



# CARES Connection

A Publication for CARES Members

Volume 2, Issue 5  
June 2007

## FOCUS ON BENEFIT TERMS

**Deductible** - an amount that you must pay each calendar year before the CARES plan begins to pay a percentage of covered services.

The deductible will be applied before the plan begins to pay for the following services:

- Services received when you are admitted to a hospital, skilled nursing facility, rehabilitation facility or mental health care facility,
- Outpatient surgery,
- Outpatient radiology and laboratory services,
- Radiological imaging services (MRI, CAT scan and PET scan),
- Pre-admission testing,
- Home health services,
- Ambulance charges,
- Durable medical equipment,
- External prosthetic equipment,
- Wigs,
- Hearing aids,
- All services provided by out-of-network providers (except for preventative care and true emergency services).

Exceptions -the deductible does NOT apply to the following services:

- Preventive care up to \$500 per year,
- In-network PCP and specialist office visits,
- Emergency care services,
- Prescription drugs.



For more information log on to: [www.myCIGNA.com](http://www.myCIGNA.com) and go to Health Resources

## MEN'S HEALTH

What is Men's Health? It includes focusing on **heart, diabetes, reproductive organs, prostate, and colorectal health**. CARES encourages you to speak to your physician about these topics that men often hesitate to discuss. Giving attention to such issues can help avoid serious health problems. An earlier and regular focus on participating in healthy activities and preventive screenings may result in dramatically enhancing the quality of life. *Schedule an appointment with a medical professional today.*

Source: CIGNA *Your Health and Well Being*



## JUNE IS FIREWORKS SAFETY MONTH

Each July Fourth, thousands of people, most often children and teens, are injured while using consumer fireworks. Despite the dangers of fireworks, few people understand the associated risks. CARES urges you to heed the advice from *Prevent Blindness America* and avoid the use of consumer fireworks, including sparklers. For a free brochure, *Safe Summer Celebrations*, go to: [www.preventblindness.net](http://www.preventblindness.net)

Source: Prevent Blindness America

## DID YOU KNOW?

The deductibles for in-network and out-of-network services cross accumulate. This means that charges that have been applied to the in-network deductible will also be applied to the out-of-network deductible.

**The information in CARES Connection is intended to complement the advice of your health care providers and not to replace it. Before making any changes in your medication, diet or exercise, consult with your health care professional.**

## CARES Mission

**As the unique choice for qualifying private educational institutions, CARES collaboratively focuses on innovative, quality benefit choices, actively managing costs, and sustained, superior service.**



## SPOTLIGHT ON AUSTIN COLLEGE

Austin College faculty and staff members participated in the Grayson County **Relay for Life** on May 18. The "Radiant Roos" team raised about \$3,800 to support cancer research and celebrate survivorship. The fact that one-third of the Austin College team members are cancer survivors made the event particularly meaningful for all of the campus community. Thanks to the Austin College Human Resources Office

## Radiant Roos



**CARES Connection** is a publication of Collegiate Association Resource of the Southwest, Inc.

Send your comments, recommendations, questions to:

[connection@caresbenefits.org](mailto:connection@caresbenefits.org)