

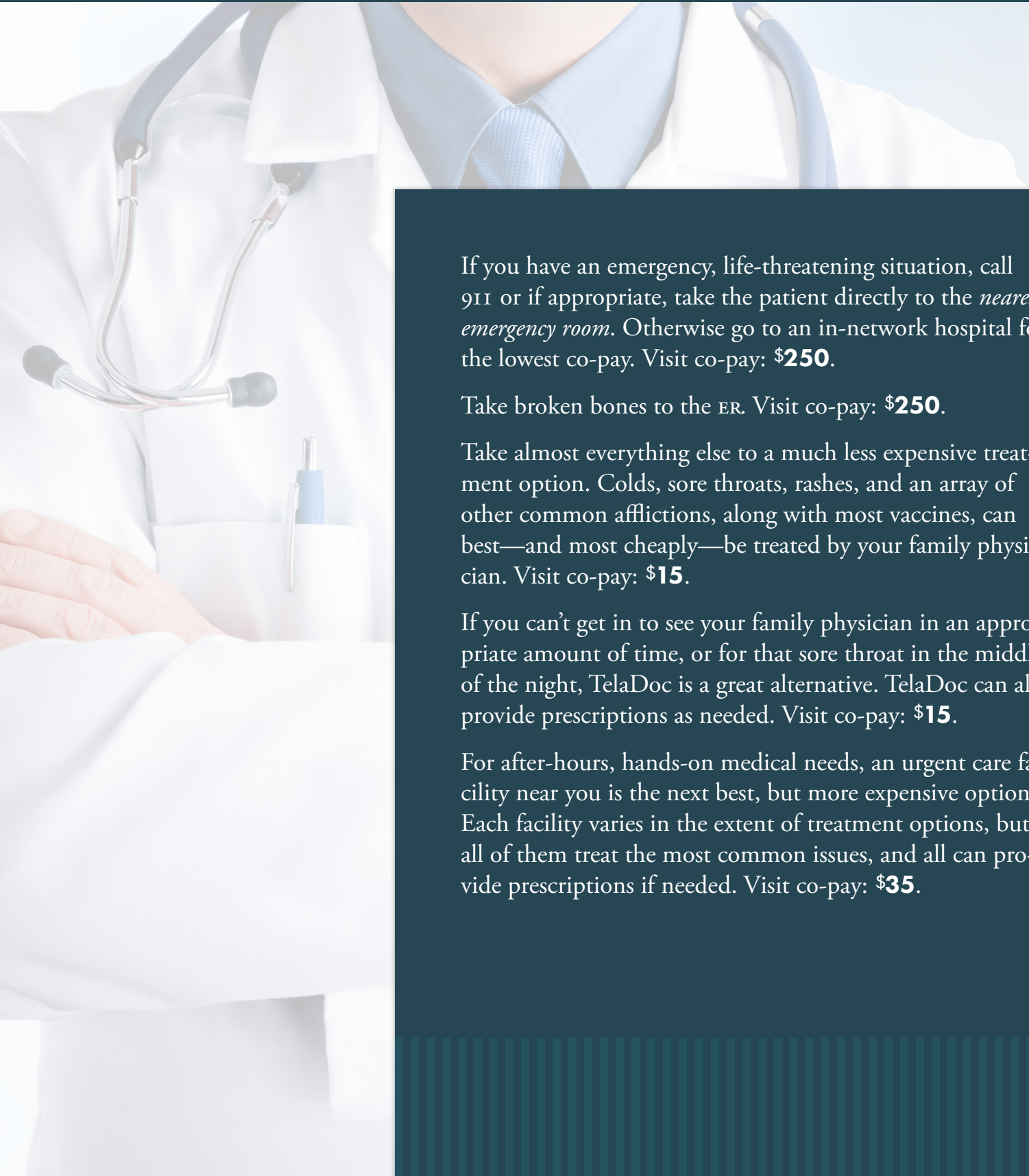
HOGAN & ASSOCIATES  
CONSTRUCTION

# FIVE WAYS *to* **SAVE MONEY** *and* **GET BETTER HEALTH CARE**



1. How to get the *proper care* at the lowest cost
2. How to better *prevent* illnesses at low to no cost
3. How to get *prescriptions* filled at a low, low cost
4. How to easily *manage costs* with Aetna.com
5. Create your *always-open* Teladoc account

# 1. CHOOSE THE BEST CARE FOR THE LEAST CO-PAY



If you have an emergency, life-threatening situation, call 911 or if appropriate, take the patient directly to the *nearest emergency room*. Otherwise go to an in-network hospital for the lowest co-pay. Visit co-pay: **\$250**.

