

Your Healthcare Quality and Cost

Your Cost for Medical Benefits at Princeton

Medical and prescription costs at Princeton have been increasing rapidly each year. These cost increases have exceeded inflation, growing at a rate of 8% - 10% each year. These costs are shared by you and the University. You pay toward the cost of healthcare coverage through your payroll deductions as well as paying for services through copays and coinsurance. The University pays the majority of the cost for all services you use during the year.

Together, we can help keep our healthcare benefits affordable by changing how we choose to use these services.

How You Can Help

Use a Primary Care Physician (PCP). Using a physician who knows about your health situation and family history is important for your personal health and well being. Your PCP is also less expensive for both you and the University. If you need help finding a primary care physician please call your insurance carrier, Aetna or UnitedHealthcare (UHC).

Use Physicians and Hospitals with a Quality Designation. Through the online provider directory, Aetna and UHC note a quality designation next to the physician, facility or hospital. To receive this designation from Aetna or UHC, these providers must meet both quality and cost efficiency standards established by the carrier. Use this tool on your carrier website to select the best provider for you and your family members to use.

Use Centers of Excellence. Aetna and UHC use data to identify hospitals that provide high quality care at low or average cost. Some indicators used to define quality care are: mortality, re-admittance and infection rates. If you go to a Centers of Excellence for treatment your likelihood of favorable outcomes improves. Aetna and UHC are available to help you identify these hospitals. For your reference, included in this document is a list of local hospitals that have been identified as Centers of Excellence.

Urgent Care/Walk-In Clinic. Sometimes you know you do not have a life and death emergency however you need access to a physician quickly. If your primary care physician is unable to see you soon enough seek an urgent care or walk-in clinic for medical services instead of an emergency room. You may want to identify one close to home, just in case you have a need for one in the future.

Use the Nurseline. A Nurseline is available in both the Aetna and UHC plans offered by Princeton. When you call the Nurseline, registered nurses will help to answer questions about your symptoms, diagnosis, treatment or other care concerns. The nurses may also help you prepare for a doctor's appointment or surgery consult by providing you questions to ask when you meet with the physician.

Check Prices. Even when using in-network providers the prices can vary widely. When picking a lab or facility to perform a test you can help manage our healthcare costs by going to a lower cost facility or lab. Inside is a chart with information about the cost of common procedures between different facilities in our area. Also inside are instructions to help you look up quality and cost information on your carrier's website.

Use In-Network services. Although prices vary between providers in-network, these prices will always be better than using an out-of-network provider or facility.

Use generic prescriptions and mail order. Generic products are available in many categories of prescriptions and cost less for both you and the plan. Mail order is another cost effective and efficient way for you to receive maintenance medication. Check to see if either option is available for you or a family member taking prescription products.

Choose the network most efficient for you. You have a choice between Aetna and UHC networks in the PPO and POS plans. Both are strong national plans however you may find one network to be more convenient than the other for you and your family. Generally, if you use specialists in the Northern New Jersey or New York City area UHC may be easier for you to find in-network coverage. If you go to the Philadelphia area, the Aetna network may be preferred. Review both networks to see which one best meets you and your family's needs.

Cost for Medical Services in the Princeton Area

To illustrate the range of in-network costs for the same procedure, here are some in-network prices for common services in our area*:

| Service | Hospital A | Hospital B | Hospital C | Hospital D |
|---|------------|------------|------------|------------|
| CT Scan Chest with dye, Outpatient | \$1,953 | \$481 | \$376 | \$3,310 |
| Mammography, Outpatient | \$436 | \$268 | \$181 | \$401 |
| MRI lower back without dye, Outpatient | \$1,346 | \$782 | \$631 | \$3,638 |
| Sleep Study, Outpatient | \$3,164 | \$2,128 | \$1,480 | \$1,465 |
| Upper GI Endoscopy, Outpatient | \$1,500 | \$1,501 | \$1,391 | \$1,833 |

*Facility only estimates based on Aetna 2010 negotiated rates for the POS II plan.

Please note that you will see the actual names of providers, facilities and their costs when you use the online tool provided by your carrier.

Average Cost for Common Services in our Area

| | |
|-------------------------------------|-------|
| Emergency Room Visit | \$950 |
| Primary Care Physician Visit | \$130 |
| Specialist Visit | \$260 |

Centers of Excellence

Adult Transplant Centers: Robert Wood Johnson Univ. Hospital, Albert Einstein Medical Center, Hospital of the Univ. of Penn., Hackensack Medical Center, NY Presbyterian Hospital – Columbia and Cornell, NYU Medical Center, Mount Sinai Medical Center, Newark Beth Israel Medical Center, St. Barnabas Medical Center, and Thomas Jefferson Univ. Hospital

Bariatric Centers: Hackensack Univ. Medical Center, Morristown Memorial Hospital, NY Methodist Hospital, NY Presbyterian Hospital – Columbia and Cornell, NYU Medical Center, North Shore Univ. Hospital, The Valley Hospital, and St. Luke’s Roosevelt Hospital

