

AultCaring in the Community

Volunteer outreach remains a focus at AultCare as employees again donated time and energy to local service projects through the company's "Caring Campaign" this spring. Twenty-five percent of AultCare employees volunteered at local community agencies. Here are some highlights.



■ AultCare employees repackaged 1,000 pounds of frozen carrots at the Akron-Canton Regional Foodbank.



■ Tiffany Huskins (left) and Lesa Metz volunteered at the Stark County Human Society, walking dogs and sharing some love to keep kittens socialized.



■ Shanae Taylor stuffs backpacks with food for children during a Blessings in a Backpack program at Canton City School's Duerber Elementary.



■ Catherine Ardelea paints the house of an elderly woman for Hammer and Nails.



■ AultCare employees (above and below) help Stark Parks by cleaning up landscaping at the Exploration Gateway at Sippo Lake Park in Canton.



AultOne Offers Affordable Health Insurance for Individuals



Good health care insurance is essential to your well-being, but not everyone has access to group coverage.

AultOne, the newest member of the AultCare family of health plans, provides individual health care coverage that includes everything from routine wellness visits to medical emergencies.

AultOne helps members of our community fill in their health care gaps. For example, early retirees may not be getting health care coverage from their employers and aren't yet eligible for Medicare. People who are between jobs need short-term coverage to avoid running the risk of going without health insurance.

Whether you need health care coverage for yourself or your

entire family, AultOne has a plan to fit your needs. AultOne offers six comprehensive plan options.

AultOne plans are built with emphasis on wellness. The best way to save money on health care costs is to avoid unnecessary visits and treatments. Routine wellness visits are covered under every AultOne plan. We encourage members to stay as healthy as possible through regular wellness and preventive care.

To learn more about AultOne health plans, get a rate quote or find an authorized broker near you, visit www.aultoneonline.com.

AultOne is perfect for:

- Recent high school and college graduates.
- Self-employed individuals.
- Early retirees (before becoming Medicare eligible).
- People in need of short-term coverage.
- Part-time employees.

ENJOY SUMMERTIME TREATS FROM THE GARDEN AND ORCHARD

Summer is the perfect time to start eating more fruits and vegetables. In-season produce is fresher, tastier and often costs less. Here are some tips on selecting and storing produce:



Apples

Selection: Look for heirloom and locally grown apples beginning in August. Choose apples with smooth, shiny skin without soft spots.
Storage: When stored at room temperature, apples begin to turn mealy after three or four days. They keep in the refrigerator for two weeks or longer.

Beans (snap)

Selection: Snap a bean in two to check tenderness, then taste it to check sweetness. Pods should be bright, not dull and contain small, green seeds. Purple snap beans turn green when cooked.
Storage: Refrigerate in an open plastic bag for up to five days.

Bell Peppers

Selection: Pick peppers that feel heavy for their size. Color should be bright. Avoid peppers with soft or brown spots.
Storage: Red and yellow peppers will keep in the refrigerator for three to four days. Green peppers will keep longer.

Blueberries

Selection: Choose plump, firm, bright blue/purple berries that are free of moisture and packed in dry, unstained baskets or boxes.
Storage: If dry and packed in a moisture-proof container, blueberries will stay fresh in the refrigerator for five or six days.

Carrots

Selection: The deeper the color, the sweeter the carrot – and the higher the level of health-protective antioxidants. Avoid soft or split carrots.
Storage: Cut off carrot tops before storing. Keep in a plastic bag in the refrigerator for up to 10 days. Do not store near apples or pears, which give off ethylene gas and cause carrots to become bitter.

Eggplant

Selection: Choose eggplants that are shiny, smooth and free of bruises.
Storage: Refrigerate eggplant in a sealed plastic bag. Use within four days.

Melons

(cantaloupe, muskmelon, honeydew, watermelon)
Selection: Choose a melon that feels heavy in your hand and has a sweet melon scent. Overripe melons will have soft spots.
Storage: Store unripe melons at room temperature. Once ripe or cut, wrap in plastic and refrigerate for a day or two.

