



## Preventive care

Did you know that preventive care services—like your annual checkup (sometimes called a physical)—are covered under your plan often at no additional cost to you? Preventive services help keep you from having health problems or can catch a potential problem early.

So, what is preventive care? Preventive care can include things like routine checkups, prenatal care, blood pressure screenings, immunizations or shots and certain cancer screenings. You should ask your doctor what screenings or preventive care is recommended based on your age and gender.

Sometimes, you may go in for a preventive service and end up receiving additional care. For example, your doctor might order an X-ray or other test to diagnose a problem or symptom. In that case, the preventive part of your exam will be covered at 100 percent and the part of your exam that isn't considered preventive will be covered under your regular health plan benefits. This means that you may owe a copay, coinsurance or money toward your deductible for the part of your exam that wasn't preventive care.

To learn more about what preventive services are covered, check your coverage document by logging in to [mymedica.com](http://mymedica.com).

\*Please note: To get your highest level of benefits, receive care from providers in your plan's network. To find a network doctor, go to [medica.com/members](http://medica.com/members) and enter the name of your plan, then choose Find a network physician or facility.

# Managing your low-back pain

Low-back pain is one of the most common reasons Americans miss work or go to the doctor. In fact, about 80 percent of us will have back pain at some point in our lives.

Acute low back pain can last up to six weeks and up to two-thirds of back pain cases have no specific injury associated with the pain.

When you have back pain, you may feel like resting in bed, but staying in bed can actually make it worse. Whenever possible, you should stay active and continue your daily living activities as your symptoms permit. Some at-home treatments can be effective in treating many cases of back pain.

Treating back pain at home:

- Apply heat or ice to the area.
- Take over-the-counter pain relievers such as ibuprofen (Advil, Motrin IB) or acetaminophen (Tylenol).
- Keep moving with low-impact exercise such as walking and continue your normal daily activities.

When pain persists

If your back pain doesn't get better or if this is the first time you have experienced back pain, you should see a health care provider. Back pain can be cared for at your primary care clinic or by a chiropractor or physical therapist. In fact, a chiropractor or physical therapist can often provide immediate relief and additional care instructions at a lower cost.\*

Your provider will ask you questions about your pain such as when it began and if it was triggered by something you did. They may also ask you to rate your pain. Your provider may suggest a treatment plan that includes physical therapy (special exercises to manage pain, increase movement and reduce the recurrence of back pain), pain management, muscle relaxants or chiropractic care. If pain persists, you may be referred to another doctor or clinic for further treatment.

\*Be sure to check your coverage for services such as chiropractic care and physical therapy prior to your visit. For help, call Customer Service at the number on the back of your ID card.

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## Save money by getting the right care

Just about everyone is concerned about the cost of health care. While every plan is different, there are some common tips you can use to help keep your health care costs down.

The easiest way to make sure you are getting the most out of your plan is to visit doctors, clinics and hospitals that are in your plan's network. These providers give Medica members discounted rates, which in turn reduces your share of the costs.

Did you know that where you go for care can also make a big difference in the amount you pay? There are lots of places you can go for care—your primary care clinic or doctor's office, a convenience care clinic (often found inside a local major retailer), urgent care or the emergency room. Each of these locations charges different amounts because of the level of services they offer. Where you decide to go depends on your situation. To learn more about your options, see the [When and Where to Get Care](#) tip sheet at [medica.com/membertips](https://medica.com/membertips).

For questions, call the nurse line

Not sure where to go for care? Call Medica CallLink® Nurse Line at 1-800-962-9497. A nurse can discuss your symptoms, answer questions and help you find a provider in your plan's network. You can also chat with a nurse online by logging on to [mymedica.com](https://mymedica.com).

## Get relief for seasonal allergies

Coughing and sneezing don't always go away at the end of cold and flu season. Unfortunately, these and other symptoms, including fever, can occur with spring allergies. Many people can effectively manage their allergies by:

- Avoiding the environmental factors that cause allergic reactions.
- Using over-the-counter medications.

If seasonal allergies are interfering with your quality of life, talk with your doctor. You may need a test to diagnose your specific allergy "triggers." Treatments may be available to provide long-term relief.

Target offers Medica members a discount on their purchase of up & up™ brand allergy medicine. Enjoy this limited time offer.

Coupon may be redeemed at Target stores. See coupon for valid date.



**TARGET COUPON** EXPIRES 5/16/15



# \$3 off

**\$5 or higher up & up™  
allergy relief item**

Offer valid at Target or Target.com  
Promo code: ALLERGY3

This coupon for use by original recipient only. Limit one coupon or offer per guest. Void if altered, copied, scanned, transferred, purchased, sold or prohibited by law. Item(s) may not be available at all stores. Not valid in Canada. Coupon may not be combined with other promotional codes or applied to previous orders. Coupon value may not exceed value of item purchased. No cash value.

  
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