Cancer Centers: Ambramson Cancer Center at the Univ. of Penn., Children’s Hospital of Pennsylvania, Memorial Sloan-Kettering Cancer Center, NY Presbyterian Hospital – Columbia, and Fox Chase Cancer Center

Congenital Heart Disease Centers: Children’s Hospital of Philadelphia and NY Presbyterian Hospital – Columbia

Infertility Centers: IVF New Jersey, Reproductive Medicine Associates of NJ, Reproductive Science Center of NJ, South Jersey Fertility Center, and Univ. of Penn, Penn Fertility, Columbia Univ. for Women’s Reproductive Care, Cornell Center for Reproductive Medicine and Fertility, NY Univ. Fertility Center

Neonatal Centers: Children’s Hospital of Philadelphia, Children’s Hospital of NJ at Newark Beth Israel Medical Center, St. Barnabas Medical Center, NY Presbyterian Hospital – Cornell Campus, NY Presbyterian Morgan Stanley Children’s Hospital, Columbia University Medical Center, and Thomas Jefferson’s University Hospital

Finding Quality and Cost Information

Please note that although this information is online you may call your carrier at any time for assistance or information.

Quality

Both Aetna and UHC display quality information on their provider directory. When you need to find a physician or facility you simply search in their online directory and you will see the quality indicator noted next to qualified providers. If you do not see an indicator it means the carrier has not yet evaluated the provider or the provider chose not to apply.

Cost

Both Aetna and UHC provide cost information as well however they provide the information in different ways.

Aetna Choice POS II Open Access (plan for both PPO and POS)

Step 1 – Log on to **www.Aetna.com**

Step 2 – Select “Aetna Navigator” member website from the left side of the screen

Step 3 – Select “Estimate Cost of Care” from the left hand side tool bar

Step 4 – Select “Get Estimate” from the Get Estimates section

Step 5 – Select the member, zip code and type of service

Step 6 – Enter your doctor’s name/facility name or allow the tool to show you all providers in your area

UnitedHealthcare Choice Plus (plan for both PPO and POS)

Step 1 – Log on to **www.myuhc.com**

Step 2 – Select “find a physician, lab or facility” from right side of screen

Step 3 – Select “quality and cost-efficiency”. Also, for lower back, diabetes or heart related conditions you may select “quality recognition” for an alternate search

Step 4 – Select plan, enter your zip code and mile radius for search

Step 5 – Select “continue” from bottom right of screen

Resources and Services to Help You

Medical plans are complicated. Whether you are trying to find a primary care physician or you are facing a serious illness, the last thing you need is the stress of figuring out how to navigate the medical system.

The Benefits team at Princeton is available to help – We are available Monday – Friday, 8:30am – 5:00pm at 609-258-3302 or email us at benefits@princeton.edu

Nurseline – Medical professionals are available at all times through your medical plan – simply call and ask your questions about treatment, diagnosis or general medical questions. Aetna Nurseline is 800-556-1555. UHC Nurseline is 800-846-4678. The phone number is also located on the back of your medical ID card or call customer service and they will direct you appropriately.

Carrier Customer Service –

Aetna Customer Service – 800-535-6689

UHC Customer Service – 877-609-2273

Medco Health – 800-711-0917

University Health Services

Princeton University seeks to provide a campus environment and a range of programs that sustain and enhance the physical, psychological and emotional health of its faculty and staff. Many programs are available to you on campus through University Health Services, including:

- Smoking cessation with free nicotine replacement therapy for benefits eligible employees,
- On-site physical therapy services,
- Blood pressure, cholesterol and glucose screening,
- Weight Watchers @ Work, and
- Routine and travel immunizations.

To learn more about these and other programs available to you, download the Wellness Calendar at princeton.edu/healthier/docs/HP-Calendar-Fall-2011.pdf. If you have any questions please call Health Promotion and Wellness Services at UHS at 609-258-5137 or email us at uhs@princeton.edu.

Community Education & Outreach

The Princeton HealthCare System Community Education & Outreach Program offers a curriculum of health- and lifestyle-related programming, screenings and support at little or no cost to you. The programs are developed and facilitated by the physicians, nurses and health professionals of Princeton HealthCare System in coordination with leading health organizations — the American Cancer Society, the American Heart Association and the Susan G. Komen Breast Cancer Foundation among others. For information about these programs visit their website princetonhcs.org or call 888-897-8979.

The Community Health Education Department of Capital Health also offers programs designed to improve the health and well being of the community by providing health education and other related services to the general public. These services consist of health fairs, health screenings, health education lecture series, and the walking clubs. Services are available to everyone living and working in Mercer and Bucks Counties. For more information visit their website at capitalhealth.org or call 609- 394-4153.

Wherever you live there are likely to be community programs available to you and your family. Simply contact a hospital near you to learn more about services and programs that you may access.

Biometric Screening

Each year your doctor should conduct the following tests and measurements and discuss the results with you. If you have not had these tests or measurements done recently, please contact your primary care physician to do so.

- Blood Pressure
- Cholesterol/Lipids (HDL and LDL)
- Height, Weight and Waist size
- Blood Glucose/Blood Sugar