

# DON'T LET THE FLU GET YOU

## Get a flu shot; it's 100% covered in-network

**Last year's flu season activity was very serious and widespread.** The flu (or influenza) caused increased hospitalizations and deaths.<sup>1</sup>

**Help protect yourself, your family and your coworkers.**

Get your flu shot – just show your SAMBA ID card and you're covered.<sup>2</sup> In fact, getting your flu shot is 100% covered when you visit an in-network provider.

**It's easy to get a flu shot.**

- › Visit your primary care physician (PCP), local in-network pharmacy or convenience care clinic.
- › Log on to **SambaPlans.com** and choose Health Benefit Plan or use the **myCigna® app**.<sup>3</sup>
  - Then, click on "Cigna Provider Directory"
  - Click on "Doctor, Hospital or Facility"
  - Type in where you'd like to go (PCP, convenience care clinic, etc.)

**Getting a flu shot, is the first step.**

There are other ways you can avoid the flu:

- › **Keep your distance.**
- › **Cover your mouth and nose.**
- › **Wash your hands often.**
- › **Don't touch your eyes, nose or mouth.**



**"The best way to prevent the flu is by getting a flu vaccine each year."<sup>1</sup>**

- Centers for Disease Control and Prevention (CDC)



**40,000** lives saved in 9 years due to flu vaccine.<sup>4</sup>

**Flu facts<sup>5</sup>**

**Symptoms:** Fever, headache, fatigue, cough, sore throat, nasal congestion, body aches.

**Complications:** The flu can worsen and lead to pneumonia and dehydration.

**Chronic conditions:** The flu can make congestive heart failure, asthma or diabetes even worse.



**Questions? We're here to help. Call SAMBA at 800.638.6589**

The information provided in this document is for educational purposes only. It is not medical advice. Always consult with your doctor for appropriate examinations, treatment, testing and care recommendations.

1. Key Facts about Influenza and Influenza Vaccine. Available at: [www.cdc.gov/flu/keyfacts.htm](http://www.cdc.gov/flu/keyfacts.htm). Page last updated: August 25, 2016.

2. Plan must be in effect at the time services are rendered. Not all preventive care services are covered, including most immunizations for travel. Please see your plan documents for preventive care coverage details.

3. The downloading and use of the myCigna Mobile App is subject to the terms and conditions of the App and the online stores from which it is downloaded. Standard mobile phone carrier and data usage charges apply.

4. Centers for Disease Control and Prevention, "CDC Study: Flu Vaccine Saved 40,000 Lives During 9 Year Period", accessed July 24, 2017, <https://www.cdc.gov/flu/news/flu-vaccine-saved-lives.htm>

5. Questions and Answers: The Disease. Available at: [www.cdc.gov/flu/about/qa/disease.htm](http://www.cdc.gov/flu/about/qa/disease.htm). Page last updated: May 4, 2016.

**Together, all the way.®**

## Health care fraud can affect everyone.

**Certainly, only a small percentage of health care providers and consumers deliberately engage in fraud.** However, even a small amount of health care fraud can increase costs for everyone and can affect your SAMBA plan cost.

## What is fraud, waste and abuse?

**Fraud** is knowingly and willfully executing, or attempting to execute, a scheme or artifice to defraud any health care benefit program.

**Waste** is the expenditure, consumption, mismanagement, use of resources, practice of inefficient or ineffective procedures, systems, and/or controls to the detriment or potential detriment of entities. Waste is generally not considered to be caused by criminally negligent actions but rather the misuse of resources.

**Abuse** includes actions that may, directly or indirectly, result in unnecessary costs to SAMBA, such as, improper payment, payment for services that fail to meet professionally recognized standards of care, or services that are medically unnecessary.

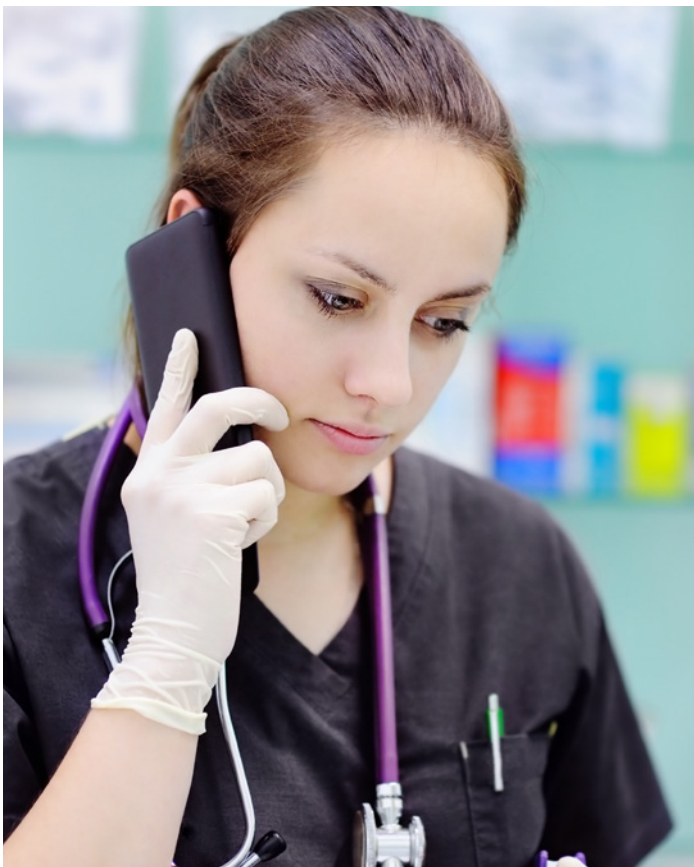
### Examples of health care fraud, waste and abuse are:

- › Billing for services that were never rendered.
- › Misrepresenting who provided the services; altering claim forms, electronic claim records or medical documentation.

