



Jan. 27, 2012

Dear FPL bargaining employee,

There are several ways to receive medical care. When considering your options for providers, it is important to understand the cost associated with each service. Since the health care premiums you pay each year are determined by your choices during the previous year, more cost-effective options will save you money upfront, and in the long run.

We are providing you with easy-to-use guidelines to help you determine the best and most cost-effective options for your needs. A wallet card with these guidelines and other helpful information is included with this letter.

- **Primary Care Physician - \$25 copay for primary care physicians / \$45 copay for specialists**  
Your doctor is always your best first choice because they know you best. Be sure to visit your doctor annually for preventive services, which are provided with a \$0 copay.
- **Walk-in Clinic - \$25/\$50 copay depending on services rendered**  
Clinics are usually located in pharmacies and called "convenient care clinics." Their nurse practitioners and doctors' assistants treat simple conditions like earaches, sore throats and flu.
- **Urgent Care - \$50 copay**  
These facilities are most-like emergency rooms. Their doctors, assistants and nurses treat broken bones, cuts, fevers and conditions that need immediate care.
- **Emergency Room - \$300 copay**  
If you are experiencing a life-threatening condition, call 911 or head to an emergency room for care.

There are many ways to save money on your health expenses. Here are a few additional ways to get the most out of your benefits:

- Ask your doctor about generic alternatives for your prescriptions.
- Track your health with a health screening, available on-site or from your primary care physician, and a health assessment, which can be completed online at [www.myCIGNA.com](http://www.myCIGNA.com).
- Enroll in programs to improve your health through NextEra Health and Well-Being. Learn about specific services offered by calling (561) 694-6242.
- Research the most cost-effective health care providers by using the treatment cost calculator at [www.myCIGNA.com](http://www.myCIGNA.com).
- Get support for exercise and nutrition efforts by working with the Cigna Personal Health Team at 800-395-8712, option 2.

Your health is in your hands. When you use these guidelines, the options provided will help you receive cost-effective, quality care. Let's continue to work together to control our health care costs.

Sincerely,

The Joint Health Care Advisory Committee