

# Every plan's core building blocks



## FAMILY 1

Uses maternity and pediatric care.

## FAMILY 2

Has a chronic condition to manage.

## FAMILY 3

Had a trip to the emergency room.

The Affordable Care Act (ACA) has rules that say all health plans must include 10 essential benefits. Not all benefits are for everyone but since health plans are a community-based system, members support each other in the cost of these benefits whether you use them or not.

## These basic benefits include:

- 1 **Outpatient care**—the kind you get without being admitted to a hospital
- 2 Trips to the **emergency room**
- 3 Treatment in the hospital for **inpatient care**
- 4 **Care before and after your baby is born**
- 5 **Mental health and substance use disorder services.** This includes behavioral health treatment, counseling, and psychotherapy.
- 6 **Prescription drug coverage**
- 7 **Services and devices to help you recover** if you are injured, or have a disability or chronic condition.
- 8 **Lab tests**
- 9 **Preventive services** including counseling, screenings, and vaccines to keep you healthy and to manage a chronic illness
- 10 **Pediatric services** including dental and vision care for children

## SUBSIDIES

# Get help paying for a health plan

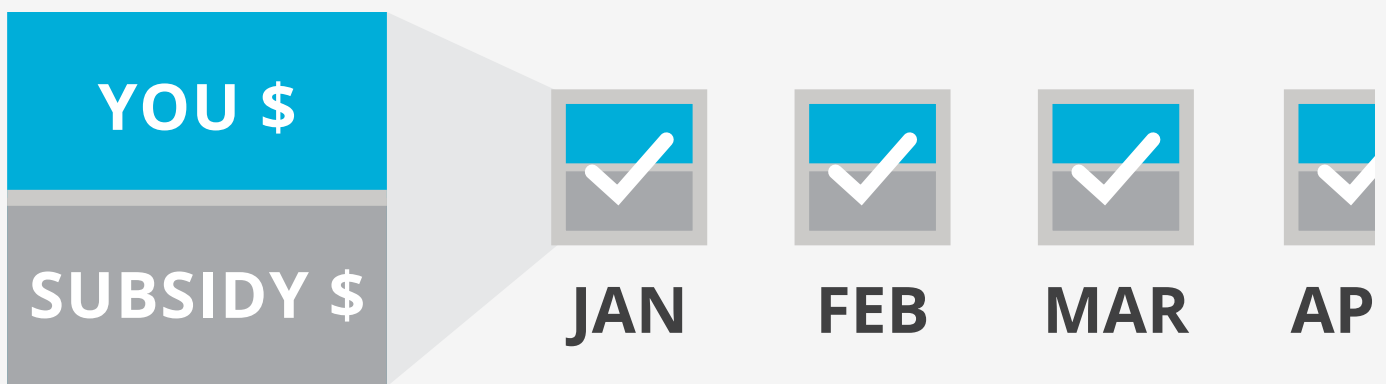
To get help you must qualify first.

- Your employer** does not offer a health plan.
- You** do not receive Medicare.
- Your** income is below a certain level.

There are two kinds of help.

One reduces the monthly cost of your health plan. The other lowers the cost of healthcare when you receive services. Call us at <LOB phone> and we can tell you if you qualify.

### 1 Help paying each month for your health plan.



### 2 Pay less for your medical care.

You must first qualify for and then purchase a Silver Cost Share Reduction plan to get this kind of help.

#### ★ Silver Plan **WITHOUT** Cost Share Reduction Plan \*



#### \$★ Silver Plan **WITH** Cost Share Reduction Plan \*



YOU PAY

WE BOTH PAY

WE PAY

\* Average of all costs

The Silver Cost Share Reduction Plan:

- Has the same coverage** as any Silver plan.
- Reduces** your monthly health plan cost.
- Reduces** your out-of-pocket maximum.
- Reduces** your deductible, coinsurance, and copay.



