

.....*Enjoy a safe and healthy summer!*

## What's Your Health Insurance IQ?



A survey revealed that over 60 percent of patients don't know common terms as they related to their health insurance covered. It's becoming more and more important for health care consumers to have at least a basic knowledge of the industry's terminology. This will allow you to make smart decisions that will benefit you and your family, today and for years to come. It's time that you made your move forward and test your knowledge by taken the 101 Health Insurance short quiz at: <http://www.webmd.com/health-insurance/rm-quiz-health-insurance-basics>.

## Your Dental Questions Answered

Do you wonder about the options for tooth whitening? Does your baby seem to be teething slowly? Are you looking for the facts about tooth sealants, braces, or implants?

Now you can **Ask the Dentist**. It's the latest feature on Aetna consumer dental site, [www.simplestepsdental.com](http://www.simplestepsdental.com).

Send in your question through Aetna website and dental faculty members from Columbia University will reply on the site. Most of the time this will take a week or two. Of course, there's no substitute for regular care from your dentist. Ask the Dentist offers a way to get an expert opinion on dental issues.

While you are on the Ask the Dentist website, you can also:

- Assess your or your child's risk of cavities.
- Learn how to take care of your family's teeth and gums.
- Find out about how oral health and overall health affect each other.
- Explore dental problems, treatments, medicines, and more.



Source: **Simple Steps to Better Dental Health, Ask the Dentist** <http://www.Simplestepsdental.com/SS/ihtSS/r.WSIHW000/st.24821/t.24821/pr.3.html>.

**"Call to Action to Prevent Skin Cancer."**

The Surgeon General reports that skin cancer rates are rising but most cases are preventable.

### Some Prevention Guidelines:

- Seek the shade, especially between 10 AM and 4 PM.
- Do not burn.
- Avoid tanning and UV tanning booths.
- Cover up with clothing, broad-brimmed hat, and UV-blocking sunglasses.
- Examine your skin head-to-toe every month.
- See your Dermatologist every year for a professional skin exam.

For more information, visit: [www.cdc.gov/cancer/skin](http://www.cdc.gov/cancer/skin).

## Stay Up-To-Date With Important Lab Test While Traveling

Summer vacation shouldn't mean a vacation from important lab tests. If you or a loved one has a chronic condition, it's smart to stay on top of necessary health tests even while you're traveling. It is easy with Quest Diagnostics, you just need to find a Patient Service Center (PSC). Quest has more than 2000 such locations across the country. To find the nearest PSC during your summer destination, just use the online PSC locator at:

[QuestDiagnostics.Com/psc](http://QuestDiagnostics.Com/psc). Make the most of your time and avoid the wait by scheduling your tests ahead of time at: [QuestDiagnostics.com/EZappointment](http://QuestDiagnostics.com/EZappointment) or call 888-277-2772.



### Health Insurance Word Matches

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|-------------------------------------|--|
| 1. Claim                            | _____ Services that are provided in a doctor's office , hospital or clinic.  |
| 2. Medicare                         | _____ A program intended to improve and promote health and fitness that's usually offered through the work place, although insurance plans can offer them directly to their enrollees. |
| 3. Urgent Care Provider             | _____ Coverage individual needs to meet the individual responsibility requirement under the Affordable Care Act.   |
| 4. Generic Drugs                    | _____ The amount you owe for health care services before your health insurance begins to pay.  |
| 5. Outpatient Services              | _____ An arrangement you set up through your employer to pay for many of your out-of-pocket medical expense with tax-free dollars.   |
| 6. Copay                            | _____ A prescription drug that has the same active-ingredient formula as a brand-name drug but cost less.  |
| 7. Wellness Programs                | _____ Insurance coverage for family members of the policyholder, such as spouses, children, or partners.   |
| 8. Minimum Essential Coverage       | _____ The arrangement that defines how you and an insurer pay for insured service or items.  |
| 9. Deductible                       | _____ A flat dollar amount you pay for a covered service, each time that you use the service.  |
| 10. Flexible Spending Account (FSA) | _____ A provider of services for health problems that need medical help right away but are not emergency medical conditions  |
| 11. Dependent Coverage              | _____ A request for payment from you doctor, hospital or health care provider submitted to reimburse or pay for covered items or services.   |
| 12. Cost Sharing                    | _____ A federal program for people age 65 or older that pays for certain healthcare expense.   |