



Nashville General Hospital
at Meharry



METRO HEALTHCARE INCENTIVE PROGRAM
ONE NUMBER FOR ALL YOUR HEALTHCARE NEEDS
615-341-4YOU (4968)



METRO EMPLOYEE HEALTHCARE INCENTIVE PROGRAM

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The Metro Employee Healthcare Incentive Program at Nashville General Hospital and Meharry Medical Group allows Metro employees, dependents and pensioners access to high quality healthcare without incurring out-of-pocket expenses such as Cigna co-insurance (Stage 2 of HRA) or BlueCross/BlueShield copays and deductibles. The program is available to Metro employees and their dependent's who participate in the Metro Benefits plan with either BlueCross BlueShield or Cigna. **If Medicare is the pensioner, employee or dependents' primary insurance, Federal law prohibits the utilization of the Metro Healthcare Incentive Program.**

Jason E. Boyd, FACHE, interim CEO of the Hospital Authority states, "The Hospital Authority is appreciative of Mayor Dean, the Metro Finance department, Metro Benefit Board and Metro Council for the opportunity to showcase our excellent facility and services to all City employees. These employees are finding that Nashville General Hospital and our physician partners at Meharry Medical College are providing the highest quality of care available in the city."

To date, over 3,200 metro employees and/or family members have benefited from the Metro Employee Healthcare Incentive Program at Nashville General Hospital and Meharry Medical Group. Nashville General Hospital has increased hospital gross revenues by over \$4.2M since January 2009 and averages 50 new Metro patients each month.

Joint Commission accredited, Nashville General Hospital is proud to provide Metro employees and their family members with a highly trained medical staff, which includes community physicians as well as those from Meharry Medical College and Vanderbilt University. Our talented healthcare team has been trained at some of the top academic healthcare institutions in the country and continuously strives to provide high quality healthcare.

A commitment to quality, a history of more than 100 years of service in our community, and our partnerships with Meharry and Vanderbilt: they all come together to provide quality care for YOU.

For more information regarding the METRO EMPLOYEE HEALTHCARE INCENTIVE PROGRAM at Nashville General Hospital and Meharry Medical Group, please contact Cathy Poole at (615)341-4082 or cathy.poole@nashvilleha.org.



2012 Medical Plan Options

		CIGNA Choice Fund		BCBS PPO	
Current Plan	Plan (In-Network)	Meharry Medical Group/ NGH Option	Plan (In-Network)	Meharry Medical Group/ NGH Option	
Stage 1 First \$1,100 (single) \$2,200 (family) of medical and pharmacy expenses	Covered entirely by the HRA fund. You pay \$0.	<u>Same as In-Network. Covered entirely by HRA. You pay \$0</u>	You pay 20% of medical expenses, plus copays (PCP \$20/ Specialty MD \$30/ Emergency Room \$100) You pay pharmacy copays - \$10 generic, \$30brand	No copays and no deductibles for medical expenses incurred at Nashville General or Meharry Medical Group You pay pharmacy copays-\$10 generic, \$30 brand	
Stage 2 Next \$450 (single) \$900 (family) of medical and pharmacy expenses Out-of-pocket CO-INSURANCE	You pay all	No out-of-pocket co-insurance for medical expenses incurred at Nashville General Hospital or Meharry Medical Group. You pay 100% of pharmacy expenses	Same as Component I	No copays and no deductibles for medical expenses incurred at Nashville General or Meharry Medical Group You pay pharmacy copays -\$10 generic, \$30brand	
Stage 3 Medical and pharmacy expenses after Component II	You pay 10% for medical expenses and generic drugs; 30% for brand drugs	No co-insurance for medical expenses incurred at Nashville General Hospital or Meharry Medical Group. You pay 10 % for generic drugs and 30% for brand drugs.	Same as Component I	No copays and no deductibles for medical expenses incurred at Nashville General or Meharry Medical Group You pay pharmacy copays-\$10 generic, \$30 brand	
Stage 4 Medical and pharmacy expenses after the maximum out-of-pocket of \$1,150 (single) \$2,300 (family) have been met	You pay \$0	You pay \$0	You continue to pay copays for medical expenses but you no longer pay the 20% You continue to pay copays for pharmacy - \$10 generic, \$30 brand	No copays and no deductibles for medical expenses incurred at Nashville General or Meharry Medical Group You continue to pay copays for pharmacy - \$10 generic, \$30 brand	
What is the absolute maximum your family could pay in a calendar year? (1)	\$1,150 (single) \$2,300 (family)	Excluding the HRA funded entirely by CIGNA: \$0 plus pharmacy copays.	\$1,000 (single) \$2,000 (family) plus copays. There is no absolute maximum due to copays for medical and pharmacy	\$0 plus pharmacy copays. There is no absolute maximum due to copays for pharmacy	

