

# Tips for Using Your Benefits Wisely

by John Robinson, Safety Coordinator

**F**irst, three questions: 1) *Who pays doctor bills, hospital bills, dentist bills, and prescription drug costs?* Bright Wood Corporation does – we have a self-funded health care plan – an insurance company does not pay the bill, we do.

2) *Who is Shasta Administrative Services?* They are a third party who manages and administers the Bright Wood plan and uses Bright Wood money to pay benefits according to the plan design. The money Shasta uses to pay our benefits comes from our premiums and the larger Bright Wood contribution.

3) *Who holds the medical community accountable for the benefits provided to us under the Bright Wood plan?* We do – as individuals it is up to us.

Now, with the above in mind, we have an opportunity to use our health and dental benefits more wisely by doing the following:

- When you ask for medical care, be specific about what you want. For example, requesting a physical, when you only want a few lab tests, will result in a bill for a physical.
- Prenatal care is covered, with proof of marriage, even if the wife is not on the plan.
- We have a mail-in prescription plan so you don't have to go to a pharmacy each month for ongoing prescriptions.
- Pay the medical provider the deductible and keep track of deductible payments. Expect to see a bill from the medical care provider four to six weeks after the visit and four to six weeks later a statement from Shasta. Get in touch with either outfit if the information is not timely.
- If you compare health plans, look beyond the premium paid and look at total out-of-pocket costs for an illness or injury (some plans call this the "individual stop loss limit"). There are some health plans in Central Oregon right now with total out-of-

pocket costs of \$10,000 (compare this with the Basic Plus total out-of-pocket of \$1,000).

- Costs are less if we utilize the "preferred provider network" for our medical care. A list of providers can be found on the web at [www.fchn.com](http://www.fchn.com). If you don't have access to the web, you are welcome to use the computer training room upstairs in the main office before or after your shift. Many public libraries also allow you access to the web.
- Always seek a second opinion prior to major surgery – it is covered under the plan.
- Don't use the emergency room as your "family doctor!" Select a family doctor and use the phone to answer some basic health questions.
- Finally, **IF YOU HAVE QUESTIONS ASK US! COME IN TO OR CALL PERSONNEL!**