover a range of topics on healthcare costs, health and dental coverage [See the categories](#)
- Resources  
Organizations and websites that can help you navigate the healthcare system [See the categories](#)

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- YOUR COSTS
- UNDERSTANDING YOUR BILL
- DENTAL COVERAGE
- CONSUMER ACCESS NEWSLETTERS

FAIR Health's estimates are based on our collection of 42 BILLION healthcare claims for 10,000+ services in all areas of the U.S.

About FAIR Health How We Estimate Cost and Quality For Providers Consumer FAQs

Mission About Our Data Awards and Recognition



# Prescription Drug

## Question:


What are other alternatives for using opioids?

- A. Ice
- B. Rest
- C. Over-the-counter pain relievers like aspirin, acetaminophen, or ibuprofen
- D. All the above



## Question:

Which of the following are things you can do to help you save money on your prescription drugs?

- A. Know the list of preferred drugs on your plan
- B. Order a 3-month supply
- C. Call around or compare prices online
- D. Ask for generic
-  E. All the above



# How to Save Money on Prescriptions

- Sign up for home delivery
- Opt for a 90-day supply
- Go generic or try a different medication
- Stick to preferred pharmacies
- Use your HRA or HSA
- Split pills
- Compare prices



# It Pays to Shop Around...

RETAILER	PRICE					TOTAL PRICE
	Pioglitazone (Actos)	Celecoxib (Celebrex)	Duloxetine (Cymbalta)	Atorvastatin (Lipitor)	Clopidogrel (Plavix)	
HealthWarehouse.com	\$12	\$22	\$13	\$10	\$10	<b>\$66</b>
Costco [1]	\$16	\$26	\$35	\$13	\$16	<b>\$105</b>
Independents [2]	\$19 (\$10-\$493)	\$34 (\$11-\$295)	\$31 (\$20-\$267)	\$15 (\$8-\$197)	\$15 (\$8-\$260)	<b>\$107</b> (\$69-\$1,351)
Sam's Club [1]	\$20	\$38	\$31	\$20	\$45	<b>\$153</b>
Walmart	\$132	\$203	\$123	\$30	\$30	<b>\$518</b>
Kmart	\$160	\$185	\$120	\$35	\$35	<b>\$535</b>
Grocery Stores [3]	\$113 (\$10-\$349)	\$189 (\$46-\$250)	\$170 (\$13-\$223)	\$32 (\$11-\$71)	\$36 (\$7-\$224)	<b>\$565</b> (\$88-\$1,117)
Walgreens	\$167	\$204	\$251	\$65	\$65	<b>\$752</b>
Rite Aid	\$255	\$194	\$170	\$128	\$119	<b>\$866</b>
CVS/Target	\$270	\$187	\$195	\$135	\$141	<b>\$928</b>

[1] Nonmember prices.

[2] Prices in parentheses are the ranges across sampled stores. Total price reflects the averages of the combined prices for the five drugs at individual independent pharmacies.

[3] Prices in parentheses are the ranges of the averages across sampled stores, including Albertsons, Food Lion, Giant Eagle, H-E-B, Hy-Vee, Kroger, Publix, and others. Total price reflects averages of the combined prices for the five drugs at individual grocery store pharmacies.

Source: <https://www.consumerreports.org/drug-prices/shop-around-for-better-drug-prices/>

### Local pharmacy prices

Choose a pharmacy to get a coupon

Minneapolis, MN (55423) Popularity ▾

Save more on your first fill of amoxicillin with GoodRx Gold. Start free trial as low as \$0.49 >

- Walgreens**
🔥 Most popular 📍 Closest store
🏷️ \$44 retail Save 60%
**\$5.60**
One-time offer
Get free savings
- Target (CVS)**
🏷️ \$43 retail Save 31%
**\$8.99**
Get free savings
- CVS Pharmacy**
🏷️ \$43 retail Save 31%
**\$8.99**
Get free savings
- Walmart**
Retail price
**\$6.61**
Learn more
- Hy-Vee**
🏷️ \$40 retail Save 32%
**\$6.82**
One-time offer
Get free savings
- Costco\***
🏷️ \$43 retail Save 58%
**\$5.49**
One-time offer
Get free savings
- Sams Club\***
📉 Low price
🏷️ \$9 retail Save 32%
**\$5.41**
One-time offer
Get free savings
- Community, a Walgreens Pharmacy**
🏷️ \$44 retail Save 60%
**\$5.60**
One-time offer
Get free savings
- Other pharmacies**
**\$8.93 - \$9.93**
Get free savings

Select this if your pharmacy isn't listed above

\* No store membership required at Costco or Sams Club



# Price Comparison

## Name brand vs Generic

Therapeutic Use	Brand-Name Drug Name	Approximate Cost for 30-Day Supply	Generic Drug Name	Approximate Cost for 30-Day Supply	Generic Savings
Allergies, Conjunctivitis	<b>Patanol</b> <sup>®</sup> 0.1% eye drops	\$286.46	olopatadine 0.1% eye drops	\$12.45	<b>\$274.01</b>
Antibiotic	<b>Levaquin</b> <sup>®</sup> 500 mg (10 tablets for 10-day course)	\$296.50	levofloxacin 500 mg	\$3.95	<b>\$292.55</b>
Asthma	<b>Singulair</b> <sup>®*</sup> 10 mg	\$245.86	montelukast 10 mg	\$3.67	<b>\$242.19</b>
Anticoagulant	<b>Plavix</b> <sup>®*</sup> 75 mg	\$211.87	clopidogrel 75 mg	\$4.66	<b>\$207.21</b>
Anticoagulant	<b>Coumadin</b> <sup>®</sup> 5 mg	\$68.79	warfarin 5 mg	\$6.16	<b>\$62.63</b>
Cholesterol	<b>Lopid</b> <sup>®</sup> 600 mg	\$198.97	gemfibrozil 600 mg	\$3.29	<b>\$195.68</b>
Cholesterol	<b>Lipitor</b> <sup>®*</sup> 20 mg	\$1,416.40	atorvastatin 20 mg	\$0	<b>\$1,416.40</b>
Depression	<b>Celexa</b> <sup>®*</sup> 20 mg	\$304.62	citalopram 20 mg	\$1.45	<b>\$339.17</b>
Depression	<b>Khedeza</b> <sup>®</sup> 50 mg	\$359.92	desvenlafaxine ER 50 mg	\$143.29	<b>\$216.63</b>