METRO EMPLOYEE HEALTHCARE INCENTIVE PROGRAM

Frequently Asked Questions

1. WHO does the program cover?

The program covers all Metro employees, retirees and their dependents that participate in the Metro Benefits plan with either BlueCross BlueShield or Cigna. **If Medicare is the pensioner, employee or dependents' primary insurance, Federal law prohibits the utilization of this Incentive Program.**

2. WHAT does the program cover?

The program allows for Metro employees, retirees and/or dependent to utilize available services at Nashville General Hospital (NGH), Bordeaux Long-Term Care (BLTC)* or Meharry Medical Group (MMG) without paying **out-of-pocket** expenses such as Cigna co-insurance (stage 2 of HRA plan) and BlueCross/BlueShield copays or deductibles on both the facility (NGH/ BLTC) and physician (MMG) charges. **All ancillary services such as blood work , x-rays and physical therapy must be performed at Nashville General Hospital.**

3. HOW does the program work?

Through the Metro Employee Healthcare Incentive Program, medical coinsurance (Cigna) copays and deductibles (BC/BS) are not charged to you as out-of-pocket expenses when you utilize their medical services. Again, it is important to note that all ancillary procedures such as blood work or x-rays **MUST** be performed at Nashville General Hospital—even if seen at a Meharry Medical Group clinic site. Actual savings are based on your current health insurance plan as of January 1, 2012:

BlueCross BlueShield

- 20% copays and deductibles are not incurred when using Nashville General Hospital / Meharry Medical Group (members are still responsible for pharmacy copays).
- Maximum potential savings for members is \$1,000 (single coverage) or \$2,000 (family coverage).

REMINDER: Mammograms, colonoscopies, prostate exams and gynecological pap exams are not included as a BlueCross well-care benefit. They will be paid at 80% coinsurance level after copay (if in-network).

CIGNA

- The first \$1,100 (single) or \$2,200 (family) in charges are covered entirely by the HRA Fund regardless of healthcare provider or facility.
- Stage 2 deductible gap coinsurance of \$450 (single) or \$900 (family) are considered out-of-pocket expenses. Members who utilize NGH or MMC will not incur the \$450 (single) or \$900 (family) out-of-pocket coinsurance or deductibles. Additionally, these uncollected amounts do not count toward the deductible gap amounts. Members are responsible for all pharmacy copays.
- 10% copays in Stage 3 of the plan are not incurred when using NGH or MMG. Members are responsible for 10% copay on generic drugs and 30% brand name drugs
- Maximum potential savings for members is \$1,100 (single coverage) or \$2,200 (family coverage).

4. WHAT services are included?

Nashville General Hospital at Meharry

Inpatient Services: The state-of-the-art facilities and technology at Nashville General Hospital are simply outstanding. Joint Commissioned accredited and equipped with 122-staffed beds, NGH readily accommodates a wide range of acute care needs. We offer a post-op surgical floor, medical floor, adult intensive care unit, and full OB/Gyn services on our Women's Health– Maternal/Child floor. Women's Health– Maternal/Child offers complete maternity services, spacious birthing suites and 24 hour anesthesia service for pain management and labor epidurals. Tours and free childbirth classes are available by calling 615-341-4410.

Emergency Department (341-HELP/4357): Open 7 days a week, 24 hours a day, the Emergency Department provides immediate treatment and lifesaving procedures and stabilization of all types of medical, surgical, obstetrical and pediatric emergencies. Metro employees presenting to the ED will identified as participating in the initiative.

Ancillary Services: Nashville General offers a wide range of ancillary services to compliment the care you receive from your physician's office.*

These services include:

Laboratory – Blood work, Pathology

Physical Therapy

Radiology – Mammograms, X- rays, MRI's, CAT scans

Occupational Therapy

*Please note that the above services may require orders from your primary care physician as well as preauthorization from your insurance company. **All ancillary services must be performed at NGH even if you are seeing physicians at one of the Meharry clinics.**

The Clinic at Nashville General: The Clinic at Nashville General is affiliated with Meharry Medical Group and a member of the Meharry/Vanderbilt Alliance. Our physicians are Board Certified or Board Eligible in their specialty. The Clinic at Nashville General is committed to medical education; therefore you may have a Meharry or Vanderbilt resident working alongside your physician in administering care in the following service areas:

- ☞ **Medical Specialties:** Cardiology, Dermatology, Endocrinology, Gastroenterology
- ☞ **Internal Medicine:** Hematology, Neurology, Oncology, Physical Medicine and Rehabilitation, Pulmonology, Rheumatology, Sickle Cell
- ☞ **Surgical Specialties:** Breast Health, Ear, Nose, Throat (ENT), General Surgery, Ophthalmology, Orthopedics, Plastic Surgery, Thoracic Surgery, Urology, Vascular Surgery
- ☞ **Outpatient:** Infusion Center – comprehensive line of therapies ranging from cancer chemotherapy to blood transfusions and various infusion therapies.

