



Cost of Care and Wellness Considerations

Bates College is committed to providing employees comprehensive and cost-effective benefit options, in addition to providing resources to maintain or improve health. To help in this objective, we ask employees and family members to consider the following as approaches to control out-of-pocket expenses, or improve or maintain health, and, in turn, help control the annual increases in insurance premiums.

Urgent Care versus the Emergency Room: For non-emergency situations, seeking care through an urgent care center (such as Concentra) will mean less in out-of-pocket costs, and also less time spent waiting to be seen. For members, using services through urgent care providers such as Concentra will result in less in out-of-pocket costs in the form of copays. For the plan, urgent care services are significantly less costly than those through the Emergency Room, which will help us to manage costs for future premiums. Please note: the lower copay will apply for only those providers that are identified on Aetna's provider directory as participating urgent care facilities. You may search for participating urgent care providers through Aetna's website at www.aetna.com.

Utilize Aetna's 24-Hour Nurse Line: You can call the Aetna Nurse Line through their customer service line at (855) 586-6963 any time of day at no cost to discuss your symptoms with a registered nurse. A nurse will help you to decide which type of care makes the most sense for your situation.

Lab results through Quest Diagnostics (rather than the hospital): With the Aetna plans, labwork done through such in-network providers as Quest Diagnostics may lead to significant cost savings for the plan, helping us to manage premium costs for future years. When you have lab work performed, request your doctor to send the testing samples to Quest, or have the testing done through a Quest site (such as Concentra).

Compare facility options for diagnostic tests such as MRIs and CT scans: Depending on the test, there may be as high as a \$1,500 difference between facilities for a diagnostic test such as an MRI or a CT scan, which has a significant impact on our claims and the way that our future premiums are calculated (Bates' plans apply a \$50 copay for hi-tech radiology services). Using Aetna's cost comparison tools (available online at www.aetnavigators.com), you can compare the costs and quality measures of various procedures and tests through different facilities so you can make the right decision of where to have your services performed, and help to manage costs of future premiums by making cost a factor in your healthcare decisions.

Complete the Aetna Health Assessment and coaching programs: You have access to a wide

range of health-related tools through Aetna's system, including an online Health Assessment as well as disease management and health coaching programs (smoking cessation programs, weight management, etc.). The tools available through Aetna allow members to become aware of their health risks and take steps to manage those risks, at no additional cost.

Consider generic alternatives to brand-name medications: Discuss with your doctor generic alternatives for your medications. The copay for a generic drug is \$10, compared to \$35 (preferred brand-name) or \$50 (non-preferred brand). Also, your medication may be part of a discount program available through the pharmacy (i.e., \$4 copay for a 30 day supply through such pharmacies as Walmart, Hannaford, and other retailers). To check if your medication is part of the pharmacy's discount program and the program details for each, contact the pharmacy or visit their website.

Access Preventive Care services: When in-network providers are used, 100% coverage is provided for preventive services (not subject to the deductible or a copay). For details about recommended exams and tests, check the Preventive Health Schedule found under Health Programs on your Aetna Navigator Account. In addition to being better for your health, accessing recommended preventive care often leads to less in future out-of-pocket costs for health issues if they are identified and addressed in the early stages.

Participate in Bates' B Well Program: Wellness is the process of being aware of and actively working towards better health. Through a combination of sponsored healthy activity and learning programs, B Well strives to provide support and resources to employees in each stage of their journey to better health.

Administered by Human Resources, the B Well program promotes an array of Wellness-related activities and programs to employees of Bates College.

For more information on the B Well program, visit the Wellness website at www.bates.edu/b-well.xml.