



HealthCare Assistance
with Member Support

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Health Insurance Open Enrollment

It's difficult not to get caught up in the political details of sweeping changes in healthcare nationally; its time to bring the conversation home to the needs of you and your family. Many families are examining their HMO plans and deciding if they have really delivered on the promise to cut costs. What may be appealing on the front end with low co-pays may be increasing your costs with uncovered and out of reach services when your family is in need.

Consider these points as this may be your employer's open enrollment period:

- The objective of an HMO is to contain medical costs by using "managed care" whose primary objective can be to limit the use of medical services.
- With HMO's there have been obstacles which have left clients in a state of dysfunction because treatment for stress related conditions were prematurely terminated, or care was denied with an inability to achieve medical clearance to return to work.
- HMO premiums increase at rates equal to or greater than traditional insurance.
- An HMO manager will decide whether or not you should get the care and then decide which doctor you have to see.
- The rising need for specialized care for behavioral health or substance abuse is often met with limited or denied treatment.
- Treatments with HMO's for these medical conditions are often restricted to an outpatient basis.

The cost savings of managed care may have been achieved at the true cost; health and lost productivity! **KNOW YOUR BENEFITS** and choose the health insurance that allows you to choose the care necessary for you or your family member to be restored.

Open enrollment is the time to change to a health plan that offers more options. Make choices that give you more choices.

BENEFITS



In
Cooperation
With Your
Association

Your
Association
EAP
Provides:

No Cost Training:

- Stress & Anxiety
- Bullying in the Workplace
- Grief & Loss
- Unsafe Staffing in the Workplace

We offer services to assist with:

- Alcohol & Drug Dependencies
- DUI Advocacy
- Stress & Anxiety Related Behavioral Health Conditions
- Family & Relationship Issues
- Depression & Anger Management
- Prescription Dependencies

STRESS FACTS

- 43% of all adults suffer adverse health effects from stress.
- 75% to 90% of all doctor's office visits are for stress-related ailments and complaints.
- Stress is linked to six of the leading causes of death: heart disease, cancer, lung ailments, accidents, cirrhosis of the liver, and suicide.
- The Occupational Safety and Health Administration (OSHA) declared stress a hazard of the workplace. In terms of lost hours due to absenteeism, reduced productivity and workers' compensation benefits, stress costs American industry more than \$300 billion annually.
- The lifetime prevalence of an emotional disorder is more than 50% often due to chronic, untreated stress reactions.



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