



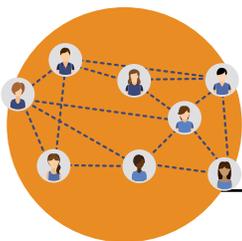
The Goal of My Pocket: Helping You Save!

Healthcare is very expensive and its cost is rising. However, the savvy, informed consumer can make important choices that can reduce out-of-pocket expenses and that's what "My Pocket" is all about—saving your out of pocket dollars!

When it comes to saving, your most important decision is to **TAKE CHARGE!** For far too long, the healthcare consumer was not encouraged to be

empowered. Those traditional days are over and with the emergence of consumer driven health-care (higher deductibles and health savings accounts), it's your right and responsibility to ask why and how much.

Here are a series of strategies that you can use to keep your dollars in your pocket.



My Pocket Strategy #1 Stay in Network

What does that mean, "stay in network?" Networks were created to steer utilization to doctors, hospitals or other facilities (labs, surgical centers, therapists) that provide a discount for their care with **no compromise of quality**. The breadth of the network is important as you travel. Our network includes 600,000 doctors and 5,600 hospitals. But sometimes doctors or hospitals aren't part of a particular network. This can be for several reasons. The doctor may not wish to be a part of network that discounts his or her pricing or there may be a sufficient number of doctors or hospitals in an area.

So whether your policy is an HMO or PPO, it's important to check on whether your doctor or hospital is in or out of network since it can affect your co-pays, co-insurance and out-of-pocket maximum for you and your family (in some cases doubling the maximum). Consult www.mycigna.com or call the number on your ID card to verify network status of providers.



My Pocket Strategy #2 Shop and Compare

The internet has radically changed how we purchase goods and services, hasn't it? Most of us wouldn't think of making an important purchase without researching quality and value along with comparisons to similar offerings.

Here's the shocking truth about the cost of healthcare, the same procedure or treatment in Kansas City can vary in price by 100% or more. The same for diagnostics like MRI's or CAT scans.

So depending on your deductible and the percentage you pay (co-insurance), your out-of-pocket costs can be reduced by comparing costs before you receive care.

Log in to www.mycigna.com and go to Find Docs & Services to get a personalized cost estimate on specific procedures, treatments and office visits. It will even take into account any account balances you have.



My Pocket Strategy #3 Early Detection and Prevention

First, let's talk about price—preventive care is 100% covered. It just makes sense that check-ups, immunizations and screenings should be free. What a great investment! The cost of this valuable care is pennies in comparison to a serious disease. Not only does this strategy help prevent expensive care in the future; it also comes with peace of mind. Get healthy and stay healthy.

So what is covered? Services like:

- High blood pressure and cholesterol tests (COME BY THE CWC- we'll have you in and out in minutes!)

- Wellness visits
- Diabetes and colon cancer screenings
- Breast exams and mammograms
- Pap tests

KNOW YOUR NUMBERS! Your biometrics (blood pressure, cholesterol, BMI, and blood glucose) are like a dashboard. They can be assurance that your health is good or indicators of an issue that might require a simple intervention. We invite you to stop by the CWC for a quick and free screening.



My Pocket Strategy #4 Convenient Care

The average visit to an ER is \$1449! In the summer of 2013, your plan opened the Consigilo Wellness Center (CWC) in Blue Springs as a way to provide convenient care to members. The CWC is open 45 hours per week for your care. Depending on your plan, members' co-pay is zero or \$10. Other convenience care clinics are readily available in grocery stores, pharmacies and retailers at slightly higher cost than the CWC.

Convenient care makes sense when you need treatment for fever and flu symptoms, allergic reactions, sore throat, sinus infections, upper respiratory, rashes, ear aches, gastro-intestinal symptoms, and other minor cuts, burns and injuries. The CWC also provides many labs (see the CWC section of this website) for additional details. We encourage every member to have a PCP (Primary Care Physician), but when it's a minor concern, save time and money by utilizing the CWC or convenient care.

Important Note: If you are seriously injured or ill and require immediate treatment, call 911 or go to the nearest emergency room. They are open 24/7.

Conditions treated:

- Sudden numbness, weakness
- Disorientation or difficulty speaking
- Uncontrolled bleeding
- Seizure or loss of consciousness
- Shortness of breath
- Chest pain
- Head injury/major trauma
- Blurry or loss of vision
- Severe cuts or burns
- Overdose
- Severe allergic reactions



My Pocket Strategy #5 Rush to an Urgent Care Center

The average urgent care cost is \$127. The average hospital ER cost is \$1449! Often an urgent care center is staffed by a physician and rarely is that the case with convenient care (Nurse Practitioners). Convenient care facilities like the CWC usually don't have an x-ray for more serious bone or joint trauma diagnosis. Urgent care facilities maybe better equipped to deliver IV's or suturing of deep lacerations. Otherwise, convenient care locations like the CWC have similar treatment options to an urgent care facility.

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My Pocket Strategy #6 Pharmacy

Did you know that at least twenty cents of every dollar spent on healthcare costs is attributable to pharmacy costs? Although most prescriptions are filled with generics, the cost of specialty drugs is skyrocketing.

