



HOLMES MURPHY®

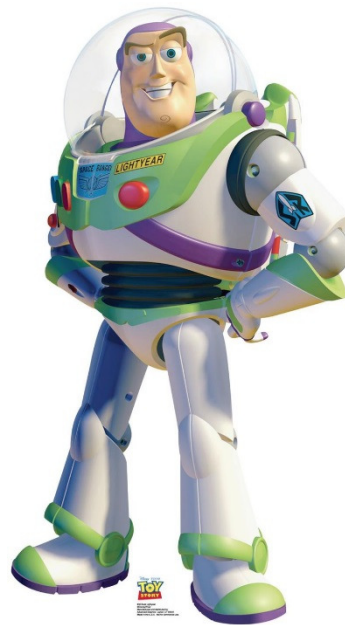
THINKING AHEAD

BENEFITS! TO INFINITY AND BEYOND

THURSDAY, JANUARY 23, 2017

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YOU CAN BE A BENEFITS SUPER HERO!



A young girl with curly hair in pigtails, wearing large black-rimmed glasses and a light-colored tank top. She is holding a large stack of US one hundred dollar bills in her left hand and has her right hand on her head, looking directly at the camera with a serious expression. The background is a plain, light-colored wall.

TIP #1
KNOW “WHO DOES WHAT”



AUGUSTANA COLLEGE – WHO DOES WHAT?

AUGUSTANA IS SELF-FUNDED AND PAYS THEIR OWN CLAIMS

- **UMR** – The Third Party Administrator who processes claims
 - United Choice Plus Network
- **OptumRx** - the Pharmacy Benefit Manager
- **RxBenefits** - Pharmacy Benefit Administrator
- **TRISTAR** – Flexible spending account (FSA) administrator
- **Quad City Bank & Trust** – Health savings account (HSA) administrator



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TIP #2
KNOW YOUR NETWORK

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KNOW YOUR NETWORK

WHAT IS A PPO?

- Choice Plus Network
- Network Discounts for Augustana and their Employees

WWW.UMR.COM

- “Find a Provider Tool”
- Call the Customer Service Line (ID Card)



KNOW YOUR NETWORK

FOR MORE CONVENIENT ACCESS TO YOUR BENEFIT AND CLAIM INFORMATION, LOG INTO UMR ON YOUR PHONE

- Any member who has registered for online services on www.umar.com can use it
 - *Find an in-network provider*
 - *Look up your claim information*
 - *View your ID card*
 - *Look up your account balances*



A young girl with curly hair in pigtails, wearing black-rimmed glasses and a light-colored tank top, is holding a large stack of US dollar bills. She has her right hand on her forehead, looking directly at the camera with a thoughtful or concerned expression. The background is a solid, muted purple color.

TIP #3
RxBENEFITS IS HERE TO HELP!



RxBENEFITS IS HERE TO HELP!

RxBENEFITS

- Is your **P**harmacy **B**enefit **A**dministrator
- Access to a Member Service Team for your Rx Needs
 - Is my Drug Covered?
 - Mail Order Assistance
 - Lower Cost Alternatives

MEMBER SERVICES IS AVAILABLE M-F 7AM-8PM CST
1-800-334-8134



RxBENEFITS IS HERE TO HELP!

YOUR PRESCRIPTIONS ARE MANAGED BY OPTUMRx

CREATE AN ACCOUNT AT WWW.OPTUMRX.COM

- Review Medication Tiers
- Drug Pricing
- Pharmacies
- Members will need to create an account

**RxBENEFITS CAN PROVIDE A MORE PERSONAL AND
MANAGEABLE APPROACH**



CONSIDER A GENERIC MEDICATION

DID YOU KNOW GENERIC DRUGS ARE JUST AS SAFE AND EFFECTIVE (FOR THE MOST PART) AS THEIR BRAND NAME COUNTERPARTS?

- No Clinical Trials, Marketing, Advertising, Promotions

UTILIZE WALMART AND HYVEE'S \$4 GENERIC INCENTIVE PROGRAM!

- Search their on-Line Drug Lists to determine if this would be a good option for you!



A young girl with curly hair in pigtails, wearing black-rimmed glasses and a light-colored sleeveless top. She is holding a large stack of US one hundred dollar bills in her left hand and has her right hand on her forehead, looking directly at the camera with a serious expression. The background is a solid, muted purple color.

TIP #4
PREVENTATIVE SERVICES



UTILIZE YOUR NO COST SHARE PREVENTATIVE SERVICES

**PREVENTATIVE SERVICES ARE NO-COST TO YOU AND
MAY HELP TO IDENTIFY POTENTIAL HEALTH RISKS
FOR EARLY DIAGNOSIS AND TREATMENT**

- No Copays
- No Coinsurance
- No Deductibles

EXAMPLES:

- Annual Adult and Child Well Exam, Colonoscopy, Mammography

**PREVENTATIVE VS. DIAGNOSTIC
WELLNESS POINTS AVAILABLE!**



QUESTIONS ABOUT PREVENTATIVE SERVICES OR HOW A SERVICE IS COVERED?

CALL UMR!

