

## *Metro Employee Healthcare Incentive Program*

### Frequently Asked Questions

1. *WHO does the program cover?*

The program covers all Metro employees, retirees and their dependants that participate in the Metro Benefits plan with either BlueCross/BlueShield or CIGNA.

**\*\*If Medicare is the pensioner, employee or dependants' 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 dependant to utilize services at Nashville General Hospital, Bordeaux Long-Term Care\* or Meharry Medical Group without paying out of pocket expenses such as copays or deductibles on both the facility (NGH/ BLTC) and physician (MMG) charges.

\*Rehab Services

3. *HOW does the program work?*

Your copays and deductibles are not charged to you. Actual savings are based on your current health insurance plan as of January 1, 2010:

#### **BlueCross BlueShield**

- 20% coinsurance and copays are not charges when using Nashville General Hospital services (members are still responsible for pharmacy copays)
- Maximum potential savings for members is \$1,000 (single coverage) or \$2,000 (family coverage)

#### **CIGNA**

- The first \$1,100 (single) or \$2,200 (family) in expenses are covered entirely by the HRA Fund
- If using General Hospital, members are not responsible for the deductible gap of \$400 (single) or \$800 (family)
- Once deductible gap of \$400 or \$800 has been met, any further coinsurance will be not be charged by NGH or MMG; however, if the employee or dependent chooses to go to another facility at any time after the initial \$1,100 or \$2,200, they will revert back to the deductible gap and will be responsible for the \$400 or \$800.
- Members are still responsible for pharmacy claims but at Cigna's discounted cost
- 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. Equipped with 122-staffed beds, Nashville General Hospital at Meharry, a Joint Commissioned accredited facility, readily accommodates a wide range of acute care needs, including a post-op surgical floor, medical floor, adult and neonatal intensive care units as well as full OB/Gyn services.

**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 be identified as participating in the initiative.

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

These services include:

**Laboratory** – Blood work, Pathology

**Physical Therapy**

**Radiology** – Mammograms, 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 J. Hardy Infusion 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, erthropoietin 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 Everett at 341-4082 or Martha Lampley at 341-4489 and we will resolve the issue immediately.

#### 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 37218

###### ⌘ Medical Arts Center

1919 Charlotte Avenue

Nashville, Tennessee 37115

###### ⌘ Madison Square

968 Madison Square

Nashville, Tennessee 37115