

UNITE HERE HEALTH

Our Union's national health fund

Created just for us

Our pot of money just for healthcare!







Our Union negotiates contracts with our employers to put money into our pot.







Money is taken out for our medical expenses.





From 2014 to 2018, we spent more money than we brought in.





And healthcare prices continue to go up.

Today we spend nearly \$1,100 per member per month!





We **MUST** continue to protect our hard-earned money.

How?





By making **SMART** choices!



Starting March 1, 2019







We're partnering with hospitals and doctors who give us the best value and sign good contracts with us!



Go with the Green—AMITA/Presence Health

GO WITH THE GREEN

The 22 hospitals and more than 2,500 doctors in the AMITA/Presence Health network give great care at the best prices

- \$0 copay for primary care visits
- \$20 copay for specialist visits

STICK WITH THE BLUE

The BlueChoice network gives access to 48 hospitals and 16,000 doctors at fair prices

- \$40 copay for primary care visits
- \$60 copay for specialist visits

STAY AWAY FROM THE RED

The Fund won't pay your bills if you go out of network (unless it's an emergency)

As our partner, AMITA/Presence Health will give us great care, the attention we deserve, AND the best prices.





SMART CHOICE 2 Stay IN NETWORK!

STAY AWAY FROM THE RED

- No more out-of-network coverage
- Use your new card starting March 1st





Going out of network is a **CO\$TLY MISTAKE!**

You pay a copay or up to 100% of the cost





SMART CHOICE New payment groups









Your cost for medical and prescription drug coverage

Updated monthly payments (premiums) for medical and extra benefits





Know when to use a hospital!

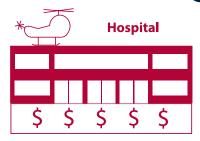
- Hospitals overcharge and you pay more
- Urgent care centers cost much less than emergency rooms and offer walk-in and after-hours care











Avoid places that overcharge for things like bloodwork, labs, x-rays, and outpatient surgery.





Protect OUR money!

- 3/1/19: Go with the Green—AMITA/Presence Health
- Stay in network
- Plan for updated monthly payments (premiums)
- Save money with urgent care centers





Where to get help

Call (800) 419-4373

Visit *uhh.org/mwc* for benefit information