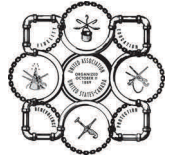




# NATIONAL AUTOMATIC SPRINKLER INDUSTRY WELFARE FUND • PENSION FUND



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June 23, 2014

## New Higher Coverage for Walk-in Clinic and Urgent Care Centers

The Trustees of the NASI Welfare Fund are pleased to announce that, effective July 1, 2014, the cost of a visit to an In-Network Walk-in Clinic or Urgent Care Center will be covered at 90% and will not be subject to the annual deductible. Prior to July 1, the Plan paid 75% after the \$400 per-person deductible was satisfied. This change is designed to discourage unnecessary visits to a physician's office and non-emergency visits to the Emergency Room.

In 2012, NASI Welfare Plan participants made almost 600 visits to the ER for **non-emergency** care. This resulted in costs to the Fund totaling close to one-half million dollars, or almost ten times the cost of the same treatment at these alternative facilities. It is estimated that an average ER visit costs \$1,200-\$1,500, compared to about \$155 for an Urgent Care Center and \$60-\$100 for a visit to a Walk-in Clinic. Finally, Blue Cross Blue Shield of Illinois reported recently that the number of ER visits for the NASI population was 12% higher than the benchmark reflecting the experience of their other similar customers.

If you are not experiencing a true medical emergency, you may want to consider a visit to your nearest Walk-in Clinic (e.g., at your local CVS or Walgreen's Pharmacy) or Urgent Care Center. Not only will you save on out-of-pocket costs—these facilities provide fast medical treatment from physicians, nurse practitioners, physician's assistants and other qualified medical professionals. They are set up to care for injuries and illnesses that are not life threatening but do need attention within a few hours or on the same day.

The attached exhibit from Blue Cross Blue Shield of Illinois entitled "Deciding Where to Go for Care" offers guidance to help you determine the most appropriate setting for care under various circumstances.

## Retail Clinics vs Emergency Rooms

# Deciding Where to Go for Care

	Retail Health Clinic (e.g. Minute Clinic CVS)	Physician's Office	Urgent Care Office	Emergency Room
Animal Bite			X	<ul style="list-style-type: none"> <li>• Sudden unexplained loss of consciousness</li> <li>• Signs of a heart attack, such as sudden/severe chest pain or pressure</li> <li>• Signs of a stroke, such as numbness of the face, arm or leg on one side of the body; difficulty talking; sudden loss of vision</li> <li>• Severe shortness of breath</li> <li>• Coughing up or vomiting blood</li> <li>• High fever with stiff neck, mental confusion and/or difficulty breathing</li> <li>• Cut or wound that won't stop bleeding</li> <li>• Possible broken bone</li> <li>• Poisoning</li> <li>• Stab wounds</li> <li>• Sudden severe abdominal pain</li> <li>• Trauma to the head</li> <li>• Suicidal feelings</li> </ul>
Stitches			X	
X-ray			X	
Back Pain		X	X	
Mild asthma		X	X	
Minor Headache		X	X	
Sprain, Strain		X	X	
Nausea, vomiting, diarrhea		X	X	
Bumps, cuts, scrapes	X	X	X	
Burning with urination	X	X	X	
Ear or sinus pain	X	X	X	
Minor fever, colds	X	X	X	
Ear or sinus pain	X	X	X	
Vaccination	X	X	X	

Source: Blue Cross Blue Shield of Illinois