MyWellness is published quarterly by the Employee Benefits Department for HCR ManorCare employees.

ARE YOU A Wise Health Care Consumer?

Take this quick quiz and find out.

1. Do you have a Primary Care Physician?
2. Do you compare prices BEFORE getting a medical service, prescription or procedure?
3. Do you know how your medical plan works?
4. Have you asked for a second opinion?
5. Do you take notes and ask questions at the doctor’s office?
6. Do you speak up for your health care needs?
7. Do you know whom to call if you’re feeling stressed or blue?
8. Do you get preventive care screenings as recommended?
9. Do you know which pharmacies in your neighborhood are in-network and offer the best price?
10. Do you get a referral from your primary care physician BEFORE seeing a specialist?

What does your score mean?

- 9 out of 10: If you answered “yes” to 9 questions: Congratulations! You’re a wise health care consumer and make the right decisions that affect your well-being and your wallet.
- 7 out of 10: If you answered “yes” to 7 questions: Way to Go! You’re on your way to being a wise health care consumer!
- 5 or fewer: If you answered “yes” to 5 or less questions: Caution! You may need to brush up on your health care benefits.

WATCH & LEARN: Learn more about being a wise health care consumer by watching this video. Discover tools and tips available to help you make more informed health care decisions, especially if you’re enrolled in a company medical plan.

MORE INSIDE!

THE NEXT STEP:
After seeing her doctor, the next step for this co-worker was a Best Doctors’ second opinion.

CONGRATS!
Crystal Buckle was awarded a $5,000 scholarship to pursue an RN bridge degree!

CHOOSING A DENTIST?
Minimize costs; maximize your dental benefits with Delta Dental’s networks.
Seeing your doctor was the first step, but now you may be wondering, what’s next? Read how HCR ManorCare employee Kathy Guzley took the next important step in her health care and got a second opinion from Best Doctors.

Kathy Guzley, a receptionist at ManorCare Health Services – West Allen in Allentown, Pa., struggled with knee issues and pain most of her life. Her doctor told her she would need a knee replacement.

Kathy scheduled the surgery but wanted to be sure her knee replacement was completely necessary. So she called Best Doctors – a service included at no cost to her through her company medical plan with Quantum Health.

Kathy contacted Best Doctors and explained her situation. The clinician took down all of her relevant information, and Kathy didn’t have to do a thing.

During each step of her case, the Best Doctors team kept her informed by phone and e-mail. Kathy didn’t have to go to appointments or collect her own medical records – Best Doctors took care of it all.

Kathy’s Best Doctors’ Member Advocate even contacted her doctor for her, at her request, to let him know she was using Best Doctors’ services. “Throughout the whole process, there was nothing but efficiency, completeness and thoroughness,” she said.

“I felt like I was in such great care from the moment I decided to use Best Doctors until I had my last phone call with them.”

When Kathy received her Best Doctors’ Expert Report, she was extremely impressed. From the detailed diagnosis and treatment information to the credentials of the expert to the way the report was packaged and presented, she realized it was exactly what she needed.

The clinicians simplified the medical language in the report, so it was easy for her to understand. Her Best Doctors’ Expert recommended she go through with the knee replacement, so Kathy kept her surgery date.

Getting a second opinion gave Kathy the confidence that she was getting the right care. “I feel lucky that my company offers such an amazing benefit, and I couldn’t be happier with the outcome.”

Shop for health care as if you’re shopping for a pair of jeans

Would you pay $140 for the same pair of jeans you could buy elsewhere for $20? Probably not, but that’s the approach many take when scheduling a medical test or doctor visit.

Prices for cholesterol tests can range from $10 to $270. Prices for an MRI of the back can range from $300 to $3,000!

Use Castlight before you go to see personalized cost estimates for your medical and prescription needs, including finding an in-network doctor and pharmacy, comparing prices for medical services and prescriptions, seeing cost estimates based on where you are in your health plan, and understanding your past medical spending.

Castlight is provided free of charge for employees and spouses/adult dependents enrolled in an HCR ManorCare medical plan with Quantum Health.

