



Sir Bills & Lady Bills

# What is the Fulmont Health Trust

- ▣ A Plan to effect cost savings in Members' expenses for Health Coverage
- ▣ Permits Members to secure improved levels of Health Coverage
- ▣ Provides centralized administration (Capital) funding, and disbursements for health coverage
- ▣ Reduce future expense and liability for Health Coverage

# Participating School Districts

- ▣ Greater Amsterdam School District
- ▣ Gloversville Enlarged School District
- ▣ Greater Johnstown School District
- ▣ Broadalbin-Perth Central School
- ▣ Mayfield Central School
- ▣ Northville Central School
- ▣ Wells Centrals School

# How Does the FHT Work?

- ▣ Allows Participating Districts to purchase Health Insurance Coverage at a much lower Rate than if insured on their own.  
Approximately 17% on average cheaper
- ▣ Spreads the risk among districts “All for One and One for All!”
- ▣ Pays Health and Rx claims at discounted rates

# Why be part of the FHT?

- ▣ Local Trust
- ▣ Strength in Numbers
- ▣ Buying Power
- ▣ Lower Premiums
- ▣ ASO Rx Card Deal No One in New York State can Match
- ▣ Sense of Belonging

**CREATING CONSUMERISM  
WITHIN THE FHT!!!**

# The Rise of Health Care Consumerism

- ▣ More than just the right to know
- ▣ Empowerment
- ▣ You are an expert too
- ▣ Collaborative, informed choices
- ▣ Your doctor wants what's best for you

# PREPARED for Health Care

- ▣ Procedure – What course of action is being suggested?
- ▣ Reason – What harm is your problem causing you?
- ▣ Expectation – What benefit can you reasonably expect?
- ▣ Probability – What are the odds that you will achieve benefits?
- ▣ Alternatives – What other choices are available?
- ▣ Risks – What possible problems may occur?
- ▣ Expense – What about costs? What will insurance cover?
- ▣ Decision – Do you have enough information for a collaborative informed choice?

# Medical Care Choices

Health care costs are rising significantly, greatly impacting the price you and your employer pay for your health benefits. Fulmont Health Trust takes it responsibility seriously. You, too, must think carefully about how you use those benefits. Managing your personal health care expenses is one way you can help to keep costs down.

# Making Wise Choices

When you have an illness or suffer a minor injury, you want to feel better – fast. Your health plan provides coverage for treatment that can be received in a variety of settings, such as your doctor's office, a hospital or an urgent care center. However, every setting is not appropriate for every kind of care. Your responsibility is to know which setting provides the best, most cost-effective care for your condition.

# Office Visits

For most illnesses or injuries, the best choice for medical care may be a visit to your general practitioner or primary care physician. Your regular doctor knows best, has your medical history, and has the expertise to diagnose and treat most conditions. For most illnesses and injuries, and for regular checkups and preventive care, your doctor can provide the most cost-effective care.

# Urgent Care

Many situations require immediate care that you might not be able to receive in your doctor's office, yet these situations might not be serious enough to require the services of a hospital emergency room. In these situations, a walk-in clinic or urgent care center may be an appropriate choice. Below are some guidelines for determining when to use an urgent care center:

- ▣ Your Doctor recommends it
- ▣ Your injury has occurred outside of your Doctor's office regular hours of operation

# Urgent Care Continued

- ▣ You are out of town
- ▣ You are unable to reach your doctor by phone.

Remember, care received in an urgent care facility is costly, yet is much less expensive than an emergency room. Your best choice for non-urgent situations, however, is always a scheduled appointment with your doctor.

# Emergency Room Care

A visit to the hospital emergency room is the most expensive type of outpatient care. Emergency rooms should only be used for true emergencies, as they are staffed, equipped and best suited for medical emergencies. Going to the emergency room for non-emergency care is a poor use of your health benefits and can be very costly.

Some examples of situations where emergency room care is appropriate are as follows:

# Emergency Room Care Continued

- ▣ A major injury, such as a broken bone
- ▣ A wound that continues to bleed vigorously despite the application of pressure
- ▣ Decreased mental activity or awareness, or disorientation
- ▣ Shortness of breath
- ▣ A cold sweat accompanied by chest pain, abdominal pain or lightheadedness
- ▣ Severe pain

# Medical Care Choices Conclusion

The next time you are faced with deciding where to go to receive medical care, be sure to evaluate all your options and chose the setting that best suits your illness or injury. Of course, in a true emergency, seek the appropriate care without delay. Choosing the most cost-effective options will go a long way toward ensuring that your employer can continue to provide you and your family with the quality, affordable halth benefits you rely on.

**Thank you for your time and  
have a Great Day!!!**

**From: Your Friends at  
The Fulmont Health Trust  
and  
Capital Financial Group, Inc.**