

# We've got you covered!



# What's changing April 1

It's a pretty sure bet you don't want to spend your hard-earned money on health care. That's why you have health insurance.

What's covered isn't changing. You still save dollars with thousands of in-network hospitals and doctors. You pay nothing for many services, and have lower copays for care at most in-network hospitals. And your copay is still just \$100 for emergency care at any hospital.

## There's just *one* change

Starting April 1, 2019, you'll pay \$1,000 for planned inpatient admissions and \$250 for outpatient hospital care — but *only* if you use these very expensive hospital systems:

- Northwell Health
- Westchester Medical Center
- NYU Langone
- New York-Presbyterian, in Manhattan

## This change *does not* have to affect you

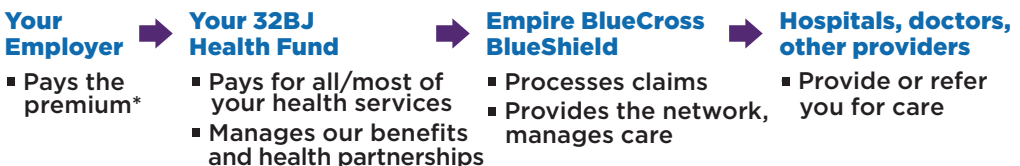
Most 32BJ members won't have to pay more — and neither will you. Your copay will still be just \$100 for inpatient admissions and \$75 for outpatient hospital care at more than 100 preferred in-network hospitals, such as these world-class centers:

- Mount Sinai Health System
- Memorial Sloan Kettering Cancer Center
- Montefiore Medical Center
- Hospital for Special Surgery

Need a preferred hospital? Go to [32bjfunds.org](http://32bjfunds.org) and click on Find-A-Doctor, or call Member Services at 1-800-551-3225.

## How your health plan works

- You**
- Pay copays\* for some in-network care
  - Pay the deductible\* + most of the bill from out-of-network providers



\***Premium:** the cost of your coverage. **Copay:** what you pay for health services. **Deductible:** what you pay before your plan starts to pay.

# Why this one change

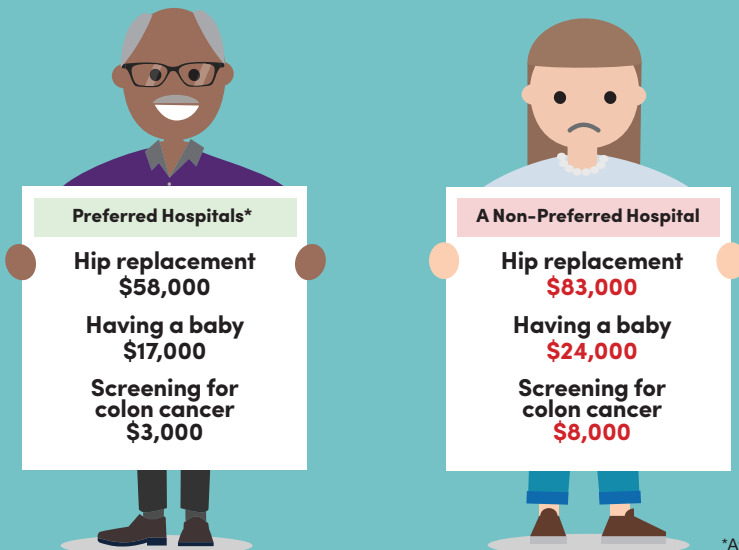
Health care costs go up — way up — every year, and hospital costs are a big part of it. It turns out some hospitals charge much more than others for the same procedures. When costs go up, your employer pays more for your plan. And this leaves less for wages and other benefits.

## Here's the deal

If we want to keep the great benefits we have, with lots of choice and low out-of-pocket costs, we have to encourage members to avoid hospitals that overcharge us.

- Higher cost does not mean higher quality or better results.
- Most members already use the lower-cost, preferred in-net work hospitals.
- It just seems fair to ask members to pay more if they choose to use the highest cost care.
- The \$1,000 in-patient copay applies only to planned hospital stays. The copay for emergency admissions is still just \$100.
- Outpatient copays are \$250 at non-preferred hospitals and \$75 at preferred hospitals.

## SMART CHOICES



\*Average cost based on 32BJ claims

## FACT

Your employer pays up to **\$20,000** for your coverage every year.

# Make your benefits count

You work hard for your money. **Smart choices** can make it go a long way. When it comes to the health care you and your family need, add these smart choices to your to-do list in 2019:

- **Stay healthy.**  
Schedule your annual check-up and screenings.
- **Pick your team.**  
Get a primary care provider at a 5 Star Center.
- **Save money.**  
Always use in-network hospitals and doctors.
- **Make it easy.**  
Use 32BJ Partners for top-notch care.
- **Be smart.**  
Compare providers, services and prices *before* getting care.



## 5 Star Centers



- ★ A personal care team, led by your doctor
- ★ \$0 checkups and shots (for things like the flu)
- ★ \$0 office visits when you are sick
- ★ A health care plan created just for you
- ★ Care that's coordinated for the best results

### FACT

**Personal care** teams help patients have **better health**, and fewer ER and hospital visits.

# Choose preferred hospitals

We compare prices for everything from groceries to new cars. Why not for something as expensive as health care?

Using a preferred in-network hospital can save you thousands of dollars - without sacrificing quality. The choice is *always* yours.

## SMART CHOICES

**\$100** copay for inpatient, and **\$75** for outpatient care at  
**PREFERRED HOSPITALS**



**\$1,000** copay for inpatient, and **\$250** for outpatient care at  
**NON-PREFERRED HOSPITALS**





Your copay is still just \$100 for emergency hospital admissions.