Start shopping today with Castlight. Register at https://mycastlight.com/hcr; then download the mobile app to your smart phone at www.mycastlight.com/mobile.

Questions? Call a Care Coordinator at 1.855.512.9991.

For more information, visit www.myhcrmedical.com or call a Care Coordinator at 1.855.512.9991.

“I felt like I was in such great care from the moment I decided to use Best Doctors until I had my last phone call with them.”

CONGRATULATIONS TO CRYSTAL BUCKLE, a Nurse Supervisor and LPN at Heartland, Briarwood, Mich., who was awarded a $5,000 scholarship from the National Education Alliance to pursue an RN bridge degree.
If you’re enrolled in a company dental plan with Delta Dental, there are advantages to choosing a dentist who belongs to either the Delta Dental PPO Network or the Delta Dental Premier Network. Knowing the difference between these two networks and non-participating dentists could help you minimize your out-of-pocket costs and maximize your dental benefits.

**Delta Dental PPO Network:** This network has more than 83,900 dentists nationwide practicing in more than 168,000 dentist locations in the U.S. The Delta Dental PPO Network offers significant fee reductions to Delta Dental members to help you save costs.

**Delta Dental Premier® Network:** More than 139,000 dentists practicing at more than 247,000 locations in the U.S. participate in this Delta Dental network. Fee savings with the Premier Network aren’t as great as with the PPO network, but Premier dentists offer reduced fees and greater savings over non-participating dentists.

**No Balance Billing:** Both Delta Dental networks protect you from balance billing. If the dentist’s normal charge is higher than Delta Dental’s maximum approved fee, the dentist cannot pass the balance of costs on to you.

**See the Savings in Action:** The table below compares the cost savings between participating dental providers and a dentist who doesn’t participate in either of Delta Dental’s networks.

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<th>GREATEST PATIENT SAVINGS</th>
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(Note: HCR ManorCare offers both a high and low dental plan through Delta Dental that pay at different coinsurance amounts that vary by the type of service covered and by network. This example compares the cost of a basic service covered at 80 percent in the high plan.)

Need help finding a dentist or want to refer your dentist to Delta Dental? Call Delta Dental of Ohio at 1.800.524.0149 or visit www.deltadentaloh.com/hcr.

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**Enrolled in Accident and Hospital Insurance?**

If you’re enrolled in Accident and Hospital Insurance with MetLife benefit, you can use it to pay for out-of-pocket expenses, such as insurance deductibles, copays, transportation to and from medical centers, childcare expenses and more!

This benefit also covers more than 150 events, such as a concussion, a hospital stay due to an accident or sickness, an eye injury, a dislocation, fractures, outpatient surgery, physical therapy, X-rays and much more. Accident and Hospital Insurance coverage payments are made directly to you to use as you see fit.

**Submitting a claim:** It’s easy to submit a claim. Just call 1.800.438.6388 to obtain a claim form online, or by e-mail, fax or mail. MetLife mails a Claims Acknowledgement letter within 3 days after receiving a claim form. And, MetLife fully processes the claim within 10 business days after receiving all necessary claim information.

**Questions? Call MetLife at 1.800.438.6388, Monday through Friday from 8:00 am to 11:00 pm ET.**

*Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents to be covered are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas.*

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**What’s NEW with Fidelity?**

**FIDELITY’S MEMBER WEBSITE – NETBENEFITS – NOW OFFERS A MORE INTERACTIVE HOMEPAGE TO HELP YOU BETTER UNDERSTAND YOUR FINANCIAL JOURNEY.**

The new NetBenefits® home page brings your financial journey to life using a financial workspace that includes:

- **A Milestone view:** Dynamic visualization of progress against your next age-based goals.
- **An Income view:** Alternate view showing your estimated retirement income.
- **The ability to do quick modeling to see how changes might impact your results.**

To learn more about the HCR ManorCare Retirement Savings 401(k) Plan, call Fidelity Investments at 1.800.835.5095 or visit the Fidelity NetBenefits® website at www.401k.com.