Call us and we can quickly tell you if you qualify.  
<LOB phone number>

# Ask if it's preventive or diagnostic

Preventive exams are 100% covered. During this exam your doctor might find an issue that requires a test. These tests are often **not** 100% covered and require out-of-pocket costs. Be sure to check with your doctor or your health plan to determine whether a procedure is considered a preventive or diagnostic service.

Preventive care helps *prevent or screen* for serious health problems.



**100%  
COVERED**  

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**ZERO**  
*out-of-pocket*  
**COSTS**

If you want to *keep your exam or service preventive*, talk to the doctor about that.

Bring your  
**PREVENTIVE  
SERVICES LIST**  
to the doctor

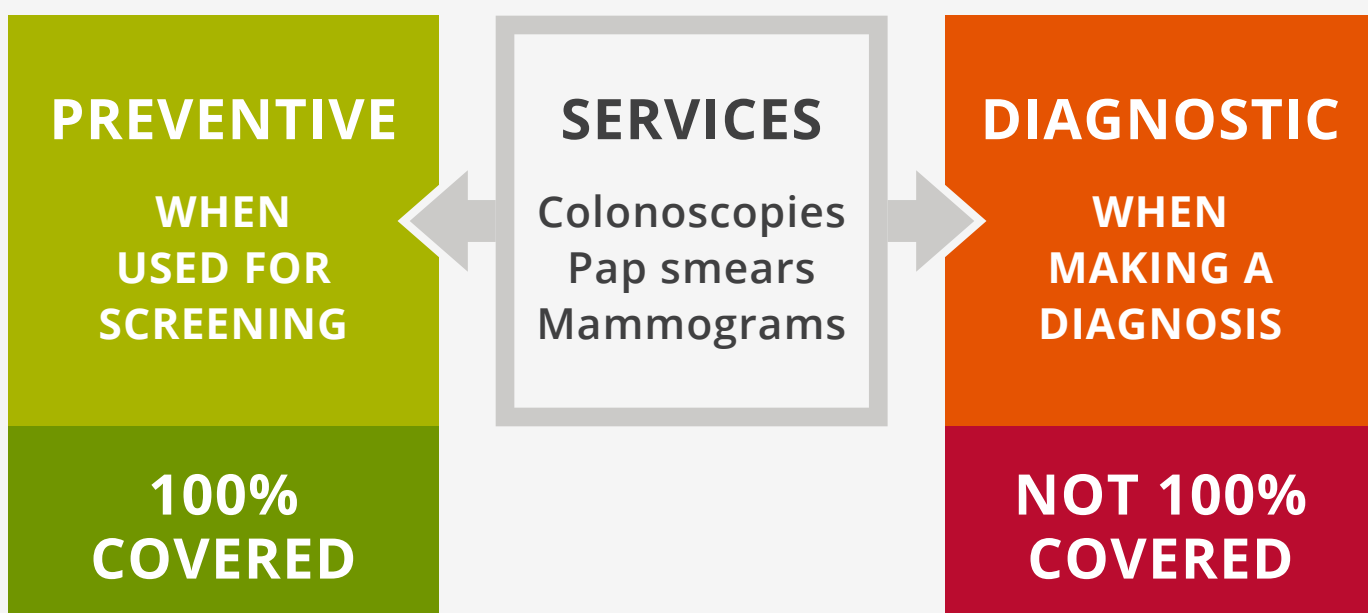


If the doctor determines during the preventive exam that you need tests to diagnose a condition, those tests may *not* be part of your preventive benefits, but are covered with a cost share.



*Diagnostic tests have*  
**OUT-OF-POCKET  
COSTS**

There are some common medical services that can be preventive *or* diagnostic.



[Diagnostic vs. preventive services >](#)

[Understanding Out-of-Pocket Costs >](#)

[List of Preventive Care >](#)

## MEMBER DISCOUNTS

# Save money with member discounts

Our Member Discounts program helps you save money, feel good and keep your healthy lifestyle moving forward.