Plums

Selection: Look for soft fruit that yields to slight pressure. Avoid shriveled fruits.
Storage: Store unripe plums at room temperature. Refrigerate and store in plastic when ripe. Eat within four days.

Spinach

Selection: Look for deep green, unbroken leaves.
Storage: Store in a plastic bag in the refrigerator for four or five days. Spinach shrinks by 90 percent when cooked, so buy a lot.

CANTON FARMERS' MARKET COMES TO AULTMAN

The Canton Farmers' Market will be on the Aultman Hospital campus (Physicians' Office Building parking lot) Friday, Aug. 5 from 10 a.m.-2 p.m.

Get your fresh produce and health information, too!

AULTCARE

HEALTH INSURANCE



OHIO'S TOP-RANKED HMO HEALTH PLAN*

*AultCare HMO is the top-ranked HMO in Ohio and one of the top 50 in the nation in NCQA's Health Insurance Plan Rankings 2010-11-Private.



Twenty-six years ago, AultCare was founded on the idea of creating a local, cost-efficient competitor to national insurance carriers. The communities we serve have benefited from this price competition. Our exclusive vertical integration with Aultman Hospital has promoted efficiencies and cost effectiveness in health care delivery – resulting in high-quality health care served at some of the lowest costs in the nation. Our goal remains: to be a good corporate citizen concerned for the financial and physical health of our community.

Today, our products and services include:

- **AultCare:** Health plans for businesses
- **AultOne:** Health plans for individuals
- **PrimeTime Health Plan:** Medicare Advantage plans
- **Aultra Administrative Group:** Third-party administration for employer health plans
- **AultComp TPA:** Workers' Compensation administrative services
- **AultComp MCO:** Workers' Compensation Managed Care
- Corporate wellness services and programs

Contact AultCare for more information at
330-363-6360
1-800-344-8858
www.aultcare.com

CHOOSING A HEALTH PLAN



It's near the time of year when many employer-sponsored health plans go through open enrollment. If you have a choice of health plans, selecting the "best" one depends on what's most important to you and your family. For many people, cost is the main concern. But there are other things – like network and quality of care – that you may want to consider.

There's more to it than the premium

The amount of insurance premium that's taken out of your paycheck – or what you are paying on your own for individual coverage – is what most people evaluate if they have a choice of health plans. But there are other costs associated with coverage that you should consider to get the best idea of how much you'll have to pay if someone gets sick.

- **Deductible:** the amount you pay before the insurance plan starts sharing the costs.
- **Co-payment:** fixed dollar amounts you pay for emergency room, doctor visits or prescription drugs.
- **Co-insurance:** the percentage you share with the insurance company after paying the deductible.
- **Difference between in- and out-of-network costs:** the amount you are required to pay if you go to a provider that's out of network for your plan.

If you're in good health, you can save money by choosing a higher deductible plan because the premium will be lower. But if you have family members who frequently need to see the doctor for illness or injury, you may want to pay a little more for a plan with office-visit co-pays so you don't have to pay for each visit until you meet the deductible.

Above all, calculate what your "worst-case scenario" would be for each plan by adding together:

1. The premiums you'll pay for the year.
2. The amount of the maximum out-of-pocket for each plan.
3. Co-pays that don't add into the maximum out-of-pocket (prescription drugs usually track separately from the maximum).

Consider your health needs

If you or a family member have a disease that requires ongoing treatments, it's important to find a plan that covers your treatments, medications, doctors and the hospital you prefer to use. If you do choose a plan that doesn't have your doctor as an in-network provider, ask for a transitional care process from the insurer. This will enable you to go to your existing provider and gradually switch to someone who is in-network for your plan.

Assess the quality of care

Unfortunately, there are multiple organizations with slightly different metrics evaluating the quality of health plans and providers. But that shouldn't stop you from checking into the quality of care provided by health plans and the doctors and hospitals that are part of the network.

For example, to compare Aultman Hospital with other hospitals, visit the national Hospital Compare website at hospitalcompare.hhs.gov or the new Ohio Hospital Compare site at ohiohospitalcompare.ohio.gov.

