

# CHOOSING YOUR CARE WHY IT MATTERS

## Rising Healthcare Costs

Healthcare costs are rising significantly and greatly impacting the dollars spent by you and the District on your health benefits. As a self-insured health plan, the healthcare costs incurred by those on the District's health plan are paid by either you (deductibles, copayments, etc.) or the District (any remaining balance). In other words, the District and you have the same common goal of providing excellent healthcare while mitigating the associated costs. Where you go for care plays a large role in those costs.

## Primary Care Physician (PCP)

- **Preventive Care** - Your health journey starts with your PCP and preventive care. The purpose of preventive care is to shift the focus of health care from treating sickness to maintaining well-being and good health. According to the U.S. Centers for Disease Control and Prevention (CDC), 7 out of 10 Americans die each year from a chronic condition, many of which are preventable. At a minimum, everyone on the District plan should go to the doctor at least once a year for an annual exam. Check out the Capital Blue Cross Preventive Care Schedule for the applicable preventive care based on your age and gender.
- **Finding a PCP** - An established relationship with a PCP will give you a resource that is familiar with and understands your current health status, your medical history, your family's medical history, your personality and lifestyle. Searching for a provider is easy using the Capital Blue Cross App or visiting [www.capbluecross.com](http://www.capbluecross.com).

## Virtual Care

Virtual care refers to technology-based communication that allows a doctor and patient to communicate without being in the same physical space. It is not a replacement for direct primary care but can be used to supplement your healthcare needs.

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- **Swift MD** - Your health plan offers Swift MD. Swift MD provides you with immediate access to board certified doctors at no cost. You can see a doctor for conditions such as cold and flu, sinus infections, urinary tract infections, allergies, rashes, pink eye. The doctor is able to prescribe medications that will be picked up at a pharmacy that you choose. Medications will process through your District health plan. To get started with Swift MD, please visit <https://www.swiftmd.com/> in order to create an account. Your Group Passcode is **SHIPPENSBG18**.
- **Capital Blue Cross Virtual Care** – In addition to Swift MD, you have access to Capital Blue Cross Virtual Care as part of your District plan. This service provides you with the same virtual care for non-emergent issues as Swift MD. However, Capital Blue Cross Virtual Care does run through your District plan as a claim, which means that you will pay for the doctor visit. Capital Blue Cross Virtual Care does offer behavioral health and psychiatry services that Swift MD does not. These will be more cost effective and convenient for you than brick and mortar locations. Please see the attached flier for instructions on accessing Capital Blue Cross Virtual Care.

## Urgent Care

Urgent care centers handle a variety of medical concerns and injuries that need to be treated right away but are not emergencies. There is great overlap between virtual care and urgent care, but some urgent care issues such as sprains and strains, minor broken bones and fractures, etc. cannot be addressed virtually. Most urgent care centers have an electronic scheduling tool, which provides added convenience depending on your care needs.

## Emergency Care

If you believe you are having a medical emergency and you need immediate treatment, **never hesitate to go directly to any hospital emergency room or call 911**. Paramedics offer live-saving treatment on the way to the hospital. Emergency rooms are equipped 24/7 to take over for the most complex or critical needs.

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## Prescription Drugs

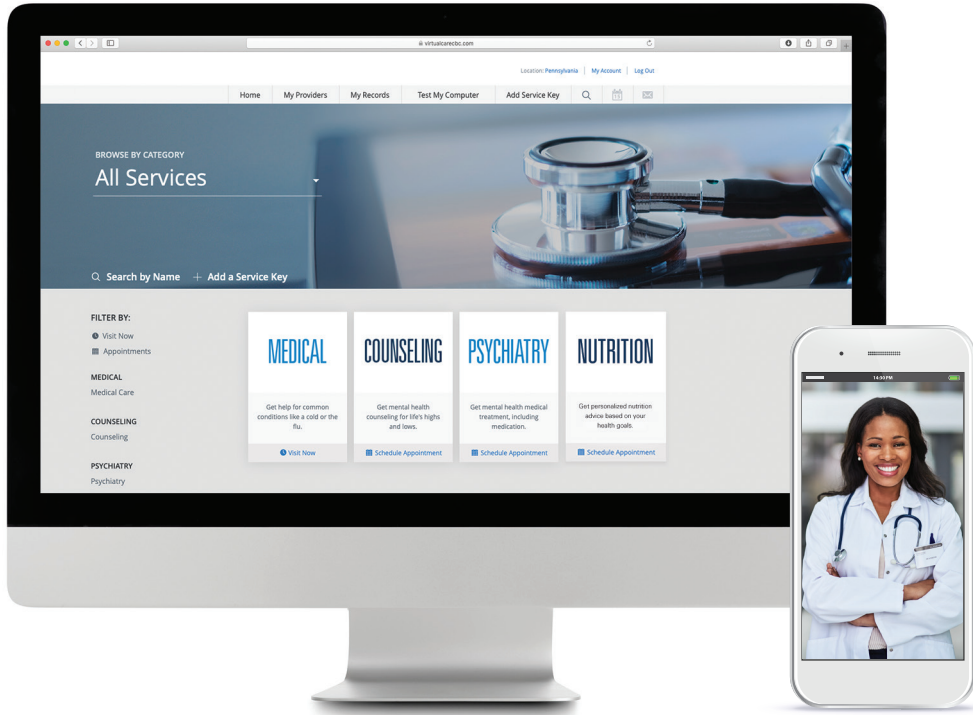
- **Go Generic** – Review your medications with your doctor or pharmacist each appointment or prescription fill. New drugs are constantly hitting the market and a cheaper alternative to the drug you are taking may be available.
- **Home Delivery** – Using home delivery will for maintenance medications (drugs that you are taking on a long-term basis) will save you money and time. A 90-day supply of medication is delivered straight to your door. A 90-day supply results in less dispensing fees for the plan and provides you with continuity to ensure that there are no gaps in drug adherence. Specialists review the home delivery order to make you aware of any cost-saving opportunities. You can transfer existing scripts to home delivery. You can set up an account with Express Scripts Pharmacy at 833-715-0946 or at [Express Scripts® Home Delivery](#). You can also log in to your [secure account](#) and choose "Start or Manage Home Delivery".
- **Specialty Medications** – Are you taking a drug that is delivered to you to treat a chronic condition? Specialty medications often require special handling and administration. Capital's RxAid program provides you with savings opportunities for certain specialty medications.
- **Copay Assistance and Rewards Programs** – Many drug manufacturers offer assistance programs that will either reduce or eliminate the cost that you pay. These programs can also save you and the health plan money.