### Fitness Clubs & Gyms



Get a **membership** for a discount at LA Fitness.

SAVE

### Diet, Nutrition & Supplements



Save on **nutritional plans** by Jenny Craig and The Best Life by Bob Greene. Get your vitamins and supplements for a discount at DrVita.

SAVE

### Eye Care Services and Hardware



Davis Vision offers our members substantial savings on **exams, eyeglasses, and contact lenses.**

SAVE

### Alternative Care Services



Save **10% to 30%** on chiropractic care, acupuncture, massage, naturopathic physicians, and nutrition services.

SAVE

### Newborn Services and Products



CorCell offers our members **\$350 off** Umbilical Cord Blood Banking Enrollment fee or **\$100 off** Afford-A-Cord™ Program Enrollment fee.

SAVE

### Family Safety Products



Save **15%** on safety products for your child and home from Safe Beginnings.

SAVE

### Hearing Aids and Screenings



Get **discounts** on hearing exams, hearing aids and batteries from Beltone, Hearing Care Solutions and HearPO.

SAVE

 [More on member discounts >](#)

# You can keep your company plan

If you have health coverage from your employer the Affordable Care Act does not impact you. Everything stays the same and there is nothing you need to do. The law does put in place health plan standards your company must meet.



**50+**  
**EMPLOYEES**  
**HEALTH**  
**COVERAGE**  
**PROVIDED**

**PAY LESS THAN**  
**9.5%**  
**OF YOUR**  
**SALARY**

**TEN**  
**ESSENTIAL**  
**BENEFITS**

**COVERAGE**  
**FOR**  
**KIDS**

## Larger companies must offer health coverage or pay a tax

If your company has over 50 employees it must offer health coverage to you by January 1st, 2014. If it does not, the company will begin paying a significant tax penalty in 2015.

## Premium costs are controlled

You will not pay more than 9.5% of your salary for your premium. This is based on ACA standards.

## Benefits must meet a standard

There are ten essential benefits that must be included in your health plan. This includes things like prescription and maternity coverage.

## Kids can get coverage

You can buy coverage for dependent children.

## PREPARING FOR DOCTOR VISITS

# Make the most of your appointment

Getting organized for a doctor visit is a great thing to do. Here are a few tips to help you get the most out of your next office visit.

### Before you go



**Call the 24-Hour NurseLine.** They can give you advice about what kind of doctor you should see.



**Find an in-network doctor** with our **"Find a Doctor"** tool.



**Do some preliminary research** with our "Symptom Evaluator".



**Write down your questions** and make a list of your medications.

### At the doctor's office



**Describe your symptoms,** their duration, severity, and location of your body.



**Tell your doctor** how you've treated yourself.



**If you are not sure,** ask your doctor if your care is preventive or diagnostic



**Ask your doctor to get a prior authorization** from us before you schedule any service or procedure.



**Ask your doctor to repeat or clarify** if you are unsure what to do next or why.

## COVERAGE WHILE TRAVELING

# Wherever you go, we've got you covered

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If you are away from home and get sick make sure to search our network first to get the most from your benefits at a lower cost.

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### Before you go



**Pack** your LifeWise ID card.



**Contact us** to understand how your benefits work when you are outside the United States.



**Download the LifeWise mobile app** to easily find in-network doctors in the United States.



### If something happens while traveling



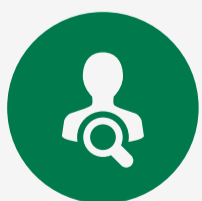
**In an emergency**, go directly to the nearest hospital or doctor.



**Call us** to make sure your prior authorizations are managed efficiently.



**Call the 24-Hour NurseLine.** The phone number is on the back of your LifeWise ID card.



**Find an in-network doctor** with our **"Find a Doctor"** tool.



**Blue card**



**More about coverage while travelling >**