

## Tapping Health Plans' Hidden Benefits

Exploring your health-care plan comes naturally when you need it to cover treatments for an illness or injury. But some of its features are best used and often overlooked when you're well.

Even in an era of rapidly rising health-care costs, employers often offer a host of free or low-cost preventive-care and wellness benefits, either directly through their health plans, their health plans' negotiated discounts with a network of third-party providers or employee-assistance programs, benefits experts say.

It pays to check your benefits before making health-related purchases.

But many go unused because workers assume they don't have them or don't think to ask about them. Especially when it comes to lesser-known discounts, insured people may be passing up significant savings on expenses such as laser vision correction surgery, braces, infertility treatments, weight-loss programs, massages even electric toothbrushes. Discounts often range from 10% to 40% and can translate into personal savings of thousands of dollars.

There are great benefits available to people that they don't even realize they have, said Mary Jo Case, president of Alliance Resources Inc, a human-resources consulting firm in Kalamazoo, Michigan.

Here are nine valuable benefits you might be missing out on from your insurer, employer or both:

- 1.) Paid preventive-care benefits. Those could encompass age-appropriate screenings like colonoscopies and mammograms; regular checks of blood pressure, cholesterol and blood sugar; and prenatal vitamins for pregnant women.
- 2.) Health-risk assessments. More companies are asking employees to complete a simple evaluation in exchange for a flat payment or a break in premiums. Some sweeten the pot further if employees follow up with their doctor.
- 3.) Free or low-cost immunizations. Those could include on-site flu-shot clinics, or reimbursements for flu shots. Many companies have found that for the low cost of a flu shot you don't lose workers for a week, said Tom Billet, a senior consultant for Watson Wyatt in Stamford, Conn.
- 4.) Discounts on massage therapy and chiropractic care; weight-loss programs and nutrition counseling.
- 5.) Discounts on vision and oral care.
- 6.) Partial or full reimbursement for gym memberships, or negotiated corporate discounts with certain gyms.
- 7.) Health coaching or nurse advice lines for members with ongoing or acute medical issues.
- 8.) Disease-management programs. These typically help patients with asthma, diabetes, cardiovascular disease, back pain and cancer manage their illness.
- 9.) Employee assistance. Don't forget your employee-assistance program (EAP) for counseling and other services, and your flexible spending account, if you have one, to defray the costs of services that aren't covered or discounted by your health plan.

### Examples of Who Offers What

At UnitedHealthcare, a program called United Health Allies offers its members discounts on services that aren't covered under traditional medical plans. Among the top potential savings: Lasik eye surgery, infertility treatment, comprehensive smoking cessation and hearing tests and devices. The program even offers reduced rates on cosmetic teeth whitening, company spokeswoman Cheryl Randolph said.

Laser vision correction and dental and orthodontic work are particularly popular, she said. Getting braces in Southern California, for example, costs about \$5,500 but that falls to \$3,300 a 40% savings when members go through the discount program, Randolph said.

For employers that choose to purchase it, Blue Shield of California offers members discounts on acupuncture and chiropractic care for those whose plans don't include those benefits or who have used up all their covered sessions and want to continue at their own expense. The program also discounts massage therapy.

Members pay directly without having to file claims or get doctor referrals beforehand. Through its mylifepath Alternative Care Discounts Program, administered by American Specialty Health Networks (ASH), members choose a provider from the network, present their Blue Shield card and receive a discount of 25% off the practitioner's usual published fee or ASH's maximum fee schedule, whichever is less.

Similarly, Humana offers discounts up to 30% for a network of alternative health-care providers. In addition to alternative health, Aetna members can

save on products and services available from Sonicare, Epic Dental, SpaWish, Zagat.com, eDiets and the MayoClinic.com bookstore.

It's not surprising that many patients end up forgoing health benefits they didn't know they had, said Dr. Rick Kellerman, president of the American Academy of Family Physicians and a family doctor in Wichita, Kan.

There are just so many plans out there and so many patients don't read the plans or understand them, Kellerman said. They're kind of on their own. Consumers are likely to pass up stress-management services that can increase quality of life and are available outside the health plan in an EAP, said Karen Edwards, assistant professor of health policy at Ithaca College in Ithaca, N.Y. Still, she's skeptical about the financial underpinnings of insurers' discounts on particular items.

