

Understanding Your Health Insurance

Why do I need health insurance?

It helps you pay for your health care that you need. With health insurance you can get:

- Services for free, such as:
 - Wellness exams
 - Vaccines (shots)
 - Some screenings
- Services that you only pay for part of the costs, such as:
 - Regular doctor's visits
 - Prescription medicine
 - Surgeries and other procedures

How do I get health insurance?

Tyson offers health insurance as a benefit of your employment.

You can sign up:

- When you start working at Tyson
- During a major life event (such as marriage or the birth of a child)
- During open enrollment

You may also get insurance through other sources, such as Medicaid, ARKids First, and the Health Insurance Marketplace.

How do I use my health insurance?

Before seeing a doctor, make sure they accept your insurance plan. Call the provider and ask, or look in the provider directory.

Take your insurance card with you to each doctor's visit.

For some procedures and visits, health insurance won't cover the full cost. Check out the key terms below to be better prepared for what costs you could be responsible for.

Words You Need to Know

Network: the group of hospitals and providers your health insurer has contracted to provide health care services; these are considered preferred or "in-network providers." It usually costs more to go to hospitals or see doctors that are "out-of-network."

Premium: the amount that you and your employer pay for your insurance. Normally it is paid every month, every 3 months, or every year.

Deductible: the amount that you must pay before your health insurance or plan will cover health costs. For example, if your deductible is \$500, your plan will not pay anything until you have paid \$500 for covered health services. Note: the deductible may not apply to all services.

Copay: the amount that you pay for a covered health care service. For example, you may have to pay a certain amount for a regular doctor's visit, while insurance will pay the rest.

Co-Insurance: your share of the costs of a covered health care service. You pay co-insurance plus any deductibles you owe. For example, if the health insurance or plan's allowed amount for an office visit is \$100 and you have met your deductible, your co-insurance payment of 20% would be \$20, with the insurance or plan paying the remainder of the allowed amount.

Out-of-Pocket Maximum: the most that you will have to pay during the year before your insurance will start to pay all of the cost of health care services. This does not include your premium, balance-billed charges, or services your plan doesn't cover. It also may not count all of your co-payments, deductibles, co-insurance payments, or other expenses.

Health Insurance: How to Use It

How do I use my health insurance?

Know your insurance information



Familiarize yourself with your insurance card.

See the example below to learn what key information is included on the card and where you can usually find it.

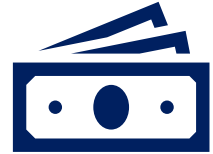
Find doctors that are in network



Before seeing a doctor, make sure they accept your insurance plan.

Call the provider and ask, or look in the provider directory.

Ask about costs



For some procedures and visits, health insurance won't cover the full cost.

Be sure to consult with your insurance provider if you are unsure what they will cover.

Understanding My Insurance Card

Insurance carrier – the company that provides your insurance coverage

Member name and ID – your identifier within your insurance plan

Prescription benefit codes – lets pharmacies know how much to charge for medicines

Insurance Company	
Member Name John Smith	Group # 555555
Member ID # 00000000	
RxBIN XXXXXXXX	PCP Copay \$
RxPCN XXX	Specialty Copay \$\$
	ER Copay \$\$\$

Group # - identifies what type of plan you have

Copay information – tells you how much your copay will be for different types of care

If you have questions about your insurance plan, please contact Tyson HR or your insurance provider.