**Metro Employee Healthcare Incentive Program**

The Metro Employee Healthcare Incentive Program at Nashville General Hospital (NGH) and Meharry Medical Group (MMG) allows Metro employees, pensioners, and dependents, access to high quality healthcare without incurring out-of-pocket expenses—as described on the chart on the next page.

Each person must be a qualified participant in Metro's medical benefit plan with either BlueCross BlueShield or Cigna. If Medicare is the pensioner, employee, or dependents' primary insurance, Federal law prohibits the utilization of the Metro Healthcare Incentive Program. Also, dental benefits, as administered through BlueCross BlueShield’s DentalBlue are not included as part of this program. Nashville General Hospital is proud to provide Metro employees and their family members with a highly trained medical staff. Joint Commission accredited, Nashville General Hospital has a talented healthcare team who have trained at some of the top academic healthcare institutions in the country.

Our physicians are Board Certified or Board Eligible in their specialty and have extensive clinical expertise. New for this year, we have opened the Nashville Healthcare Center. Utilizing Family Practice and Internal Medicine providers along with care coordinators, NHC is dedicated to making you healthier.

Conveniently located on the first floor—just steps away from our courtesy parking, all ancillary services, including our new Community Pharmacy, are easily accessible.

The physicians and staff of Nashville General Hospital and Meharry Medical Group look forward to being your healthcare partners of choice.

Please contact Cathy Poole at 615-341-4082 or cathy.poole@nashvilleha.org to learn more.

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**NO NEED TO CHANGE PHYSICIANS...**

We understand your relationship with your physician is personal.

Nashville General Hospital at Meharry offers a wide range of ancillary services to compliment the care you receive from your physician or primary care provider.*

These services include:

- **Radiology**
  - Bone Density
  - CT
  - X-ray
  - Mammograms
  - MRI
  - Nuclear Medicine

- **Laboratory**
  - Blood work
  - Pathology

- **Nutritional Counseling**

- **Occupational Therapy**

- **Physical Therapy**

- **Respiratory Therapy**

*Medical care may require orders from your primary care physician as well as preauthorization from your insurance company. All ancillary services must be performed at NGH to qualify for the incentive program—even if seen at one of the Meharry Medical Group clinics. Non-routine blood work may also result in copays from third-party vendors such as MDL and LabCorp.*
<table>
<thead>
<tr>
<th>CIGNA Choice Fund Plan Design</th>
<th>CIGNA Plan (In-Network)</th>
<th>Nashville General Hospital (NGH)/Meharry Medical Group (MMG)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Stage 1 (HRA Fund)</strong></td>
<td>Covered entirely by HRA fund. You pay $0.</td>
<td>Same as In-Network—NO INCENTIVE* Covered entirely by HRA fund. You pay $0.</td>
</tr>
<tr>
<td>First $1,100 (single) $2,200 (family) of medical expenses and pharmacy expenses</td>
<td></td>
<td>*Incentive program does not start with Cigna until STAGE 2 (Out-of-Pocket Deductible)</td>
</tr>
<tr>
<td><strong>Stage 2 (Out-of-Pocket Deductible)</strong></td>
<td>You pay all.</td>
<td>No out-of-pocket deductible for medical expenses incurred at Nashville General or Meharry Medical Group. All ancillary services must take place at NGH even if seen at an MMG clinic location.</td>
</tr>
<tr>
<td>Next $450 (single) $900 (family) of medical and pharmacy expenses</td>
<td></td>
<td>You pay 100% of pharmacy expenses.</td>
</tr>
<tr>
<td><strong>Stage 3 (Coinsurance)</strong></td>
<td>You pay 10% for medical expenses and generic drugs; 30% for brand drugs.</td>
<td>No co-insurance for medical expenses incurred at Nashville General or Meharry Medical Group. All ancillary services must take place at NGH even if seen at an MMG clinic location.</td>
</tr>
<tr>
<td>Medical and pharmacy expenses after Stage 2</td>
<td></td>
<td>You pay 10% for generic drugs and 30% for brand drugs.</td>
</tr>
<tr>
<td><strong>Stage 4 (Plan pays 100%)</strong></td>
<td>You pay $0.</td>
<td>You pay $0.</td>
</tr>
<tr>
<td>Medical and pharmacy expenses after the maximum out-of-pocket of $1,150 (single) $2,300 (family) have been met.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>BC/BS PPO</th>
<th>BC/BS Plan (In-Network)</th>
<th>Nashville General Hospital (NGH)/Meharry Medical Group (MMG)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>80/20 Coinsurance Plan with Copays</strong></td>
<td>You pay 20% of medical expenses, plus copays (PCP $20/ Specialty MD $30/ Emergency Room $100). You pay pharmacy copays: $10 generic, $30 brand.</td>
<td>No copays and no deductibles for medical expenses incurred at Nashville General Hospital or Meharry Medical group. All ancillary services must take place at NGH even if seen at an MMG clinic location. You pay pharmacy copays: $10 generic, $30 brand.</td>
</tr>
<tr>
<td>Medical and pharmacy expenses after the maximum out-of-pocket of $1,000 (single) $2,000(family) have been met.</td>
<td>You continue to pay copays for medical expenses but you no longer pay the 20%. You continue to pay pharmacy copays: $10 generic, $30 brand.</td>
<td></td>
</tr>
<tr>
<td>What is the maximum your family could pay out-of-pocket in a calendar year?</td>
<td>$1,000 (single) $2,000 (family) plus copays.</td>
<td>$0* plus pharmacy co-pays *All ancillary services must be performed at NGH, even if seen at an MMG clinic location.</td>
</tr>
</tbody>
</table>
You should be at the center of your own healthcare.

And we are here to help.

Call 615.341.4488 to make your appointment.
Urgent and same-day visits available.

Please Note: BlueCross/BlueShield and Cigna will continue to send members Explanation of Benefits (EOB’s). The EOB’s will state “amount owed provider” - this is not a bill. This is the amount we do not collect unless it is referencing a third-party vendor as previously noted. If you mistakenly receive a bill from either Nashville General Hospital or Meharry Medical Group, please contact either Khesha Rex at 615.341.4375 and we will resolve the issue immediately.
Nashville Healthcare Center has an entire team of physicians and care coordinators dedicated to making you healthier and connecting you with the resources to do it.

Your Care Team huddles before each appointment to prepare and is waiting when you arrive. And with virtually every service and specialty under one roof—from pharmacy to radiology to wellness and education services—Nashville Healthcare Center can be your healthcare home.

MEET THE TEAM

HUNTER DAVIS, M.D.  
Family Medicine

SIMON M. SPILKIN, M.D.  
Family Medicine

FRANK A. PERRY, JR., M.D.  
Internal Medicine

Call 615.341.4488 to make your appointment.

Nashville Healthcare Center

1810 Albion Street  |  Nashville, Tn 37208  |  615.341.4488

Nashville Healthcare Center can be accessed from Albion Street by entering the double doors of The Meharry Clinic building.

Courtesy valet parking available.

Monday — Friday  |  8:00 a.m. — 4:30 p.m.