

Get More Value from Your Plan

For a life-threatening emergency:

In a true medical emergency – such as an apparent heart attack, serious injury, or other life-threatening situation – always call 911 or your local emergency number right away!

For other emergencies:

Call your physician's office (even after hours). Your doctor will know you and your medical history and may be able to schedule you for a visit the same (or next) day. If your condition worsens on the weekend or after your doctor's office has closed for the day, you may want to consider a visit to an urgent care facility or a Kroger Little Clinic. These clinics are not affiliated with hospitals, but they do have doctors and nurses on staff and are often open in the evenings and on weekends.

If you are traveling and need urgent care:

Your medical plans cover urgent care. An urgent condition is one that requires immediate care but isn't life-threatening. If you seek urgent care while traveling, you or someone acting on your behalf should notify your doctor within 48 hours of the onset of the urgent condition.

Annual physical exams and cancer screening tests are covered 100% by the plan:

Take advantage of the fact the medical plans cover 100% of scheduled annual physical exams and cancer screening tests related to the physical exam when you use an in-network provider. There is no copay or deductible; however, keep in mind that if your physician orders a test that isn't part of the scheduled preventative care exam/test, those procedures may result in some out-of-pocket expense for you. It's always a good idea to check with your doctor's office before your visit to see what tests or exams are planned.

Enroll in a Limited Purpose FSA:

For those dental or vision care expenses (copays, deductibles, etc.) that you do pay for out-of-pocket, do not forget to take advantage of the Limited Purpose Flexible Spending Account. You can set aside up to \$3,200 a year on a before-tax basis and then reimburse yourself for eligible expense.

