



A Closer Look at: Physical, Occupational and Speech Therapy

Three types of rehabilitation treatments can enable a person who qualifies for care to continue to live an independent life after a serious injury or illness.

Physical therapy (PT) is the treatment of disorders or injuries with physical methods, such as exercise, massage, heat treatment, etc., to prevent or restore the patient's ability to function.

Occupational therapy (OT) is treatment aimed at enabling people, disabled by physical illness or a serious accident, to relearn muscular control and coordination, and to cope with everyday tasks (such as dressing oneself).

Speech therapy (ST) is treatment to regain and strengthen speech and language skills to provide effective communication.

Guidelines for Payment:

Auto Supplemental

A physician must certify medical need for all three types of therapy services. The Trust pays 20% of the carrier's approved amount. Your deductible and co-insurance apply.

For GM AND Chrysler Medicare Enrollees only: Supplemental Benefits

For Chrysler and General Motors Enrollees (covered by Blue Cross and Blue Shield), benefits for covered services include payment for the deductible and 20% co-insurance. However, cost-sharing does apply.

Non-Medicare

Physical Therapy services for Ford enrollees are covered by TheraMatrix.

For Chrysler and General Motors Enrollees, PT is a BCBS medical benefit. Out-patient physical therapy, functional occupational therapy and speech therapy for up to 60 combined visits, (per qualifying condition) per calendar year, are covered.

When a combination of physical, occupation and speech therapy is billed on one date of service, it is counted as one visit.

Physical therapy evaluations are covered only therapy is covered.

Physical Therapy services done in a physician's office are covered for certain diagnoses when provided and billed by an independent physical therapist (IPT), an MD or DO. The services are subject to the 60 visit maximum outpatient benefit.

REMEMBER: Outpatient occupational therapy and speech therapy **are not payable** when billed without physical therapy.

In a nutshell, keep in mind for P.T., O.T. and Speech Therapy:

Services must be certified as necessary and provided at approved facilities.



Nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association

Urgent Care or Emergency Room?

If you're not feeling well and need medical attention, maybe you can't get into your doctor's office quickly enough. Do you know whether an emergency room trip is the right choice?

In a life-threatening situation, a call to 911 or a visit to an emergency room is always your best choice. However, if you go to the ER and your condition is not severe or life-threatening, this may result in out-of-pocket costs.

For minor illnesses at times when you can't see your own doctor, like weekends or evenings, an urgent care clinic or a call to a nurse hotline can give you the care you need, as well as save you time and the high costs of an ER visit.

These guidelines can help you decide if you or someone else needs emergency attention.

Emergency room or 911

- Chest pain with shortness of breath and/or sweating
- Difficulty breathing
- Uncontrollable bleeding
- Trauma or head injury
- Sudden dizziness, difficulty seeing, slurred speech, confusion, numbness, or paralysis
- Unconsciousness
- Poisoning
- Severe injury, burns, or electrical shock
- Vaginal bleeding during pregnancy

Urgent care

- Sore throats, coughs, congestion, fever, and other flu or cold symptoms
- Cuts that require stitches
- Mild or moderate asthma attacks
- Earaches and eye or skin infections*
- Insect bites or rashes
- Urinary tract infections
- Sprains, strains, deep bruises
- Diarrhea*
- Pregnancy tests and physical exams

* If these systems seem severe, consider them an emergency.

Health tip

Keep a list of emergency contacts, medications and any important medical history with your driver's license. This will provide important information in the event of an accident or medical emergency.

Get Ready for January 1, 2010

(UAW Retiree Medical Benefits Trust)

New ID Cards will be mailed. Start using them on January 1, 2010.

After January, destroy your old card.

UAW GM and Chrysler retirees:

Contact Retiree Health Care Connect at 1 (866) 637-7555

UAW Ford Retirees

Call: 1 (877) 829-9444

UAW GM, Chrysler and Ford Retirees

DME and P&O – 1 (888) 722-0322

Mental Health and Substance Abuse Precert – 1 (877) 228-3912

Customer Service – 1 (877) 832-2829

Keep an eye out for fraud

Retirees ask, how do I report fraud or suspected fraud to Blue Cross and Blue Shield. You may contact us by phone, in writing, or via e-mail on the Blue Cross Blue Shield Website, **bcbsm.com**.

Blue Cross Blue Shield Fraud Hotline

number is: 800-v482-3787.

Note: This number appears on the back of the enrollee's ID card.

The Fraud Department's address:

Blue Cross Blue Shield of Michigan
Corporate and Financial Investigations, B759
27000 W. 11 Mile Road – Tower 400
Southfield, MI 48034