



Knowledge. Solutions. Service.

NAF HBP Benefits Information

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Visits to the Emergency Room on the Rise



Use of the emergency room (ER) is for emergencies only! Many members use the ER instead of their primary care physician (PCP) and/or for convenience at nights and on the weekends. Between 2009 and 2010, ER visits increased 9.4% and many of the reasons were not really emergencies at all.

When you need medical care, and your regular doctor is not available, here's how to make the right choice:

- **Walk-in Clinics:** Use walk-in clinics for minor problems - ear infections, colds, allergies, strep throat and bronchitis. Clinics provide convenient, low-cost treatment and can be found in stores and pharmacies. Clinics are overseen by a physician, with nurse practitioners or physician assistants on site.
- **Urgent Care Centers:** Use these centers for more serious problems, such as sprained ankles, fever, and minor cuts and burns. They cost more than walk-in clinics, but much less than the emergency room. These facilities are overseen by doctors, with doctors providing the service.
- **Hospital emergency room (ER):** If you're experiencing symptoms like chest pain, trouble breathing, or uncontrolled bleeding - something that could be life threatening - don't wait. Call 911 or go straight to the nearest ER. True emergencies are treated first. The ER is your most expensive option for care.

Choosing the right place to get care can save money! Here's how visiting a clinic or urgent care center can save you money:

- Walk-in Clinics—you pay **\$20 copay**.
- Urgent Care Center—you pay **\$35 copay**.
- Non-emergency use of the ER—you pay **\$200 copay, plus 10%** of the total cost of the visit. Average ER cost = \$1,600; so you pay \$160 + \$200 = **\$360**.

The above cost is based on Open Choice PPO in-network Care. Your costs will be different for out-of-network care, or if you are covered by the Traditional Choice Plan.

Informed Nurse Line



Do you have a health question? You can talk to a registered nurse who can answer your health-related questions and provide information you can trust. Call the toll-free Informed Health Line at 1-800-556-1555; 24 hours a day, 7 days a week!

Know Your Numbers



Take advantage of preventive tests and screenings to "know your numbers" ... that is, your test results! Do you know your numbers when it comes to your cholesterol, blood pressure and Body Mass Index (BMI)? It's important to stay within what is considered the healthy range for several indicators of good health. Work with your doctor to get your numbers in a healthy range. Quick and simple tests can reveal where you stand on all of these measures. It's safer, and will save you money in the long run, to prevent health problems before they become serious. Three steps to better your health:

- Have a Annual Physical Exam
 - Talk to your doctor
- Know Your Numbers
 - Target blood pressure is 120/80 mmHg or less.
 - Blood sugar should be less than 100 mg/dl.
 - Total cholesterol should be less than 200 mg/dl.
 - Aim for a BMI of between 18.5 and 24.9.
- Get Connected
 - Health Assessments.
 - Online Wellness Programs.
 - One on One Support.

For additional information about targeted ranges for optimal health, please visit the CDC website at: <http://www.cdc.gov/> and then use the search box to locate each topic area (blood pressure; blood sugar; cholesterol; and BMI).

Fruits & Veggies Matter



Eat a colorful variety of fruits and vegetables everyday for better health. Read more at: <http://www.fruitsandveggiesmatter.gov/index.html>