The Heart Center: The Heart Center opened in March 2009, providing all inclusive care to the patients served. Patients have the ability to be seen in a clinic setting and have their diagnostic testing performed in one location with the same physician and staff. Diagnostic testing includes ECG's, holter monitors, event recorders, stress testing, echocardiograms and diagnostic catheterizations.

The Breast Health Center: The Breast Health Center offers patients a comprehensive approach to diagnosing and treating breast disease at one convenient location, decreasing the time it takes to get an appointment. Some of the services provided include: mammography, ultrasound and stereotactic breast biopsy, plastic surgery and medical oncology.

Robert E. Hardy Cancer Center: The Hardy Center provides quality care for patients with cancer/hematologic disorders, sickle cell disease, neurologic disorders or renal failure. It serves patients 18 years old and older by providing chemotherapy, blood and blood product transfusion, monoclonal antibody treatment, erythropoietin injections, pamidronate infusion, therapeutic phlebotomy, clinic consultation and routine follow-up. The Center is supervised by a Master Level Clinical Specialist with Advanced Oncology Certification and other registered nurses (RNs) with oncology/infusion therapy experience certified in cancer chemotherapy.

[Meharry Medical Group](#)

Their areas of Specialties include:

The Center for Women’s Healthcare at Meharry Medical College strives to bring cutting-edge care, research and technology to our patients. Our board-certified physicians provide services that include:

- General Obstetrics & Gynecology
- Maternal Fetal Medicine (High Risk Pregnancy)
- Urogynecology
- Assisted Reproduction
- Gyn Oncology

Family & Community Medicine: The Department of Family and Community Medicine offers full primary care services at the Meharry Family Medicine Center and the Madison Family Medicine Center. Other services include the faculty practice at the Charlotte Clinic and Nashville General Hospital, adult, obstetric and newborn services.

Pediatrics: The Department of Pediatrics provides the opportunity for children in the community to receive excellent, comprehensive health care in a user-friendly, family-centered, culturally sensitive environment regardless of race, ethnicity or socioeconomic background. The Department emphasizes primary and preventive care and works closely with Vanderbilt Children’s Hospital to assure comprehensive care to our patients.

- Well and Sick Child Care
- Physicals (School, Sports, EPSDT)
- All Immunizations (including Gardasil Meningococcal, Flu Shots)
- Screenings (vision, hearing)
- Weight Management (Children Healthy Lifestyle)

Psychiatry & Behavioral Health: The Department of Psychiatry and Behavioral Sciences at Meharry is committed to very high standards of training, research, and clinical services.

[Bordeaux Long-Term Care](#)

Orthopedic and Rehabilitation Services

A state-of-the-art rehabilitation gym and experienced physical, occupational and speech therapists complement the clinical services provided in BLTC's Transitional Care Unit. The 2,100 square foot rehab area provides both resident and outpatient participants innovative approaches to regaining independence using equipment often found in contemporary health clubs.

Individuals requiring skilled nursing care for stroke recovery, spinal cord injury, joint replacement or prolonged illness utilize adaptive equipment that permits enhanced mobility. Education and lifestyle adjustments supplement the intensive therapy and care as clinicians prepare residents for more independent living at home.

For discharged individuals who require additional therapy or persons injured in work-related circumstances, outpatient care incorporates the same vigorous treatment and equipment that allows participants to achieve their maximum potential for improvement and independence.

5. How do I make an appointment to be seen for any of the above clinics and/or specialties?

Nashville General Hospital: **341-4YOU /4968**

Meharry Medical Group: **327-MD4U/ 6348**

Bordeaux Long-Term Care: **862-6891**

6. What do I do if I receive a bill or my EOB states that my provider is due \$\$\$?

If you inadvertently receive a bill from either Nashville General Hospital or Meharry Medical Group, please contact Cathy Poole at 341-4082 or Martha Lampley at 341-4489 and we will resolve the issue immediately. Please remember if you received ancillary services outside of NGH, you will be responsible for the copay or deductible.

7. Where are the facilities located?

Nashville General Hospital

1818 Albion Street

Nashville, Tennessee 37208

*Free parking in the Albion Street garage directly across from the hospital

Bordeaux Long –Term Care

1414 County Hospital Road

Nashville, Tennessee 37218

Meharry Medical Group

[Main Campus](#)

1005 Dr. D.B.Todd Boulevard
Nashville, Tennessee 37208

[Medical Arts Center](#)

1919 Charlotte Avenue
Nashville, Tennessee 37213

[Madison Square](#)

968 Madison Square
Nashville, Tennessee 37115

we care for YOU. for life.

Nashville General Hospital at Meharry

1818 Albion Street
Nashville, Tennessee 37208
615.341.4000

www.nashvillegeneral.org