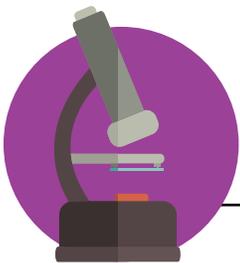
Your plan covers 100% (no cost to you) preventive generic prescriptions. So if you take something for hypertension (elevated blood pressure), cholesterol, diabetes, asthma, osteoporosis, stroke, and prenatal vitamins you're not subject to your deductible. You would be surprised at how many people don't follow their doctor's orders and decide not to take their medications. This is one of your best strategies—prevention!

Remember—your preventive generics are FREE! It's a pretty good price, right? It's an even better price if it keeps you from a very serious condition like stroke or heart attack.

Can you believe that some people walk out the doctor's office and toss their prescription away? Never fill it! Or they take it for a while, feel better and decide that they don't need to refill it.

Okay, but the doctor has made these recommendations for the benefit of your health (and your pocket!). Changing habits is sometimes really hard but it can be expensive if it compromises your health and you wind up back in the waiting room.

One more great strategy is to use the mail. Your home delivery service makes it convenient (who really likes to wait at the pharmacy?) and saves you on your prescription (and your time and gasoline). Check out the Home Delivery Pharmacy at www.mycigna.com or call 1.800.285.4812.



My Pocket Strategy #7 Lower Cost Labs

As sportscaster Dick Enberg always says: "Oh, My!" The difference in lab costs can be enormous. Your discount at Quest or LabCorp is the best in the industry.

Take a look at these comparisons:

- Average Quest or LabCorp cost: \$10.10
- Average other lab cost: \$31.43
- Average outpatient hospital lab cost: \$50.13

With so many doctors now owned by hospitals, it's "convenient" to use the hospital lab or radiology, but it's usually MUCH more costly. HOLD ON TO YOUR OUT OF POCKET DOLLARS! Shop for other vendors whose quality is equivalent but the cost is much less.



My Pocket Strategy #8 Independent radiology centers

Did you know that an MRI or CT scan cost THREE TIMES more depending on where you have your procedure. Independent radiology centers can save you hundreds of dollars. Consider this comparison which is very common in our area:

	<u>CT</u>	<u>MRI</u>
Average radiology center	\$544	\$786
Average outpatient hospital cost	\$1343	\$1648

The only difference you'll experience is that your wallet has less of your own money in it if you don't shop.



My Pocket Strategy #9 The right place for colonoscopy, endoscopy or arthroscopy

Look, there's a very good reason that free standing outpatient surgery centers have blossomed around the country---they provide a quality experience for a fraction of the cost.

In the Kansas City metro area, a majority (about 60%) of physician practices are owned by a hos-

pital. The owners of the practice (the hospital) naturally want their physicians to utilize services and facilities within the hospital. We all get that, right? Check with your PCP (primary care doctor) about referrals to outpatient facilities that he or she trusts and that can save you hundreds, sometimes thousands of your out of pocket dollars.



My Pocket Strategy # 10 Consider a High-Deductible Plan

Did you know that over 60% of your fellow members utilize the HDHP (High Deductible Health Plan) option for their medical plan? Most of us are pretty healthy and don't consume much healthcare in any given year. When that's the case, it's a pretty easy arithmetic. Save by lower-

ing your premiums and accepting some financial risk (higher deductible). Now if you can pair that with a Health Savings Account, you can save up (pre-tax) so that when you do have medical bills you can pay them with dollars already set aside for such expenses.



My Pocket Strategy #11 Read your bills (and EOB's)

NOBODY IS PERFECT and your bill may contain an error. Read your bills and EOB's (explanation of benefits) and if you see something that doesn't look right or is confusing, check into it. Call the doctor's office or hospital, call Cigna (see the

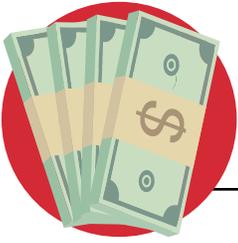
number on the back of your card), call the appropriate person at central office or send us an e-mail at info@totalhealthcampus.com. After all, this is your out of pocket money and we don't want you to spend one dime that you shouldn't.



My Pocket Strategy #12 Ask for a discount

Most of us are reluctant to ask for a discount whether it's at the store or the doctor's office or hospital. We just assume that the price is the price, right? Wrong! The range of discounts in the

healthcare field is amazing so the "price" is always negotiable. IT DOESN'T HURT TO ASK. One study showed that 61 percent of patients who asked received something.



IT'S YOUR MONEY AND WE WANT YOU TO KEEP IT!!

Okay, so this is a repeat of the first paragraph, but it bears saying again---It's your money! The healthcare system is huge, massive and expensive. In the U.S. it consumes \$3.8 TRILLION dollars each year AND GROWING!! Competition for market share in Kansas City is fierce so it's imperative that we use the competition to OUR advantage.

Our plan strives to use our leverage of over 3000 members to maximize discounts but remember that fees, services and goods differ in price depending on where you shop (whether its health-care or cars or clothes or plumbing). So SHOP!!