



## Health Insurance

**Our plan administrator will remain with UMR, a division of United HealthCare.**

### PPO Network

*Our PPO network will continue to use the United HealthCare Choice Plus PPO network.* The UHC Choice Plus network is one of the broadest networks of physicians and hospitals available. Please visit their website, [www.umar.com](http://www.umar.com), for a complete list of participating providers. Every hospital in St. Joseph and Elkhart counties participates in the UHC PPO network.

Go to [www.umar.com](http://www.umar.com)  
Click “Find a provider” in the upper left corner  
Click “Medical”  
Choose “UnitedHealthcare Choice Plus PPO”



### Healthcare Advisor

UMR provides a wealth of information and services to help you live a healthier life. Tools, such as Healthcare Advisor, can help you make the best decisions about health conditions and prescription drugs. For the first time, it is now possible to research and learn the approximate cost of medical services and procedures before making a decision about your care choices. More importantly, quality data is also available to help you make the best choices for you and family. In addition, there are excellent health information sites, articles, and much more available.

#### To access UMR’s online services

- Visit [www.umar.com](http://www.umar.com)
- Select “Members”
- Enter the member ID located on your ID card
- Click “Got to my online services”
- Submit your username and password. Or, if you have not yet registered for online services, click “Need a Username?” Then follow the prompts to complete your registration.

If you have questions or problems, you can contact the UMR **technical support team at 866-922-8266**



## A Note about the Affordable Care Act (ACA)

The Individual Mandate provision of the ACA required everyone to have health insurance or pay a penalty of \$695 or 2.5% of income, whichever is greater, on your 2016 tax return.

The health insurance plan offered by the City of Mishawaka meets and exceeds the minimum coverage under the Individual Coverage Mandate of the Affordable Care Act (ACA).

## Preventive Benefits

Be committed to prevention and wellness! Preventive Care services are covered at 100%, so there's no reason not to get your annual physical. Detecting problems early makes them easier and less expensive to treat, and may save a life! Some of these free benefits are:

- Yearly Preventive visits (wellness visits)
- All standard immunizations recommended by the Dept of Health & Human Services
- Screening for colorectal cancer, elevated cholesterol, and lipids
- Screening for high blood pressure, diabetes, and depression
- Screening mammography
- Screening for cervical cancer including Pap smears
- Screening for prostate cancer for men age 40 and older

Please note that the doctor must code the service as "Routine & Preventive" rather than "Diagnostic" on the bill. If you have already been diagnosed with a problem or disease, or complained of symptoms, then the related services are generally not considered "Routine", but rather "Diagnostic," so it is important to discuss this with your doctor.



## City of Mishawaka Wellness Program

Employees and spouses who are covered under the City of Mishawaka Health Insurance Plan have the opportunity to earn a premium discount by completing each of the following four requirements:

- Biometric screening including a blood test
- Health risk assessment
- Comprehensive physical exam
- 30-minute health coaching session to tailor your individual health goals.

In an effort to ensure that every employee is aware of this opportunity, the Health and Wellness Center will focus special communications to each City department during a specific month. However, you and your spouse are welcome to call the Center at any time during the year to schedule your physical at 574-314-5950.

September 2015	Central Services, Pool, Golf Course	March 2016	Fire
October 2015	City Hall & Sewer	April 2016	Fire
November 2015	MUBO & Housing Authority	May 2016	Police
December 2015	Water	June 2016	Police
January 2016	Wasterwater & Battell Center	July 2016	Open
February 2016	Electric	August 2016	Open

Please follow these steps:

1. Call the Center at 574-314-5950 to arrange your biometric screening.
2. The night before your screening do not eat anything after midnight.
3. After your screening, schedule your physical and coaching session while still at the Center.
4. Before your physical, complete the online Health Risk Assessment (HRA) at [activatemyhealth.com](http://activatemyhealth.com) either on your own computer, or using the patient computer at the Center.

Remember, you and your spouse must complete all the requirements by August 31, 2016 in order to earn the full discount on your premium beginning September 1, 2016. You may earn a partial discount if either you, or your spouse, complete the requirements, but not both.

The staff at the Health & Wellness Center will report that you completed the necessary steps to earn the premium discount, but will never share any individual results or personal health goals with City of Mishawaka personnel.

Being knowledgeable about your health and risk factors is the first step toward leading a healthier and more fulfilling life.