

## TAKE CHARGE OF YOUR WELL-BEING

PREVENTATIVE CARE | PRESCRIPTION DRUG PLAN TIPS | UNDERSTAND YOUR COPAY |  
PHYSICIANNOW | 401(k) MATCH

### PREVENTIVE MEDICINE PAYS OFF!

Check-ups and screenings keep you healthy at any age by helping you understand your risks for chronic conditions before you notice symptoms. Our medical plans cover in-network preventive care at 100% with no deductible or copay.

The sooner detected, the less chance a health concern might become more difficult to treat. Regular preventive care also creates a medical history, helping your health care provider detect changes.

### Take Charge of Your Well-Being!

Your primary care physician manages screenings for all major health-related conditions. Preventive care includes annual well exams for men, women and children, immunizations, and preventive screenings like colonoscopies or mammograms. Check out [this list](#) as you think about the screenings you need to help you stay healthy.

### SAVE MONEY WITH GENERIC MEDS

Our prescription drug plan offers several ways to save money. Consider these options.

- + **Maintenance Medications:** If you are covered under the High Deductible Health Plan, certain low-cost generic maintenance medications may be covered at 100%, with a waived deductible. This is true for a 30-day supply of a generic medication purchased at an in-network pharmacy, as well as a 90-day supply through mail-order.
- + **Step Therapy:** Through BCBST's **Step Therapy program**, you'll first try cost-effective Step 1 medications before "stepping up" to more expensive Step 2 medications. If your doctor decides a Step 1 medication is not right for you and prescribes a Step 2 medication, please have your doctor call **855.811.2218** to request an override based on medical necessity.

Visit [www.bcbst.com](http://www.bcbst.com) for up-to-date information on generic alternatives.



## UNDERSTAND YOUR COPAY

A copay is the flat fee you'll pay as you visit a provider or have certain prescriptions filled. You'll find your copay amounts on your medical ID card.

Some services, such as an annual well check, do not require a copay. Your copay does not accumulate toward your deductible but does accumulate toward your total out-of-pocket maximum. You will not have a copay if you seek out-of-network care. Instead, the charges will be subject to a separate deductible and coinsurance.

### What About Coinsurance?

Coinsurance is a percentage you pay after you meet your annual deductible. Together with BCBST, you'll each pay a portion of the allowable charges. For example, if you've met your deductible but not your out-of-pocket maximum, and you have an in-network hospital stay, you'll pay 20% (coinsurance) of the bill.

If you are enrolled in the High Deductible plan, you do not have any copays, but you will have coinsurance. The Buy-up and Base PPO plans have either a copay or coinsurance, depending on the services.

Please refer to Medical Plans at a Glance in your Benefits Guide for a listing of service types and associated payments.



## TALK WITH A DOCTOR ANY TIME WITH A VIRTUAL CONSULTATION

Use PhysicianNow to talk with doctors on your schedule, over the phone or through video chat. Register to use this telehealth service for non-emergency medical issues like:

- + Cold, fever, sore throat and flu
- + Pink eye
- + Sinus or respiratory
- + Skin conditions: rashes or insect bites

You can register in advance through **BlueAccess**, by phone at **888.283.6691** or with the PhysicianNow mobile app. Use Group # 125211. Please have your BCBST subscriber ID available before you register for PhysicianNow.

PhysicianNow doctors are board certified and able to treat a wide range of conditions, but not intended to replace your primary care physician (PCP). Consider telehealth as an alternative for treating common, non-emergency situations.

Available with any BCBST medical option selected.

## MATCH DEPOSITED IN 401(K) ACCOUNTS

In case you missed it. Check your Empower account for your 2021 401(k) match. Your 401(k) is an important benefit and way to save for your future.

Beginning this year, eligible participants may receive a match from Acadia of 50% on the first 4% of your deferrals. Learn more about our Retirement Plan at [myacadiabenefits.com/retirement-plan](https://myacadiabenefits.com/retirement-plan).

[Contact Empower](#)

[866.467.7756](tel:866.467.7756) | [empowermyretirement.com](https://empowermyretirement.com)

## SUMMER FUN BEGINS WITH PREVENTIVE CARE

### Your skin deserves proper protection

The best way to guard against sun damage is to wear ultraviolet (UV) protection. Everyone's skin has melanin; it's what gives us skin color and protects from UV light. While darker skin has more melanin, it's not enough to provide adequate protection.

Anyone can get a sunburn and light and dark skin are susceptible to sun-induced damage such as sunspots and wrinkles.

### Anyone Can Get Skin Cancer

No matter your skin color, it's important to stay on top of your care with annual skin checks to identify any changes.

#### Follow these tips:

- + Use a broad-spectrum **sunscreen** with an SPF of 30
- + Don't go in the sun between 10 a.m. and 4 p.m.
- + Avoid getting sunburned
- + Wear a wide-brimmed hat and **sunglasses** that filter out UV radiation
- + Don't use tanning beds, which make your chances of melanoma nearly four times greater

### Summer's a great time for...



#### Well-checks and shots.

Are your kiddos up to date on vaccines required for school and some sports? Don't let them go unprotected. Check with your pediatrician today.



#### Plenty of water.

If you're working in the heat, drink eight ounces of water every 15-20 minutes. Drinking at short intervals is more effective than drinking large amounts infrequently.



#### Morning or evening exercise.

Spending time outside is one of the joys of summer but avoid getting overheated. If possible, exercise in the shade.

Sources: WebMD, American Cancer Society

## GENERAL REMINDER

### Be the First to Know

Sign up for Acadia's texting tool so you don't miss out on important employee benefits updates.

#### Easy Setup

- + Simply text "MYACADIA" to **888111** to set up text messaging on your phone.
- + **Click here** to opt-in from your desktop.

You can opt out at any time. Message and data rates apply.