Take broken bones to the ER. Visit co-pay: **\$250**.

Take almost everything else to a much less expensive treatment option. Colds, sore throats, rashes, and an array of other common afflictions, along with most vaccines, can best—and most cheaply—be treated by your family physician. Visit co-pay: **\$15**.

If you can't get in to see your family physician in an appropriate amount of time, or for that sore throat in the middle of the night, TelaDoc is a great alternative. TelaDoc can also provide prescriptions as needed. Visit co-pay: **\$15**.

For after-hours, hands-on medical needs, an urgent care facility near you is the next best, but more expensive option. Each facility varies in the extent of treatment options, but all of them treat the most common issues, and all can provide prescriptions if needed. Visit co-pay: **\$35**.

## PRIMARY-CARE PHYSICIAN:

- LEAST EXPENSIVE
- MOST PERSONAL
- TYPICALLY 9AM TO 6PM, M-F (ALWAYS VERIFY)

**\$15** CO-PAY  
FOR SPECIALISTS: \$30 CO-PAY

## TELADOC:

- LEAST EXPENSIVE
- LESS PERSONAL
- ALWAYS OPEN

**\$15** CO-PAY  
FOR SPECIALISTS: \$30 CO-PAY

## URGENT CARE:

- MORE EXPENSIVE
- LESS PERSONAL
- VARYING, BUT EXTENDED HOURS

**\$35** CO-PAY

## EMERGENCY ROOM:

- MOST EXPENSIVE
- LEAST PERSONAL
- ALWAYS OPEN
- ONLY USE FOR LIFE-THREATENING SITUATIONS (stroke, heart attack, head injuries, loss of consciousness, difficulty breathing or shortness of breath, excessive bleeding, broken bones, etc.)

**\$250** CO-PAY

# ② HELP PREVENT HEALTH PROBLEMS: AS LOW AS \$0

*You don't need  
to feel sick  
to see your  
doctor.*

In fact, the best time to go is when you feel well. Maybe you need a flu shot or a screening test, or you're just looking for some health tips.

That's preventive care — health examinations and testing designed to identify and avoid future health problems. It can help you *stay* healthy or catch health issues *early* when they're more easily — and less expensively remedied.

The preventative care procedures on the facing page are covered 100%, deductible waived — **\$0** — when done with *in-network facilities and doctors*.

## GENERAL

- Routine Well-child Exams/Immunizations
- Routine Adult Physical Exams/Immunizations (ONE exam every 12 months up to age 65)
- Colorectal Cancer Screening (Recommended for all adults age 45 and over; no age or frequency limits on the plan)
- Additional Cancer Screens:
  - Double contrast barium enemas
  - Fecal occult blood tests
  - Lung cancer screenings
  - Sigmoidoscopies

## FOR MEN

- Routine Digital Rectal Exam (Recommended for covered males age 40 and over; no age or frequency limits on the plan)
- Prostate-specific Antigen Test (Recommended for covered males age 40 and over; no age or frequency limits on the plan)

## FOR WOMEN

- Routine Gynecological Care Exams (ONE exam and pap smear per calendar year, includes related fees)
- Routine Mammograms (Recommended ONE per year for covered females age 40 and over; No age or frequency limits on the plan.)
- Women's Health
  - Screening for gestational diabetes
  - HPV (Human — Papillomavirus),
  - DNA testing
  - Breastfeeding support, supplies and counseling
  - Contraceptive methods
  - Sterilization procedures
- Patient education and counseling
- Counseling for sexually transmitted infections
- Counseling and screening for human immunodeficiency virus, screening
- Counseling and screening for interpersonal and domestic violence

# 3. SAVE AT THE PHARMACY

## GENERICs — SAVE WITH EVERY REFILL

You pay less with generics, but you won't lose out on quality. The Food and Drug Administration-approved generic drugs must be equivalent to the brand-name drug in:

- Dosage
- Safety
- Strength
- Quality
- The way it works
- The way it is taken
- The way it should be used

Talk to your doctor about using generics. Your pharmacy can also usually fill your prescription with a generic if one is available.