Diabetes	<b>Glucophage</b> <sup>®*</sup> 1,000 mg (Using twice daily)	\$135.69	metformin 1,000 mg	\$2.59	<b>\$133.10</b>
High Blood Pressure	<b>Cozaar</b> <sup>®*</sup> 50 mg	\$341.97	losartan 50 mg	\$13.16	<b>\$328.81</b>
High Blood Pressure	<b>Tenormin</b> <sup>®</sup> 50 mg	\$375.99	atenolol 50 mg	\$3.63	<b>\$372.36</b>
Hyperthyroidism	<b>Synthroid</b> <sup>®</sup> 100 mcg	\$38.83	levothyroxine 100 mcg	\$10.32	<b>\$28.51</b>
Insomnia	<b>Ambien</b> <sup>®*</sup> 10 mg (formulary quantity limits may apply)	\$602.08	zolpidem 10 mg	\$3.38	<b>\$598.70</b>
Nausea	<b>Zofran</b> <sup>®</sup> 4 mg (10 tablets)	\$229.33	ondansetron 4 mg	\$2.14	<b>\$227.19</b>
Pain and Inflammation	<b>Celebrex</b> <sup>®*</sup> 100 mg	\$228.21	celecoxib 100 mg	\$10.50	<b>\$217.71</b>

Cost estimates are based on information from Medica pharmacy benefit manager using the Medica general commercial plans formulary and pay structure as of January 2020. Prices at non-participation pharmacies may be higher. The actual price a member will pay is determined by the member's pharmacy benefit plan.



# Additional Resources

# Term Life Insurance



Offered by Life Insurance Company of North America

## Employer-Paid TERM LIFE and ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

### Summary of Benefits

Prepared for: Aurora Residential Alternatives, Inc.

#### Eligibility:

All active, Full-time Employees of the Employer regularly working a minimum of 24 hours per week.

**Employee:** You will be eligible for coverage the first of the month on or after 3 months of active service.

#### Available Coverage:

	Benefit Amount	Maximum	Guaranteed Issue Amount
Employee – Life	\$10,000	\$10,000	\$10,000
Employee – AD&D	\$10,000	\$10,000	N/A

# Navigating Healthcare

- University of MN Taking Charge of Your Health & Wellbeing - <https://www.takingcharge.csh.umn.edu/navigate-healthcare-system>

The screenshot shows the website's header with the University of Minnesota logo and navigation links like 'One Stop' and 'MyU'. Below the header, it says 'Brought to you by the Earl E. Bakken Center for Spirituality & Healing'. The main content area features the 'TAKING CHARGE of your HEALTH & WELLBEING' logo and navigation buttons for 'Manage Health Conditions' and 'Try Holistic Practices'. The main heading is 'Navigate the Healthcare System'. The text explains that navigating the healthcare system is tough and offers advice on being your own best advocate. A list of benefits for taking charge of healthcare is provided, including saving money, increasing satisfaction, improving outcomes, being empowering, enhancing quality of life, and saving time. A sidebar on the right offers a 'Navigate the Healthcare System Home' link and a list of related topics like 'Get help from others', 'Practice self-care', and 'What's my role?'.

UNIVERSITY OF MINNESOTA

One Stop MyU

Brought to you by the [Earl E. Bakken Center for Spirituality & Healing](#)

**TAKING CHARGE**  
of your  
**HEALTH & WELLBEING**

Manage Health Conditions Try Holistic Practices

be MINDFUL live HEALTHY create CONNECTION feel SAFE find MEANING healing ENVIRONMENTS

## Navigate the Healthcare System

It's sometimes tough to navigate the healthcare system. It's hard to find a compatible primary provider. Insurance choices are confusing. Hospitals are intimidating. Being sick is scary.

But when it comes to your health, you're your own best advocate, so you need to take charge.



**Taking charge of your healthcare can:**

- ✓ Save money
- ✓ Increase satisfaction in healthcare
- ✓ Improve health outcomes
- ✓ Be empowering
- ✓ Enhance quality of life
- ✓ Save time

» **Navigate the Healthcare System Home**

- Get help from others
- Practice self-care
- What's my role?
- Get the e-facts
- Find a good provider
- Communicate effectively
- Have healthy hospitalizations
- Why take charge?
- Decide on treatment
- Create a personal health record

# Wrap Up: Cost Savings Tips

- Invest in PREVENTION!
- Take the extra time to find high quality, low cost providers
- Check your bills, EOBs, carrier website, etc.
- Use in-network providers when possible
- Ask for generic medications
- Use PHONE and WEB support
- Use of HSA



# Questions about benefits

- Benefit specialist – 715-235-1839 ext. 2013



# Questions & Thank You!



# Your future is limitless.<sup>SM</sup>

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