In every state, health insurance is regulated by insurance commissions; you can check there for information about your insurance company. There also are national organizations that accredit health plans, such as the National Committee for Quality Assurance (NCQA) and URAC, which accredit Preferred Provider Organizations (PPOs), Health Maintenance Organizations (HMOs) and other managed care organizations.

You can also ask the health plan if it surveys members about health care experiences and whether it reviews qualifications of doctors. And check with the plan for doctors' specialties and credentials. Most doctors with active practices are certified in their specialties by national boards. Also ask friends and acquaintances about the plan's reputation and any experience they've had with the plan.

HOW MUCH OF YOUR HEALTH CARE DOLLAR GOES TO PAY CLAIMS?

When you buy coverage with AultCare, 99.4 cents of every dollar go to pay for medical and pharmacy claims, taxes and administration. Only 0.6 cents have averaged for profit. You can't get any closer to break-even pricing than that.

- 89% of your health care dollar goes to pay claims: hospital, physician and pharmacy costs.
- 8.8% goes toward AultCare's administrative costs.
- 1.5% is taxes.
- 0.6% is AultCare's profit.

You expect your money to pay your claims, and it does.



Five Ways to Save Money on Health Care

1 Get care in your plan's network.

Your insurance company negotiates discounts with providers. Those discounts are passed along to you when you use network providers. If you go to a provider or facility that is out of network for your plan, you will likely have to pay the difference in cost.

If you're referred by your doctor to a specialist, check to see that the provider is in-network. Or, ask your health plan if you can get an approved referral so the claim stays in-network. Make sure that everyone involved in your care is in-network, too. For example, if you're having surgery, check on the facility, the doctor and the anesthesiologist. It's not uncommon for patients to have surgery at an in-network hospital then find out that the anesthesiologist is not in-network. In those situations, the patient pays the difference.

2 Use the emergency room for serious issues only.

Sometimes you need high-level emergency room care, but not always. And it's best to know your options before an emergency. Save the ER visits for situations where you're concerned about serious illness or injury. If you're experiencing difficulty breathing, having chest pain, sudden and severe abdominal pain or excessive bleeding, go to the nearest ER.

You'll stay healthier and get good overall care if you have a primary care physician who can monitor your health through the years.

For care after physician office hours and for minor injury and illness, go to an in-network urgent care center or immediate care. You'll wait less, on average, and it will save you money. If your insurance company offers a free 24-hour hotline staffed by a nurse, you can get answers to basic medical questions as well as advice about the best facility for your medical issue. Aultman Hospital's Health Line is available at 330-363-7600 for these types of questions.

3 Evaluate your prescription costs.

First, consider generics. The savings can be huge. And not only is the price lower, but the amount your insurance will cover is usually greater. Generic drugs have the same clinical effectiveness as their brand-name counterparts. Ask your doctor if switching to generics is a possibility for you.

If you take the same medication each month, you might also be able to save money by filling your prescriptions through the mail. Mail-order pharmacies often provide a 60- to 90-day supply of drugs for just slightly more than the cost of a one-month supply at a local pharmacy. This could save you thousands of dollars during the course of a year. Also, many pharmacies now have many drugs that can be purchased for under \$10 for a 30-day supply.

Finally, your insurer's website probably offers you online access to prescription drug, generic equivalents and therapeutic alternatives to your medications. AultCare members can log in to aultcare.com, pharmacy info, RxEOB for information.

4 Schedule a screening.

Many insurance plans now provide preventive-care screenings without charging deductibles or co-pays. Depending on your age, this rule may apply to blood pressure, diabetes and cholesterol tests; mammograms and colonoscopies; flu shots; routine vaccines; well-baby and well-child visits; and other preventive services. Even if you do pay for some of this, it's worth finding diseases in their infancy when they're easier to treat.

5 Contribute to a Flexible Spending Account (FSA) or Health Savings Account (HSA).

If your employer offers an FSA, it can help you save money – tax-free – to pay out-of-pocket medical expenses. An HSA is another tax-advantaged way to set aside money for medical expenses, but it's only available if you have a qualifying high-deductible health plan. The IRS doesn't allow you to have both an FSA and HSA, but setting funds aside in one or the other will permit you to pay certain medical expenses with tax-free money.

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