

Mercer Auglaize Benefit Trust for 2018

Things to consider when making insurance selections or to be a better consumer:

1. How many times does each family member go to the doctor due to sickness? Remember preventive visits are covered at 100% on all plans. The amount that would go to your deductible if you choose the HDHP/HSA can be found by looking at the allowed amount on your Explanation of Benefits (EOB) from claims that you had this year. The allowed amount is the same across all plans.
2. What is the actual cost of my regular prescription drugs? On the Express Scripts website www.express-scripts.com under the prescriptions tab (claims & balances) you can see your prescriptions. The total cost is the amount that is the actual cost and that is the amount that would apply to your deductible if you went on the HDHP/HSA. The exception to this is oral contraceptives which are covered at 100% on all plans
3. Are there generic alternatives, and/or over the counter alternatives to the medications my family takes? On the Express Scripts website under the prescriptions tab under Price a Medication you can check to see if a medication has a cheaper alternative to the one you are taking by clicking on View Other Drug Options.
4. Remember that the copays for things like Office Visits and Prescriptions on the PPO plan do not count toward your deductible or out of pocket maximum when you are making your decision
5. Are there any independent labs in the area that I can use for my bloodwork instead of going to the hospital? Independent labs only charge a professional fee but hospitals charge a professional fee for the reading of the bloodwork AND a facility charge. Network locations can be found by going to the Mutual Health Services website and Searching for a doctor or provider. Provider Type: Facility Pick your location and the number of miles you are willing to travel. Facility Type: Lab – Independent. Note there is a Pathology Laboratories at 1015 South Blackhoof St. Wapakoneta (419) 738-4607 and others in the Lima area
6. What are alternatives to using the Emergency Room when it's not a life threatening situation? Teladoc is available 24 hours a day 7 days a week and the total cost of a visit is \$45 (if on the Alt PPO the cost is a \$20-copay) versus several hundred dollars in an emergency room. An Urgent Care Facility will cost less than an emergency room but you could still owe well over \$100 because Urgent Care visits are subject to deductible even on the PPO plan.
7. Please look over your Explanation of Benefits (EOBs) that come once a month from Mutual Health Services to make sure the claims are correct and that the plan is not being charged for services you did not have. If you are in the hospital, ask for an itemized bill to review. Your EOBs are available at any time online at www.mutualhealthservices.com for up to two years.
8. The out of pocket cost on the HDHP/HSA is \$2700 for one person or a maximum of \$5400 for a family of two or more. Compare that to the amount that you spent on out of pockets (including copays