Be smart. Use preferred in-network hospitals and avoid higher copays.

For a full list of these hospitals:

- Go to [32bjfunds.org](https://32bjfunds.org)
- Click on  FIND A DOCTOR
- Look for hospitals with 

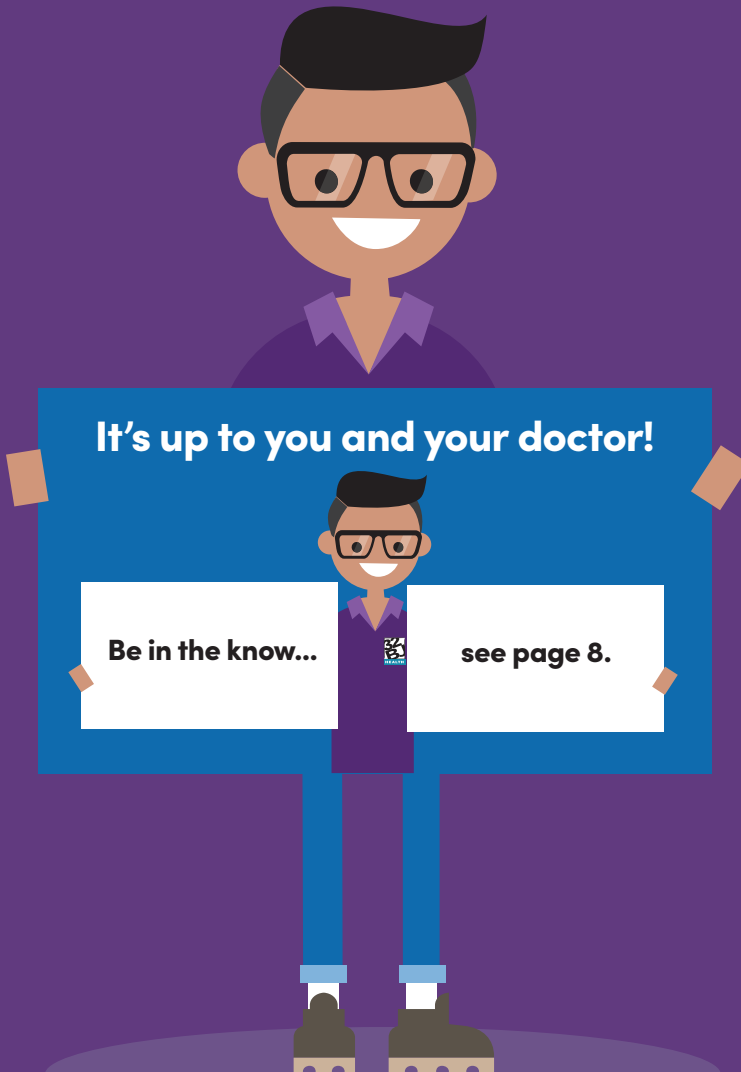
### FACT

A **\$58,000** procedure costs you **\$100** at a preferred in-network hospital and **\$1,000** at a non-preferred in-network hospital.

# Talk to your doctors

Your doctors are your health care partners. They want what's best for you. Don't be afraid to ask questions. Know your care options and the cost *before* you make important decisions. Just follow these steps:

1. Read this card now to understand what to ask your doctors.
2. Keep it in your wallet to show them.
3. Ask your doctors to refer you to preferred in-network providers.
4. Ask these questions *before* getting care with new doctors.



# Be in the Know

The more you know, the better you'll be at making smart choices and getting the most from your health plan. Need help with what's covered, where to go and what you'll pay *before* you get care?

## Talk

to Member Services for friendly help and support:  
1-800-551-3225, Monday-Friday, 8:30 am to 5 pm.

## Go Online

to [32bjfunds.org](http://32bjfunds.org), your one-stop info source.

## Visit

your 32BJ Welcome Center, 25 West 18th Street, NY,  
from 8:30 am to 6 pm.

## Read

*Benefit Matters* for great "intel" on your plan, special programs  
and other news.



**FACT**

Members Services can help you find in-network preferred providers near you.

# It's up to you and your doctor!



Be in the know...

ask questions.

## Before you get care...



- ✓ **Know your copay for hospital visits**
  - **At preferred in-network hospitals:**
    - \$100 for planned in-patient stays; \$75 for outpatient care.
  - **At non-preferred in-network hospitals:**
    - \$1,000 for planned in-patient stays; \$250 for outpatient care.
- ✓ **Ask your doctor:**
  - What hospital are you affiliated with?
  - Will you refer me to my preferred in-network providers?
  - What hospital would you send me to if I need testing or care?
  - Will you help me get the right care without higher copays?

## Always use Preferred in-network hospitals

- ✓ **Preferred Health Systems**
  - All in-network NY hospitals *except* the non-preferred listed below
  - All in-network hospitals in other states
- ✗ **Non-Preferred Health Systems\***
  - Northwell Health
  - NYU Langone
  - New York Presbyterian (in Manhattan)
  - Westchester Medical Center

*\*Includes all hospitals and facilities in these health systems.*

## For help with

- Coverage questions
  - In-network preferred providers near you
  - Specialty programs and services
  - More ways to save money on health care
-  **Call Member Services, 1-800-551-3225, 8:30 am to 5:00 pm, M-F.**
-  **Go to [32bjfunds.org](https://www.32bjfunds.org) for a full list of preferred and non-preferred hospitals.**