- Refer to the 1-800 number on the back of your ID card
- Talk to Your Doctor about Age recommendations of screenings
- Early Detection is Key!



A young girl with curly hair in pigtails, wearing large black-rimmed glasses and a light-colored tank top. She is holding a large stack of US one hundred dollar bills in her left hand and scratching her head with her right hand. The background is a solid dark purple color. The text 'TIP #5' and 'USE YOUR TOOLS' is overlaid in white, bold, sans-serif font.

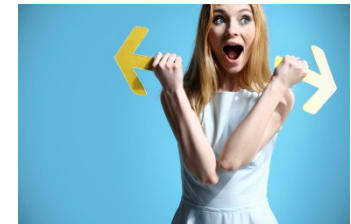
TIP #5
USE YOUR TOOLS



REVIEW UMR ON-LINE HEALTH CENTER

RESOURCE TO HELP YOU MAKE HEALTHIER DECISIONS

- Healthy living tips
- First aid information
- Explore health education tools
- Learn when to seek emergency care vs. urgent or traditional care



MY HEALTHCARE COST ESTIMATOR

ONLINE COMPARISON TOOL DESIGNED TO ASSIST YOU IN MAKING SMART HEALTH PLAN CHOICES

- Comparisons for premiums, out-of-pocket costs, per-paycheck contributions and even tax savings
- Helps determine how much money you should put into your FSA/HSA
- Compare cost differences between your employer's plan and a spouse's plan



ER OR CONVENIENT CARE?

EMERGENCY ROOM: LIFE-THREATENING INJURIES AND ILLNESSES AND OTHER SERIOUS MEDICAL CONDITIONS. EXAMPLES:

- Chest Pain
- Shortness of Breath
- Uncontrollable bleeding
- Seizures/Paralysis
- Broken Bones



ER OR CONVENIENT CARE?

CONVENIENT CARE: OFFER AFTER-HOURS CARE FOR SITUATIONS THAT REQUIRE IMMEDIATE ATTENTION. EXAMPLES:

- Ear Infections
- Sprains
- Vomiting
- High Fever

UNLIKE EMERGENCY ROOMS, CONVENIENT CARE'S ARE NOT EQUIPPED TO HANDLE LIFE THREATENING SITUATIONS.

ER COPAY: \$150 CONVENIENT CARE COPAY: \$30 OR \$50

DON'T FORGET THE CITY OF ROCK ISLAND CLINIC



A young girl with curly hair in pigtails, wearing black-rimmed glasses and a light-colored tank top, is holding a large stack of US dollar bills. She has her right hand on her head, looking directly at the camera with a neutral expression. The background is a solid, muted purple color. The text 'TIP #6' and 'FLEXIBLE SPENDING ACCOUNTS' is overlaid in white, bold, sans-serif font.

TIP #6
FLEXIBLE SPENDING ACCOUNTS



FLEXIBLE SPENDING ACCOUNTS

A FSA IS A TAX-FREE ACCOUNT THAT REIMBURSES EMPLOYEES FOR MEDICAL OR DEPENDENT CARE EXPENSES.



FLEXIBLE SPENDING ACCOUNTS

WHEN ARE FUNDS AVAILABLE?

HEALTH FSA

- Annual contribution amount is available at any time throughout the year, regardless of the amount actually in the account.

DEPENDENT CARE FSA

- Only the amount currently in the account is available for distribution at any given time.



FLEXIBLE SPENDING ACCOUNTS

USE IT OR LOSE IT!

- The employee owns the account, but the funds expire at the end of the plan year.
- *Go to MyRSC.com for more information*
 - View a list of eligible and ineligible expenses
 - Utilize their "FSA Store"
 - \$75 Substantiate-IRS



DEPENDENT CARE FSAs



DEPENDENT CARE FSA

A DEPENDENT CARE FSA CAN PAY FOR THE CARE OF DEPENDENT CHILDREN UNDER AGE 13 BY A BABYSITTER, DAY CARE CENTER, OR BEFORE-SCHOOL OR AFTER-SCHOOL PROGRAM.

CARE FOR A DISABLED SPOUSE, PARENT OR CHILD IS ALSO ELIGIBLE IF THE INDIVIDUAL LIVES WITH THE EMPLOYEE AND CANNOT CARE FOR HIMSELF OR HERSELF.

CARE MUST BE PROVIDED TO KEEP EMPLOYEE AND SPOUSE GAINFULLY EMPLOYED.

CARE MUST BE GIVEN DURING NORMAL WORKING HOURS (FOR EXAMPLE, BABYSITTING ON A WEEKEND FOR RECREATIONAL TIME IS NOT ALLOWED).



LET'S REVIEW!



LET'S REVIEW!

TIP #1: KNOW "WHO DOES WHAT?"

TIP #2 KNOW YOUR NETWORK

TIP #3 RxBENEFITS IS HERE TO HELP!

TIP #4 PREVENTATIVE SERVICES

TIP #5 USE YOUR TOOLS

TIP #6 FLEXIBLE SPENDING ACCOUNTS



THANKS FOR YOUR ATTENTION!