You and your doctor may still decide you *need* the brand-name version of a drug and that's fine.

*Unless there is a medical need for the non-generic, you'll pay the difference in cost between the non-generic and the generic and the applicable plan co-pay. This could result in a significant increase in your costs.*

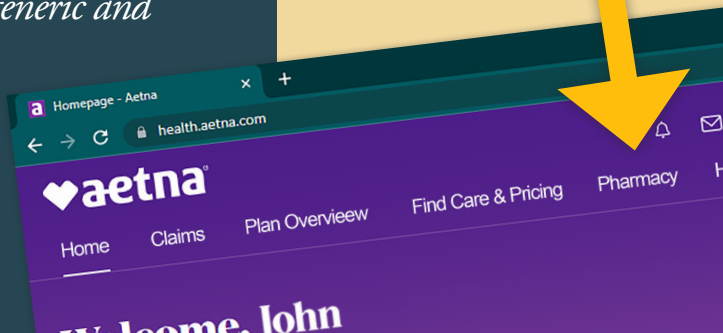
*Easy:*

USE AETNA.COM TO  
HELP YOU SAVE ON  
MEDICATIONS

- Compare the costs of generic and brand name drugs
- Estimate the cost of a drug from your local pharmacy versus the cost of the same drug from our mail-order pharmacy

Log into aetna.com:

- Click on "Pharmacy" (TOP MENU)
- Click on "Go to Pharmacy"
- Scroll down to "Estimate Medication Costs"



## SPECIALTY MEDICATIONS

Certain drugs require pre-certification. This just means you need approval from the plan before they'll be covered. Talk with your provider or call Aetna at 888-792-3862 with any questions about your prescriptions or medications.

To see the "Covered Prescription Drug List," log into aetna.com:

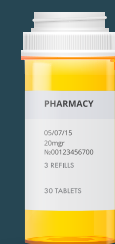
- Click on "Pharmacy" (TOP MENU)
- Click on "Go to Pharmacy"
- Scroll down to "Covered Prescription Drug List (Formulary)"

## 90-DAY PRESCRIPTIONS — SAVE EVEN MORE WITH EVERY REFILL

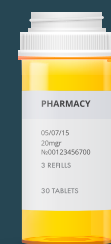
Ask your doctor to prescribe a 90-day supply for your recurring medications. You pay the same co-pay for a 90-day supply as for a 30-day supply—two months free!

**30 + 30 + 30 = 1**

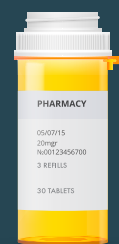
DAY  
SUPPLY



DAY  
SUPPLY



DAY  
SUPPLY



CO-PAY



Three easy requirements for this savings:

1. Your doctor's prescription must state it is a 90-day supply
2. Fulfillment must be done at a cvs pharmacy (online or in-person)
3. The prescription must be for generic drug.

# 4. USE AETNA.COM TO HELP MANAGE MEDICAL COSTS

## EXPLORE THE MENUS

Claims: See what each claim has cost—and saved you.

NOTE: The first medical bill you receive from a doctor, hospital, test, or procedure is NOT what you have to pay. DON'T PANIC WHEN YOU SEE THAT BILL FROM YOUR DOCTOR or SERVICE PROVIDER. The "Explanation of Benefits" under Claims will tell you what you will owe after insurance payments and negotiated discounts.

Plan Overview: Understand what's covered in our Hogan plan.

*Also get a copy of your ID card.*

Find Care & Pricing: Locate the best in-network doctors or facilities for your needs.