- › Performing a large number of laboratory tests on a patient when the standard of care indicates that only a few tests were sufficient for treatment and/or diagnosis.
- › Misusing codes on the claim (i.e., the way the service is coded on the claim does not comply with national or local coding guidelines or is not billed as rendered).
- › Waiving patient co-pays coinsurance, or deductibles and over-billing the SAMBA plan.

### Protect yourself and prevent fraud, waste and abuse.

- › Carefully review your explanation of benefits (EOB) statements.
- › Do not give your SAMBA identification (ID) number over the telephone or to people you do not know, except for your health care provider, or a SAMBA customer service representative.
- › Let only appropriate medical professionals review your medical record or recommend services.
- › Avoid using health care providers who say that an item or service is not usually covered, but they know how to bill to get it paid.
- › Periodically review your claim history via SambaPlans.com for accuracy to ensure we have not been billed for services that you did not receive.



**If you suspect that a provider has charged you for services you did not receive, billed you twice for the same service, or misrepresented any information, take action.**

Call the provider and ask for an explanation. There may be an error.

If the provider does not resolve the matter, call **SAMBA** at **800.638.6589**, or send a secure email via our website **SambaPlans.com** to explain the situation.

If we are unable to resolve the issue, contact the U.S. Office of Personnel Management Health Care Fraud Hotline at **877.499.7295**.

## Help protect your family from prescription drug abuse.

**According to the National Survey on Drug Use and Health, more than 6 million Americans abuse prescription drugs, and much of the abuse begins at home.** In fact, more than 70% of those who illegally use prescription pain relievers obtained them through friends or family, including surreptitiously raiding the home medicine cabinet.<sup>6</sup>

**You can do your part to reduce the risk of drug fraud and abuse.**

**Keep drugs out of reach.** Be sure to store your medications in a locked area out of children's reach.

**Keep track of your treatments.** Keep a list of the medications in your home, especially those prone to abuse. Periodically count the medications remaining in the container, and make sure that it's the correct amount according to the prescribed dosage.

**Dispose properly.** If specific disposal instructions are provided on the label, please follow them. Otherwise, remove the medication from its original container or vial, mix them with an undesirable substance such as used coffee grounds, kitty litter or saw dust, and place them in a sealable bag that can be disposed of in the trash. Express Scripts also provides opioid disposal packages to qualifying patients as a safe way to dispose of unused opioids. Available through the Express Scripts Opioid Management program, you may be contacted to determine if a deactivation drug disposal bag is right for you. Finally, you can take advantage of the DEA Drug Take-Back Day, April 27, 2019.

**Don't make it easy.** Don't store narcotics or potentially addictive drugs in a medicine cabinet. If that is the only option, add a lock to the cabinet and hide the key.

**Don't save for "next time."** Once your condition has been treated and your prescription regimen is complete, properly dispose of the drugs. Never keep extra medication for potential use in the future.

**Don't share your medication.** The specific drug and dosage was selected specifically for the person it was prescribed for and could lead to dangerous drug interactions and serious side effects if used by someone else.

By following these simple steps, you can help protect your family and friends against the nation's costly problem of prescription drug fraud and abuse.

6. National Survey on Drug Use and Health, <http://lab.express-scripts.com/lab/insights/drug-safety-and-abuse/tips-to-prevent-prescription-drug-abuse-at-home>. Last updated 2016. Last accessed 11/2018.

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## Earn \$25 with a health assessment.

**Begin your journey to better health.** Be sure to take your health assessment within the plan calendar year. Assess your current health and potential health risks using an online health assessment tool. You'll receive individualized feedback and specific recommendations on how to promote health and prevent disease.

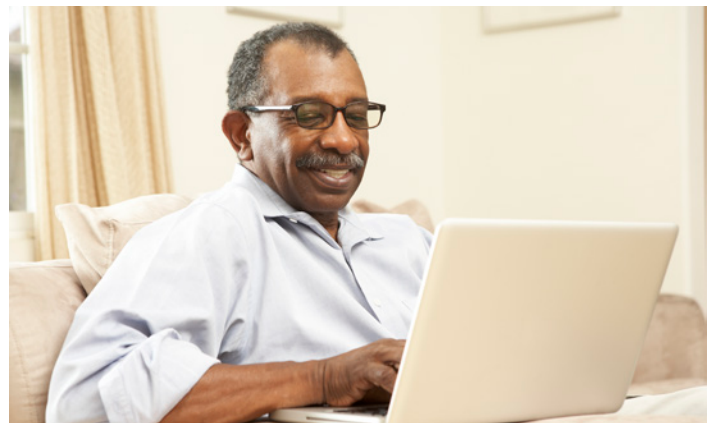
**Earn \$25 with this easy-to-use tool.** After you complete the health assessment, SAMBA will apply a \$25 credit toward the covered individual's calendar year deductible. This incentive is limited to two covered individuals per family (over age 18) and allowed once per calendar year.



## To take your health assessment:

Go to **SambaPlans.com**

- Enter "health assessment" in the Search field.
- Click on the health assessment link to be redirected to the SAMBA/myCigna web page
- Register as a new user or sign in to your **myCigna** account





# FALL 2018 NEWSLETTER

**EARN A \$25 CREDIT (see page 3).**