

July 27, 2009

Dear (insert member's name here):

Today's economy creates challenges for everyone. At Optima Health, we help you manage your health and provide competitive health plan premiums. We want to remind you of one way that you can control your own healthcare expenses by making wise choices when seeking care.

### **Making Wise Choices Controls Healthcare Costs**

Your health plan may not offer complete coverage for an Emergency Room visit that is non-emergent. Improper use of the Emergency Room drives up costs and may result in higher insurance premiums and higher out-of-pocket costs to you.

### **Do you want to save time and money?**

Please help us help you by making wise choices when selecting a healthcare provider. When you experience a non-emergency illness or injury, we recommend that you:

- Step 1**      **Call your doctor's office for an appointment** if you have any concerns about your health situation. For a complete list of doctor's in Optima's network, visit our Web site at [www.optimahealth.com](http://www.optimahealth.com).
- Step 2**      **Call Optima's After-Hours Nurse Advice Line at 1-800-394-2237.** This **free** call is your link to a licensed nurse who can assist you in determining your immediate next steps for care.
- Step 3**      **Urgent Care Centers** may meet your needs and are usually a less expensive and faster option for treatment.
- Step 4**      **Hospital Emergency Rooms** are your most expensive treatment option. Use participating hospital Emergency Rooms when at all possible to reduce costs.

For your convenience, I have enclosed a reference guide for your use when seeking care.

On behalf of everyone at Optima Health, thank you for choosing us as your health insurance partner. If you have any questions regarding your health plan coverage, please do not hesitate to contact Member Services.

Sincerely,

George K. Heuser, M.D.  
Vice President & Senior Medical Director

Enclosure