Pharmacy: Manage your lower-cost prescriptions.

Use these QR codes for quick access (though you must be logged-in to go directly to these pages):



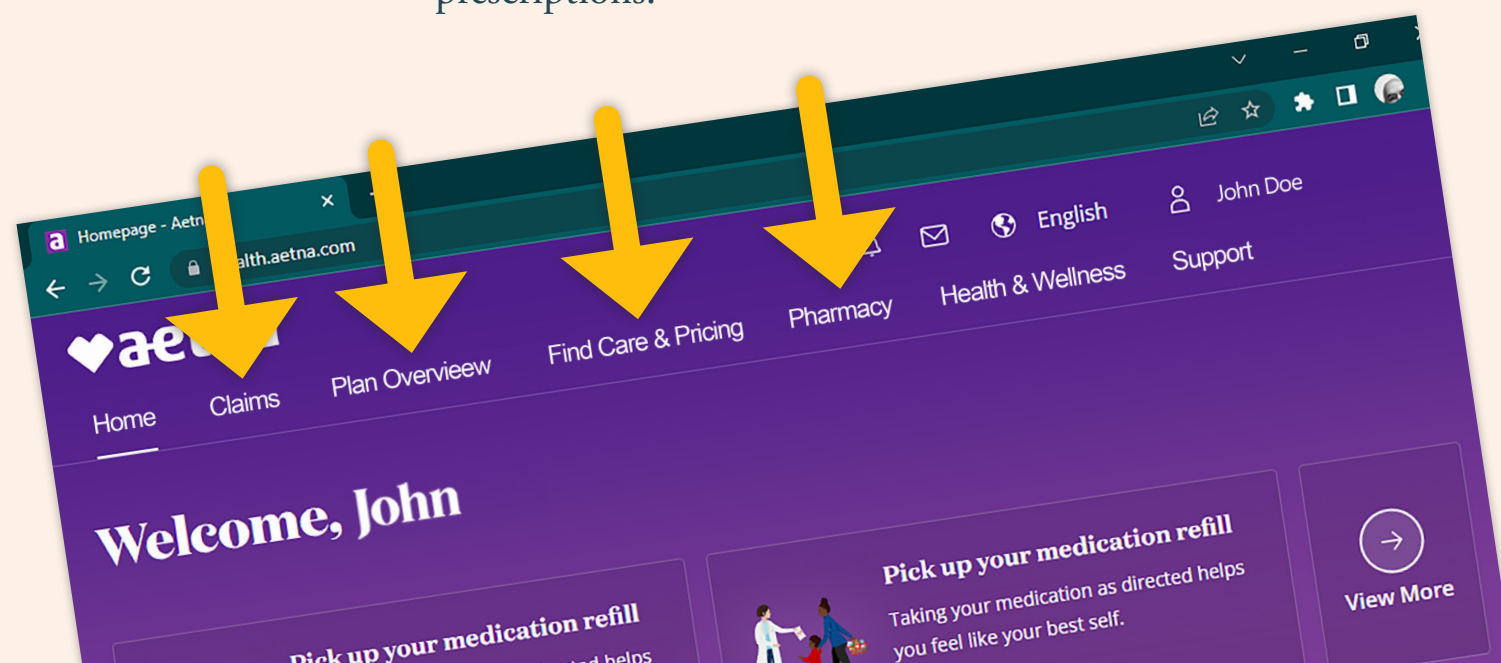
AETNA MEDICAL PLAN SUMMARY



AETNA EXPLANATION of BENEFITS



PRINT NEW AETNA ID CARD



*There's an app for that.*



Google Play



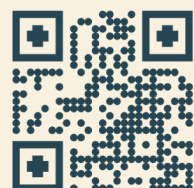
# SIGN UP FOR TELADOC



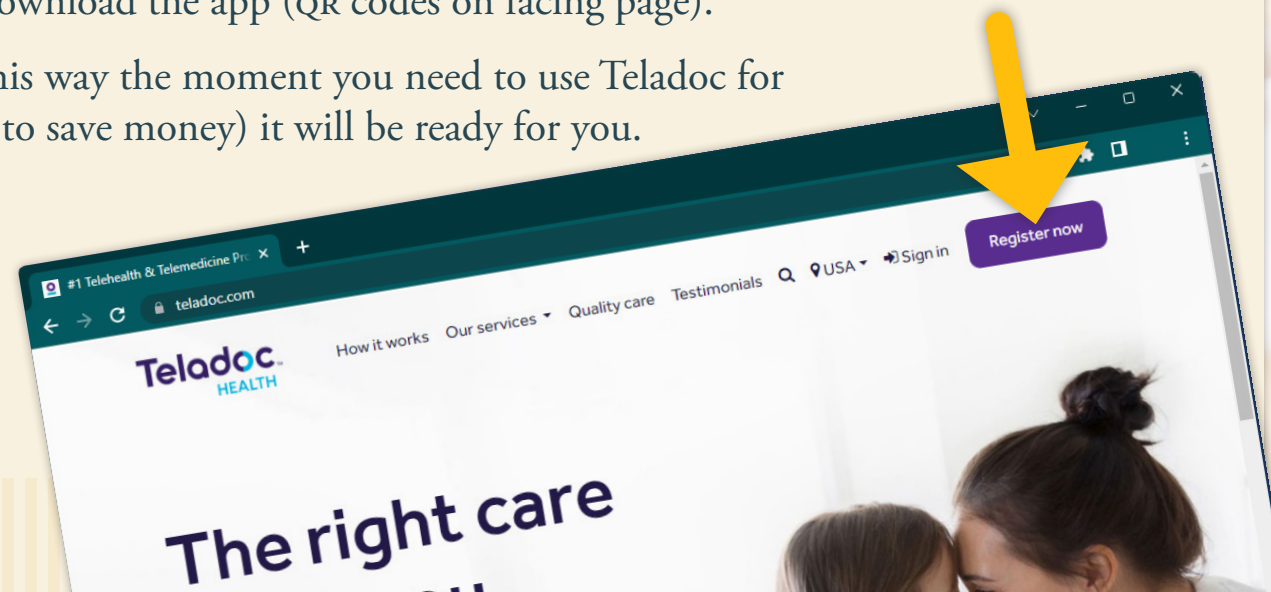
**YOUR ALWAYS-OPEN DOCTOR'S OFFICE**

Go to [teladoc.com](https://teladoc.com) (or scan the QR code below) and create an account. Then download the app (QR codes on facing page).

Why? Because this way the moment you need to use Teladoc for health care (and to save money) it will be ready for you.



REGISTER at TELADOC HOME PAGE



**TELADOC DOES A LOT —**  
AND IT'S OPEN ALL DAY, EVERY DAY

## GENERAL MEDICAL

- **ADULTS:** Get care 24/7 for non-emergency conditions such as cold & flu, sinus infections, allergies, etc.
- **CHILDREN:** Connect with a pediatrician 24/7 for non-emergency conditions such as cold & flu, allergies, pink eye, stomachache, etc.

## ALSO

- Mental Health (depression, anxiety, stress, not feeling like yourself, etc.)
- Adolescent Mental Health (school stress, family challenges, depression, etc.)
- Mental Health Treatment Review (depression, anxiety, loss, grief, addiction, pain management, etc.)
- Dermatology (including acne, eczema, psoriasis, etc.)
- Expert Medical Opinion (heart disease, cancer, surgery, joint or back pain, etc.)
- Nutrition (weight loss, diabetes, high blood pressure, etc.)
- Tobacco Cessation
- Back and Joint Care
- Sexual Health

**THERE'S AN APP FOR THAT:**



Google Play



*In Summary*

# CHECKLIST TO BETTER HEALTH AT LOWER COSTS:

1. Choose the most cost-effective treatment facility for your need — and locate your nearest urgent-care facility before you need it.
2. Determine which preventative assessments or treatments you and your family might benefit from.
3. See if your current prescriptions can be changed to generic and 90-day prescriptions.
4. Visit [aetna.com](http://aetna.com) to get help managing your medical costs.
5. Set up your Teledoc account today.

