

2019
2nd Quarter Newsletter



Midwest Area School Employees
Insurance Trust



Spring Has Sprung

Women's Health and Cancer Rights Act

A CLOSER LOOK



[Learn More](#)

PREVENTIVE vs DIAGNOSTIC

Preventive care is designed to help you stay healthy, and is covered with \$0 out-of-pocket when you see a network provider.

Costs may be incurred for diagnostic care based on plan coverage.

Preventive Care

Preventive care includes routine well exams, screenings, and immunizations intended to prevent or avoid illness or other health problems.

- No symptoms, illness, or history prompting the screening
- Would be done in accordance with age and gender guidelines

Diagnostic Care

Diagnostic care includes care or treatment when you have symptoms or risk factors and your doctor wants to diagnose them.

- Symptoms require further diagnosis
- Previous abnormal test results prompt earlier or more frequent screenings
- Previous abnormal test results prompt rescreening



PREVENTIVE

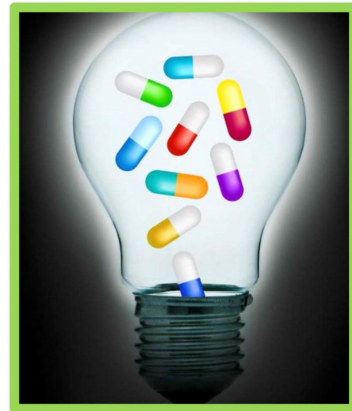


DIAGNOSTIC

Claims are paid based on the procedure and diagnosis codes submitted. These codes indicate if it's preventive or diagnostic services.

Prescription Drugs

Prescription drug prices are not regulated. The cost of a prescription may differ by more than \$100 between pharmacies across the street from each other. There are various websites that allow you to price a prescription in your area, with some providing coupons or discount Rx cards. These sites gather current prices and discounts to help you find the lowest cost pharmacy for your prescriptions. Do a quick internet search of "discount prescription cards" and a multitude of options will pop up. Why waste your money on overpriced prescriptions. Have a "light bulb moment", saving yourself and your employer money by doing a little homework. If you don't have time to do an internet search, a good place to start is GoodRx.com.

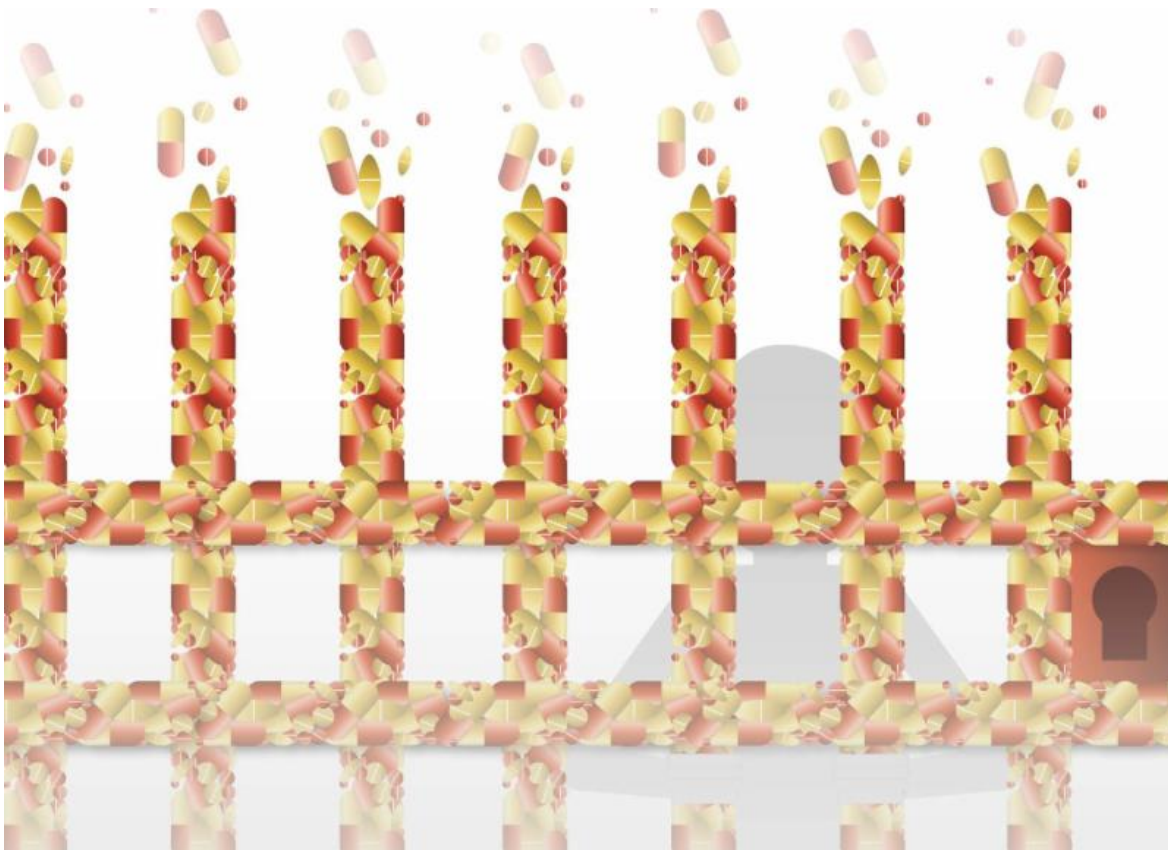


Addiction Doesn't Have to be a Life Sentence

You aren't alone in addiction. Over 25% of patients undergoing long-term opioid therapy struggle with addiction.

If you or a loved one need help with an opioid addiction, please use a lifeline:

- Talk with your doctor about starting an opioid-free treatment
- Visit SAMHSA.GOV or call the NATIONAL HELPLINE at 1-800-622-4357 for addiction and treatment resources



**"THE PESSIMIST
COMPLAINS ABOUT THE
WIND. THE OPTIMIST
EXPECTS IT TO CHANGE.
THE LEADER ADJUSTS
THE SAILS."**

JOHN MAXWELL

**MyBensite.com/MASE
2BenefitU.com/RE-Sutton
Anthem.com
WeCaretlc.com/clinic**

ANTHEM

Customer Service (800) 345-2460
Pharmacy / Express Scripts (866) 216-4207
Accredo Specialty Drugs (888) 662-0944

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MASE Trust

**YTD Financial
Report**

As of
03/31/2019

Total Revenue \$8,917,581.69
Total Expenses \$8,797,713.05
Total Assets Invested **\$14,307,344.90**

Brought to you by: RE Sutton & Associates, Your Benefits Consultants

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