

Medical Insurance Tips

Tips for Using Your Medical Benefits

Please refer to the “AeroVironment Inc. Employee Benefit Plan, Plan Document and Summary Plan Description” document for details of the plan's operations.

- 1** Choice of Network or Non-Network Providers.
Please read the section of the plan document (see above) for details on using network or non-network providers, and how benefit payments differ.

There may be circumstances when a network provider cannot be used, and the plan may cover those expenses at the network benefit levels, applied to usual, customary and reasonable charges. These circumstances include: medical emergency; network directed care which is when a network provider directs care or treatment to a non-network physician (applies only to the PPO plan option); instances in which you have no choice over the provider (while in a network facility, a person receives ancillary or emergency room services from a non-network provider and the member has no control over the provider's selection); and other circumstances listed in the document.

- 2** Ask questions when in doubt.
If you are having a procedure or planning an upcoming procedure, make sure you know how the procedure will be covered and what your out-of-pocket cost will be, if any.
- 3** Utilize your free preventive care benefits to stay healthy.
Preventive care benefits are covered at no charge to you. Regular preventive care can reduce the risk of disease, detect health problems early, protect you from higher costs down the road, and most importantly... save your life! Take advantage of these no cost benefits now to hopefully avoid major illnesses and costs in the future.
- 4** Use urgent care centers versus hospital emergency rooms whenever possible.
Frequently, patients seek the services of the hospital emergency department for ailments or injuries that could be treated more economically, and just as effectively, at an urgent care center. It is not always easy to determine when you should choose urgent care over the hospital emergency department. Generally, you should visit an urgent care center for any illness or injury that would prompt you to see your primary care physician. Examples of emergency situations where you should seek care at a hospital emergency department include but are not limited to any accident or illness that may lead to loss of life or limb, serious medical complication, or permanent disability. If you believe you may be experiencing a life threatening emergency, call 911 immediately, and do not drive yourself to the emergency room.
- 5** Use generic and over the counter drugs when available.
The best way to save on prescriptions is to use generic or over the counter medications as opposed to brand name drugs. When you use generic medications, you will pay the lowest copay. Generic drug companies do not have to develop a medication from scratch, so the costs are significantly less to bring the drug to the market. Once a generic medication is approved, several companies can produce and sell the drug. This competition helps lower prices. In addition, many generic drugs are well-established medications that do not require expensive advertising. Generic drugs must use the same active ingredients as the brand name version of the drug. A generic drug must also meet the same quality and safety standards.
- 6** Use the mail-order prescription drug benefit for maintenance medications.
The mail order pharmacy is a fast, easy and convenient way to save time and money on your maintenance medications. See provisions provided by CVS Caremark for details.