I'm a little bit suspicious of the connection between an insurance company and a specific commercial product, Edwards said.

#### Getting serious about prevention

Workers often forget the scope of their benefits because they encounter it just once a year during open enrollment, Case said. Others check their benefits more frequently but get frustrated trying to navigate online information and customer service lines.

I've seen some good self-serve Web sites for the employee, but it takes time to look for that information, Case said. A lot of companies don't give you direct access to a real person anymore. They want you to go through a Web site and written communication before you talk to a real person.

Employers have been covering preventive health benefits for at least a decade, but more have gotten religion about its merits both for improving productivity and controlling costs in the last few years, said Gary Kushner, president of Kushner Co., a national benefits consulting firm in Portage, Mich.

Many plans have moved to what I would call targeted preventive and wellness, where there's no charge for evidence-supported screenings, such as colonoscopies for people over 50 and other patient-appropriate diagnostic tests, he said. A whole host of prevention benefits may often be included in the plan with little or no copay to the employee.

The approach reflects that of a number of economists, health-policy experts and presidential candidates who want to better support preventive care.

You spend a little now and save a lot later, Kushner said. It costs \$20 to put a blood pressure cuff on somebody and over \$100,000 to treat a stroke.

A combination of improving primary-care quality, broadening access to effective treatments and getting more Americans to adopt healthy behaviors could prevent more than four million annual hospitalizations, according to an analysis from the Agency for Healthcare Research and Quality.

When asked which benefit or discount workers most often leave on the table, Helen Darling, president of the National Business Group on Health, a Washington nonprofit group representing 277 very large employers, didn't hesitate.

The biggest by far is colonoscopy, she said. Almost everybody has colonoscopy as a benefit at a certain age. Once you're 50 you really should have one, and the percentage of people who actually get one is very low. Men are particularly difficult to reach even for basic office visits, she said. They don't go to the doctor for years.

Black men especially could benefit from more preventive care because they have one of the highest rates of undetected high blood pressure, Darling said. As a consequence, they frequently have high rates of stroke and heart attack, and they're pretty young men. It's a tragedy.

Kristen Gerencher is a reporter for MarketWatch in San Francisco.

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By Ralph Roberts

RISMEDIA, August 31, 2007 Turn on the news or visit your favorite news Web site, and you are likely to see a report about the foreclosure epidemic. The reports you are not likely to see, however, are about something that is closely related and equally if not more disturbing—real estate and mortgage fraud.

In pig sector to hot colors, swine fever syndrome disease seriously endanger the hog industry, and I went around to all of my colleagues for over 200 areas in the incidence of farm and non-farm incidence scene control pig high fever, and after practice and exploration, we think that pig fever syndrome defense , controlled, and more difficult to rule, now in clinical exploration of the more successful control program is summarized below for reference counterparts. A prevention of swine fever high eight recommendations An implementation of bio-security measures to prohibit access to farms outside farms, in particular the production area; From matings uphold the principle of self-support, as do the whole All-out, the high incidence of the disease in time, suspended outward bought pigs and Piglet; Pig should pay attention to ventilation, lower density rearing. Do two types of vaccine immunization, focus on doing the classical swine fever, pseudorabies, A, B Pasteurella vaccine, pig atrophic rhinitis and other vaccine immunization work. Three of the weanling pig, the growing pig feed containing added Immunoenhancers Teng Chun stanozolol 400 grams / ton + Teng Chun Aetna 1000 grams / ton (or Sealy-300 g / ton).n

Swine fever syndrome is caused by various pathogens and other stress factors common role of the disease syndrome, the incidence of swine after high mortality, treatment is extremely difficult farms should advance various biosecurity measures to improve farm management and raising the level of immunization, prevention of all swine fever syndrome; When the unfortunate incidence, keeping the day-to-day management and prevention of swine often determine the level of morbidity and mortality. Secondary infection control and eliminate potential stress factors are reducing morbidity and mortality in the key.

## About the Author

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Prenatal vitamins are a must for expecting mothers. It is important to remember that the best prenatal vitamins.

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