



CARE CONNECTION

UNDERSTANDING THE ER: COSTS AND ALTERNATIVES FOR CARE

Did you know that an estimated 60% of visits to the Emergency Room (ER) by FMCP participants are not for true emergencies?

Unfortunately this is the case around the country—millions of Americans use the ER for non-life-threatening conditions like coughs, headaches, upper respiratory infections, seasonal allergies and more, even though they could be treated just as well and even more appropriately at an urgent care center, retail clinic, or via telemedicine.

Walk-in clinics and telemedicine aren't only cheaper than the ER, they are more convenient too. Keep in mind—the average ER visit that is not an emergency costs three and a half times more than an urgent care clinic visit (comparing average FMCP claims of \$1,500 for the ER and \$250 for urgent care), and most FMCP plans require you to pay an **additional \$100 ER co-pay** if you are not admitted to the ER. You will only pay your standard co-pay for each visit to an Urgent Care Center, Primary Care Provider, or Retail Health Clinic, but **LiveHealth Online's telemedicine service is free to use through 2020.**

LIVEHEALTH ONLINE CAN HELP!

LiveHealth Online is a telemedicine service offered to you for **free through calendar year 2020 through the FMCP**. This service lets you have a doctor's visit over video chat via your phone or computer. LiveHealth Online doctors are best for common conditions (like allergies, eye or ear infections, colds, flu, rashes, etc.) and can provide certain prescriptions that you can get filled at a local pharmacy. Doctors are available on *your* schedule. Plus, there's no travel required. LiveHealth Online is available 24/7 in all 50 states — wherever and whenever you need a doctor.

Visit www.livehealthonline.com or download the LiveHealth Online app from the App Store or Google Play.

Please note: LiveHealth Online only applies to members who have their medical benefits through one of the FMCP PPO Plans.

Disclaimer:

Please use your discretion and best judgment when choosing where to get care, especially in the event of a true emergency or life-threatening illness or injury.



ABOUT FREESTANDING EMERGENCY DEPARTMENTS

Many cities are seeing Freestanding Emergency Departments becoming more commonplace. Freestanding Emergency Departments are a lot like the Emergency Rooms in a hospital. Both offer labs, x-rays, medications, and critical care. However, there are also some pretty big differences between the two.

Freestanding Emergency Departments are privately owned and operated.

In addition to not being physically connected to a hospital (as their name implies), Freestanding Emergency Departments also do not have any hospital association and are not governed by a university, county, or municipality. They are often privately owned by the physicians or healthcare companies.

Freestanding Emergency Departments cannot perform surgery or admit patients to the hospital.

Because Freestanding Emergency Departments are not affiliated with a hospital, they cannot admit patients to the hospital. Instead, they have transfer agreements with nearby hospitals and can call an ambulance to transport you to be admitted or receive surgery.

Freestanding Emergency Departments can cost significantly more.

Because these facilities are privately owned, they do not receive government subsidies, which means increased costs for the patient.

With these types of facilities becoming more common, it is especially important that you are careful in selecting where you go to receive care.



YOUR PLAN AT YOUR FINGERTIPS REGISTER FOR THE MEMBER SELF-SERVICE ONLINE PORTAL

Did you know that the FMCP Member Self-Service Online Portal is your one-stop-shop for all things FMCP?

It's true! The Member Self-Service Online Portal lets you:

- View your personal data
- Request new medical/Rx ID cards
- View your claims
- Sign up for our newsletter
- View your EOBs
- Contact the Benefit Office

You can access the Member Self-Service Online Portal on the FMCP website, www.nifmcp.com, by clicking on 'Member Sign-In' under the 'Members Only' navigation tab or clicking on the button on the homepage. If you have not already, you will need to register using your medical/Rx ID or your Social Security number.

YOU DESERVE THE BEST!

That's why Best Doctors services are free for FMCP members and dependents.



Best Doctors' suite of services ranges from help Finding a Best Doctor to on-call Ask the Expert medical advice to Expert Second Opinion and Treatment Decision Support. Best Doctors has just about everything you need to make the best decisions for you — no travel required. Whether you're moving to a new town or weighing the benefits of knee surgery, you can be sure that Best Doctors' expert physicians are ready and willing to help you make confident choices about your medical needs.

Best Doctors' suite of stellar services includes:

- **Expert Medical Opinion:** Have an expert conduct an in-depth review of your medical case.
- **Behavioral Health Navigator:** Have your mental health condition reviewed by a team of expert behavioral health specialists to ensure you're receiving the proper diagnoses and treatments for you.
- **Treatment Decision Support:** Explore your treatment options before making a decision.
- **Ask the Expert:** Get expert advice about your medical conditions, treatment, or personal health challenges.
- **Find a Best Doctor:** Locate a Best Doctor that fits your specific needs.
- ... and more!

To learn more about Best Doctors, visit the FMCP website at www.nifmcp.com. You can access Best Doctors services by calling 1-800-497-1634 or by visiting the member website at <https://members.bestdoctors.com>.

Please note: If your medical coverage is through Kaiser, this benefit is not applicable.

DID YOU KNOW?

Preventive care is **covered at 100%** when performed by **in-network** providers.*

This includes not only annual physical exams and wellness checks but also screenings for cancers and depression or counseling for obesity, addiction, and other disorders. For a list of all preventive services that are covered at 100% with no copay, see your Plan Notices.

Preventive care visits offer significant benefit to you, such as:

- Giving you an assessment of your overall health
- Screening for cancer and other diseases, like diabetes or high blood pressure
- Updating your medical records
- Maintaining a relationship with your primary care provider

Get your annual physical and wellness exam before the end of the year to start 2020 off right!

***Please note that out-of-network preventive care is excluded.**

IMPORTANT CONTACT INFORMATION

PPO - Anthem

1-800-810-BLUE
(Provider locator services)
www.anthem.com

Rx Drugs - SavRx

1-866-233-4239
www.savrx.com

Best Doctors

1-800-497-1634
<https://bestdoctors.com/>

Dental - MetLife

1-800-942-0854
www.metlife.com/mybenefits
(if applicable)

Vision - VSP

1-800-877-7195
www.vsp.com
(if applicable)

NECA/IBEW Family Medical Care Plan

410 Chickamauga Avenue, Suite 301
Rossville, GA 30741

1-877-937-9602
www.nifmcp.com