

IAC Health Plans

Group Advantage Series



Value Added Benefits

Special benefits help you get the most out of your health insurance program!

Automatically included!



MyHealthCompass™

Control costs and improve employee satisfaction.

MyHealthCompass™ enables your employees to find the highest quality healthcare at the best price, allowing employees to spend less time in the hospital and fewer days off work.

With MyHealthCompass™, employees have online access to powerful hospital and physician information including:

- **Quality Ratings** — Rankings according to complication and mortality rates, case volume and length of stay
- **Pricing Reports** — Price comparisons by hospital, medical procedure, payor and location—local, state, and national
- **Profiles** — Detailed information on hospitals and physicians, such as specialties, credentials, hospital affiliations and sanctions
- **Healthcare Secrets** — Easy-to-understand information on medical conditions and insurance issues

Remember: Your health plan contains either a deductible or coinsurance factor that leaves your employees responsible for a portion of the bill. They can reduce out-of-pocket costs by:

1. Using a hospital in their provider network *and*
2. “Shopping around” for a hospital using the tools provided by MyHealthCompass™.

For example:

With MyHealthCompass™, employees can evaluate a hospital for themselves...

...then compare that hospital's rates to other similar hospitals in their area.



Local Area	State	Nation	Pricing				
How your hospital rates statewide.							
Hospital Quality Scorecard Legend A = Top one-third in the state □ = Middle one-third in the state C = Bottom one-third in the state ND = No data							
Hospital (Click on hospital name to see profile) Hospital No. 1 View comments from hospital	No. of Cases Performed	Complication Rate (%)	Mortality Rate (%) (Death Rate)	Length of Stay (Days)			
	Rating	A+	A		A+	B+	A-
	Actual Results	1237	7.9		1.9	2.2	10.9
	Expected Results		9.7		2.0	3.5	11.1
	Rank (e.g. 278 - hospital rank out of 10)	60/1270	82/1270		63/1270	208/1270	160/1270

Local Area	State	Nation	Pricing		
Selected hospital(s) compared to local, statewide, and nationwide hospitals.					
Hospital (Click on hospital name to see profile) Average Price Per Day (Dollars)					
Hospital (Click on hospital name to see profile) Hospital No. 1 View comments from hospital	List Price	Reasonable & Customary Charges	Medicare	PPO/HMO	
	Hospital Pricing	\$5,703	\$4,847	\$2,691	\$3,707
	Local Area	\$5,287	\$4,494	\$2,489	\$3,436
	State-wide	\$6,418	\$5,455	\$2,576	\$4,171
	Nation-wide	\$6,931	\$5,041	\$2,718	\$3,855

Optum® Nurseline

Optum® 24-hour NurseLine — Provides 24-hour telephone access to registered nurses for guidance with treating various health related conditions. For example, they can help callers:

- Learn self-care for minor illnesses and injuries
- Manage chronic diseases and understand diagnosed conditions
- Discover and evaluate possible benefits and risks of various treatment options
- Learn about specific medications
- Prepare questions for doctor visits
- Develop and maintain healthy living habits
- Locate health care facilities and providers and obtain referrals
- Connect with community support groups
- Know how to choose the most appropriate care at the right time

Optum® Health Forums

Optum® Health Forums — An online resource for researching health issues and how to live a healthier, more productive life. **HealthForums.com** is a unique Web site that caters to your health information needs. Here are just a few of the valuable ways HealthForums.com can serve you:

Customized information: Choose the health and well-being topics that interest you most from a list of more than 1,000 topics. Each time you log in to the site, you'll easily find the latest news and information on your topics of choice.

Comprehensive library: Search the user-friendly encyclopedia and dictionary for questions about medical or mental health topics, and learn what's hot in health care with daily news summaries. You'll also find fresh feature articles, interactive quizzes and calculators, symptom guides, drug information and more. All library content is professionally researched, written and reviewed.

Community connection: Relax, learn and participate with others during Live Events on a variety of health and well-being topics. Share your triumphs and challenges through Discussion Groups, or submit your health and well-being questions to our clinical professionals.

Upgrade to Optum® Care 24

For the fullest spectrum of health and well-being needs, you can upgrade your IAC Health Plans Value Added Benefits package to include the Care24 Employee Assistance Program (EAP). This low-cost, full-benefit EAP provides employees with professional guidance in handling challenging life situations that often affect work performance and attendance.

Benefits for you:

- **Human resources support** — like having a back-office advisor when questions arise
- **Smoking cessation programs** — launch and promote a program to improve employee health
- **Legal and financial counselors**
- **Critical incident stress management** following traumatic community events or disasters

Benefits for your employees:

- **24-hour Nurseline** provides toll-free access to experienced nurses
- **Telephonic consultations with masters level counselors** for personal, tax, legal and financial issues
- **In-person professional assessment** — 3,000+ affiliate counselors nationwide
- **National consultation networks** for childcare and eldercare situations
- **Referrals** to more than 62,000 national and community services
- **Audio health information library** of 1,000 topics with fax-on-demand

MEDEX Plus Travelers Emergency Program

Compare to stand-alone products that cost up to \$185 or more per year!

MEDEX Plus Traveler's Emergency Program — Provides free emergency air transport and healthcare coordination when your covered employee is traveling 100 miles or more away from home. MEDEX assists with prescription refills, lost or stolen travel documents, legal problems, finding a doctor or dentist, medical evacuation, repatriation services, and more.

MEDEX features worldwide 24-hour, toll-free access in 16+ languages and centralized global operations with command centers. Their global networks are comprised of regional medical advisors, gateway hospitals, air ambulance providers, provider networks, evacuation teams and security organizations.

Medical Services

- Worldwide medical and dental referrals
- Medical consultation and monitoring
- Emergency medical evacuations at no charge to you
- Repatriation and repatriation of mortal remains
- Assistance with the coordination of rehabilitation after an evacuation
- Facilitation of hospital deposit guarantee, hospital admissions & discharge planning
- Replacement of prescription medications, corrective lenses and medical devices
- Arrangement of emergency medication, blood and vaccine transfers
- Continuous updates to family, home physician and/or employer when appropriate
- Hotel arrangements for convalescence before and after a hospitalization

Personal Services

- Administration of guaranteed provider bills and insurance coordination
- Emergency cash advance and assistance with lost or stolen travel documents
- Language interpretation
- Legal referrals and emergency message transmittal

Travel Services

- Return of dependent children and transportation to join a disabled family member
- Emergency travel arrangements and pre-travel information

www.medexassist.com