



HEALTH INSURANCE UTILIZATION TIPS

The following health insurance tips can save you, your family and the College money when you visit your doctor or any medical care facility for diagnosis and/or treatment:

- ✓ ALWAYS HAVE LAB WORK DONE AT QUEST DIAGNOSTICS. HAVING IT DONE IN THE DOCTOR'S OFFICE COSTS YOU MORE AND THE COLLEGE MORE.
- ✓ YOU SHOULD NOT PAY CO-PAYS FOR X-RAYS INCLUDING, MAMMOGRAMS.
- ✓ INSTEAD OF THE EMERGENCY ROOM, TRY GOING TO AN URGENT CARE CENTER IF YOUR CONDITION IS NOT LIFE OR LIMB THREATENING. YOU CAN ALSO GO TO A MINUTE CLINIC AT ONE OF YOUR LOCAL DRUG STORES AND PAY ONLY THE GENERAL PRACTITIONER (GP) CO-PAY.
- ✓ EVEN IF YOU ARE ENROLLED IN THE HMO, YOU DO NOT NEED A REFERRAL FROM YOUR GP TO SEE A SPECIALIST OR TO HAVE AN X-RAY. WE HAVE OPEN ACCESS TO SPECIALISTS FOR BOTH THE HMO & POS PLANS.
- ✓ IF YOU ARE ENROLLED IN THE HMO, DOCTORS CANNOT BALANCE BILL YOU FOR ANY COSTS; NEITHER CAN QUEST DIAGNOSTICS. DON'T PAY ANY BILLS IF YOU HAVE PAID A CO-PAY WITHOUT CONTACTING AETNA'S TOLL FREE SERVICE NUMBER ON YOUR ID CARD FIRST.
- ✓ DON'T PAY FOR A PRESCRIPTION OUT OF YOUR POCKET BEFORE CHECKING TO SEE WHY IT ISN'T COVERED. SOME PRESCRIPTIONS NEED PRIOR AUTHORIZATION BEFORE THEY ARE FILLED. AGAIN CALL AETNA'S TOLL FREE SERVICE NUMBER OR LOG ONTO WWW.AETNA.COM AND THE AETNA NAVIGATOR FOR SPECIFIC INFORMATION.
- ✓ EVEN IF YOU ARE ENROLLED IN THE POS, IT IS BETTER TO USE A DOCTOR IN NETWORK. AETNA HAS PREARRANGED PAYMENTS WITH THESE DOCTORS, SO YOU PAY MUCH LESS.
- ✓ WHEN IN DOUBT, CALL AETNA'S TOLL FREE NUMBER AND ASK YOUR QUESTIONS, MAKE SURE YOU GET THE NAME OF THE PERSON YOU SPOKE WITH AT AETNA. IF THEY DO NOT RESOLVE YOUR ISSUE, CALL HUMAN RESOURCES BENEFITS FOR FURTHER ASSISTANCE.