

# NAF HBP Benefits Information

Published by the NAF Personnel Policy Division

Issue 46 March 2012

- ◆ **Earn Your Health Incentive Credit**
- ◆ **Men Need the Doctor, Too!**
- ◆ **What's the Emergency?**

- ◆ **One Smoker at a Time**
- ◆ **Eye Care Essentials**
- ◆ **Childhood Obesity**

## Earn Your Health Incentive Credit

It's not too late to earn your Health Incentive Credit with your enrollment in the DoD NAF HBP with Aetna. As each credit is earned, Aetna will automatically apply it to the next claim's deductible or coinsurance for any covered family member. If you are not able to use the credit during 2012, it will roll over to the next plan year. Credits are banked for up to three years. Why wait? Take action to earn your Health Incentive Credit today! Earn your health incentive credit early, so it can be applied to your next medical plan claim. You will receive a postcard mailer soon, so please look out for this new communication piece regarding the Health Incentive Credit from Aetna Customized Communications Group (CCG) on behalf of the DoD NAF HBP.

## Men Need the Doctor, Too!

Men, don't let pride or fear stand in the way of using your NAF HBP coverage. It is dangerous to think that falling ill (i.e., shortness of breath; chest discomfort; a headache; dizziness; etc.) might be seen as a sign of weakness. Any of these symptoms may signal a need to visit a doctor. Don't wait to be coerced into going by family or friends. It's not only better for a man's health to visit a doctor for routine checkups; those with sons should consider their son's health, too. Boys often model their father's behavior. Routine physical exams and routine screenings (prostate; cholesterol; blood pressure; colonoscopy; etc) are considered part of the preventive care services, and are covered 100% (in-network) for NAF HBP members.

## What's the Emergency?

When you need medical care, and your primary doctor is not available, you have other choices besides the hospital emergency room (ER). Walk-in clinics and urgent care centers in your area can treat non-life-threatening problems and injuries at a much lower cost. In June 2011, Aetna CCG sent NAF HBP participants a tri-fold mailer with a tear-off wallet card listing walk-in clinics and/or urgent care centers closest to the participant's home address. The ER is your most expensive option for care. See info graphic, "quick look" on page 2.

## One Smoker at a Time

Positive encouragement works! Support can make a world of difference. Smokers who get help are more likely to quit for good. If you are still smoking, your NAF HBP has expanded coverage for smoking cessation medications. The program's enhanced tobacco cessation benefits include full coverage (no copayments) for 2 quit attempts each year and for up to a 180-day supply of seven FDA medications that can ease withdrawal symptoms and help you succeed in quitting. To take advantage of this benefit, you must get a prescription from your doctor. Your preventive care benefits will continue to cover 8 smoking cessation counseling sessions every 12 months.

## Eye Care Essentials

Many of you may experience eye discomfort and/or fatigue from frequent computer use. Every 15 minutes or so, look up and focus on a distant object for about two minutes. It is necessary to understand the importance of the eyes and the importance of taking good care of the eyes. The most important thing to do is to have your eyes checked regularly because the eyes are essential to the human body. The routine eye exam (one per calendar year) is considered part of the preventive care services, and is covered 100% (in-network) for NAF HBP members. Visit the Centers for Disease Control and Prevention (CDC) website for more information: <http://www.cdc.gov/Features/HealthyVision/>

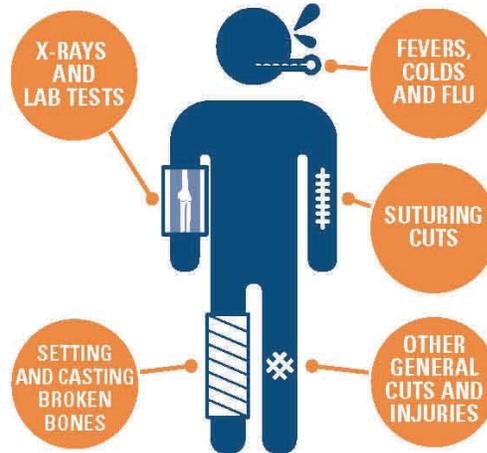
## Childhood Obesity

One of the observances in March is National Nutrition Month. This is a good time to focus on what your child is eating. You can help your child make smart choices and encourage them to be physically active. Not only will they feel better about themselves, but their risk of chronic disease later is reduced. A good way to talk to your child about being overweight is using the body mass index. The body mass index is a calculation based on height and weight that takes age and gender into account. Your child's doctor can give you a healthy range for your child. To calculate your child's body mass index go to: [www.cdc.gov/healthyweight/assessing/bmi](http://www.cdc.gov/healthyweight/assessing/bmi)

# quick look

what's the emergency?

## WHAT'S COVERED



Research shows that 84%\* of cases seen in emergency rooms are not actual emergencies. Urgent care centers treat many of the same cases with equal quality, yet at much lower costs for patients and the employers covering their health insurance.

\*2008 New York University Study

## WHAT IT COSTS

### URGENT CARE CENTER

**\$45**  
copay/out of pocket  
**AVERAGE INSURED  
PATIENT COST**

**75%**  
COST SAVINGS

**\$100**  
**AVERAGE EMPLOYER COST  
(FOR INSURED PATIENT)**

**87%**  
COST SAVINGS

**\$185**  
**AVERAGE SELF-PAY  
PATIENT COST**

**80%**  
COST SAVINGS

### EMERGENCY ROOM

**\$180**  
20% copay  
**AVERAGE INSURED  
PATIENT COST**

**\$750**  
**AVERAGE EMPLOYER COST  
(FOR INSURED PATIENT)**

**\$922**  
**AVERAGE SELF-PAY  
PATIENT COST**

**Methodology:** Statistics show average cost per patient per visit at more than 300 urgent care facilities, compared to the national average for a hospital emergency room visit.

**Source:** Concentra, a subsidiary of Humana Inc. [www.concentra.com](http://www.concentra.com).