

# **STAY** *Health Insurance* **SMART !**

**The following statement covers ARTC's position regarding the Healthcare plans for the Teachers Retirement Board. ARTC provides this information as an educational service to our members and as a starting point. Although we are not experts, we try our best to be accurate and encourage you to check with the sources that are listed on each of the documents, before reaching any final decisions. Nothing contained here in is offered or provided as legal advice and should not be taken as such. We set forth the information as a starting point to better introduce the topic of healthcare coverage.**

## Quick Look at Copays for the different plans.

\* as described in the Anthem Charts, Supplement Contract & Advantage EOC on TRB website

Advantage Plan	Supplement Plan
<p><b>\$ 10 copay</b> for:</p> <ul style="list-style-type: none"> <li>• Primary care/physician office visits</li> <li>• Specialist office visits</li> <li>• Walk-in clinic</li> </ul>	<p><b>\$ 10 copay</b> for:</p> <ul style="list-style-type: none"> <li>• Primary care/physician office visits</li> <li>• Specialist office visits</li> <li>• Walk-in clinic</li> </ul>
<p><b>\$ 10 copay</b> for:</p> <ul style="list-style-type: none"> <li>•Diagnostic services               <ul style="list-style-type: none"> <li>•Labs &amp; Imaging: Simple &amp; Complex</li> </ul> </li> <li>diagnostic tests: Xray,CT scan, MRI, Pet</li> <li>•Routine Vision services</li> <li>•Outpatient mental health services</li> <li>•Speech, Occupational therapy</li> <li>•Physical therapies</li> <li>•Chiropractic services</li> <li>•Durable med equip &amp; diabetic supplies</li> <li>•Cardiac rehab visits</li> <li>•Pulmonary rehab visits</li> <li>• Acupuncture</li> </ul>	<p><b>\$ 0 copay</b> for:</p> <ul style="list-style-type: none"> <li>•Diagnostic services*               <ul style="list-style-type: none"> <li>•Labs &amp; Imaging: Simple &amp; Complex</li> </ul> </li> <li>diagnostic tests: Xray,CT scan, MRI, Pet</li> <li>•Routine Vision services</li> <li>•Outpatient mental health services</li> <li>•Speech, Occupational therapy</li> <li>•Physical therapies</li> <li>•Chiropractic services</li> <li>•Durable med equip &amp; diabetic supplies</li> <li>•Cardiac rehab visits</li> <li>•Pulmonary rehab visits</li> <li>•Acupuncture</li> </ul>

**Preventive and diagnostic care may occur during the same visit.**

For example, during a routine check-up your doctor discusses a chronic illness you may have. Some tests your doctor orders may be preventive and other tests may be diagnostic.

For more detailed information; see your contract language.

<p style="text-align: center;"><b>Advantage Plan Vision</b></p>	<p style="text-align: center;"><b>Supplement Plan Vision</b></p>
<p style="text-align: center;"><b>Routine Vision Services:</b></p> <p><b>\$ 10 copay for:</b></p> <ul style="list-style-type: none"> <li>•routine vision exam, one every 12 months including refractions</li> <li>•Eyewear, limited to \$240 maximum every 24 months</li> </ul>	<p style="text-align: center;"><b>Routine Vision Services:</b></p> <p><b>\$ 0 copay for:</b></p> <ul style="list-style-type: none"> <li>•routine vision exam, one every 12 months including refractions</li> <li>•Eyewear, limited to \$240 maximum every 24 months</li> </ul>
<p style="text-align: center;"><b><i>Non Routine Services</i></b></p> <p><b>\$10 copay</b> Primary or specialist visit to diagnose and treat diseases of the eye</p> <p><b>\$ 0 copay for:</b></p> <ul style="list-style-type: none"> <li>• Glaucoma Screening</li> <li>• Diabetic Retinopathy</li> <li>• glasses or contacts following Cataract Surgery</li> </ul>	<p style="text-align: center;"><b><i>Non Routine Services</i></b></p> <p><b>\$10 copay for:</b> Primary or specialist visit to diagnose and treat diseases of the eye</p> <p><b>\$ 0 copay for:</b></p> <ul style="list-style-type: none"> <li>• Glaucoma Screening</li> <li>• Diabetic Retinopathy</li> <li>• glasses or contacts following Cataract Surgery</li> </ul>

## Confused about copays ?

### Knowing the difference between “preventive and “diagnostic” may help!

Service	Preventive	Diagnostic
<p><b>What’s the difference between preventive care and diagnostic service?</b></p> <p>‘Preventive’ and ‘diagnostic’ are descriptions of the types of health care you may receive. There are times when you may receive both services during the same visit. Typically a preventive service is provided at no cost, whereas you may be charged a copay for a diagnostic service.</p> <p style="text-align: center;"><b>See Examples Below</b></p>	<p><i><b>The act of preventing an illness or condition from happening.</b></i></p> <p>Some examples of preventive services includes routine check-ups, screening tests, and immunizations for when you have no symptoms and you don’t have a diagnosis of a condition or a disease. These are shown by the “apple” in your plan description or in the Medicare booklet. (PAP tests, PSA, colorectal, mammograms, are some examples )</p>	<p><i><b>A response to a complaint identified by you or your doctor or existing conditions.</b></i></p> <p>Routinely monitoring a condition or illness that you have such as hypertension or diabetes is an example. Diagnostic services include tests or procedures ordered by a physician needed to help diagnose or monitor your condition or disease. Diagnostic tools can include: radiology, ultrasound, nuclear medicine, laboratory, pathology and other tests.</p>
<b>Cholesterol Screening</b>	Done as part of an annual preventive care visit. The test is done on the basis of your age or family history. You have not been diagnosed with high cholesterol	You have high cholesterol and your doctor is checking your numbers or is checking to see that the “statin” you are on is helping.
<b>Mammogram</b>	You have a visit for a routine mammogram or screening	Your doctor orders a mammogram to learn more about a lump that was found
<b>Colonoscopy</b>	You have no symptoms and go in for a routine colonoscopy	You are having symptoms and your doctor orders a colonoscopy.
<b>Blood Test</b>	You have high blood pressure – a risk factor for diabetes – so your doctor does a routine diabetes blood check. The blood test is being used to see if you need any further tests.	Your doctor orders a blood test because you have symptoms that may be caused by diabetes. The blood test is now being used as a tool to make the correct diagnosis as symptoms may mean different things.

### **“Preventive” and “diagnostic” services may occur during the same visit.**

If your visit starts out as preventive but the doctor identifies a condition and enters the claim with a diagnosis of a condition, then it may be subject to a diagnostic service copay. You will pay \$10 for the visit and \$10 copay for each diagnostic test. You are subject to more copays on the Advantage plan.