Taking an active role in your healthcare is the best way to ensure that you are receiving the appropriate care. If you ever have questions regarding benefit coverages, claims, resolution, or need help navigating the healthcare system, don't hesitate to contact The Reschini Group.

**The Reschini Group**  
**Employee Benefits Division**  
**Customer Liaison Services**  
**1-800-442-8047**

***Select Option 1 and then Option 1***





The doctor will see you now. **Literally.**

**See a doctor anytime, anywhere, with Capital Blue Cross Virtual Care.**

With Capital Blue Cross Virtual Care, doctors can diagnose common illnesses and send prescriptions straight to your pharmacy. Capital Blue Cross Virtual Care is a covered benefit on most health plans from the Capital Blue Cross family of companies\*, and it even includes behavioral health services and nutrition counseling.

### Why use Capital Blue Cross Virtual Care?

- ✓ Convenient and easy
- ✓ Can be less costly than a trip to an urgent care center or emergency room
- ✓ Helpful when:
  - You become sick while traveling within the United States
  - You feel too sick to leave the house
  - You need personalized nutrition advice
  - You need to see a doctor, but can't fit it into your schedule
  - Your doctor's office is closed

\*Virtual visits may not be covered under all benefit plans. Refer to your Certificate of Coverage for benefit details. Copays and deductibles may apply.

## Convenient care — everywhere

From your phone, tablet, or computer, make an appointment to meet with a dietitian, or get treatment from a Capital Blue Cross Virtual Care doctor or behavioral health specialist within minutes. And be sure to share your visit summary with your Primary Care Physician (PCP).

	Medical	Counseling	Psychiatry	Nutrition Counseling
Doctors and Counselors	Capital Blue Cross Virtual Care providers are licensed doctors that have an average of 15 years of experience.	Capital Blue Cross Virtual Care counseling services are provided by licensed psychologists and master's level counselors.	Capital Blue Cross Virtual Care psychiatry services are provided by board-certified psychiatrists and neurologists, who provide a thorough assessment and follow-up visits for medication management.	Capital Blue Cross Virtual Care nutrition counseling services are provided by dietitians certified in telehealth, who provide nutrition advice and diet plans based on personal health needs.
Treatment for conditions, such as:	<ul style="list-style-type: none"> <li>Abdominal pain</li> <li>Bronchitis and other respiratory infections</li> <li>Flu</li> <li>Pink eye</li> <li>Strep throat</li> </ul>	<ul style="list-style-type: none"> <li>Anxiety</li> <li>Bereavement and grief</li> <li>Depression</li> <li>LGBTQ counseling</li> <li>Trauma</li> </ul>	<ul style="list-style-type: none"> <li>Anxiety disorders</li> <li>Anorexia/bulimia</li> <li>Bipolar disorder</li> <li>Obsessive compulsive disorder</li> <li>Post traumatic stress disorder</li> </ul>	<ul style="list-style-type: none"> <li>Diabetes</li> <li>Digestive disorders</li> <li>Food allergies</li> <li>High cholesterol</li> <li>Meal planning</li> <li>Pregnancy diets</li> <li>Weight loss</li> </ul>
Availability	24/7 (including weekends and holidays) through the mobile app or website. No appointment necessary.	7 a.m. – 11 p.m. ET, 7 days a week, by appointment only (same day appointment is possible).	Patients can typically get appointments within 14 days, and a psychiatrist will schedule follow-up visits as needed.	Patients can schedule an appointment with their provider of choice. Appointments are available 7 days a week, including evenings. Follow-up appointments are available as necessary.

### Two ways to sign up

1. Download the free Capital Blue Cross Virtual Care app
2. Visit [virtualcarecbc.com](https://virtualcarecbc.com)

### Learn More

Visit [virtualcarecbc.com](https://virtualcarecbc.com) to learn more about virtual visits.

### Questions

Virtual Care and website: Call **833.433.5914**

Health plan benefits: Call the number on your member ID card

[virtualcarecbc.com](https://virtualcarecbc.com)



On behalf of Capital Blue Cross, American Well Corp. provides this online healthcare tool. American Well is an independent company.

Healthcare benefit programs issued or administered by Capital Blue Cross and/or its subsidiaries, Capital Advantage Insurance Company®, Capital Advantage Assurance Company®, and Keystone Health Plan® Central. Independent licensees of the Blue Cross Blue Shield Association. Communications issued by Capital Blue Cross in its capacity as administrator of programs and provider relations for all companies.