



A Closer Look at: Cardiac Rehabilitation

Cardiac rehabilitation is available nationally for all three auto accounts.

- For the Chrysler program both Medicare and non-Medicare enrollees are eligible.
- For Ford and General Motors, only non-Medicare retirees are eligible to participate in the program.

In order for cardiac rehabilitation to be a covered benefit, there are two requirements:

1. The facilities must be approved
2. Patients must meet qualifying criteria

The Cardiac Rehabilitation Program consists of three phases:

- **Phase One** is usually begun in the hospital while the patient is recovering from a qualifying heart condition or heart surgery. This phase is designed to help the patient recover from an acute condition while being maintained in a closely monitored environment.
- **Phase Two** provides a series of monitored exercise and educational sessions for up to 6 weeks.

- **Phase Three** provides instruction and reinforcement on lifestyle changes introduced during Phase 1 and Phase 2.

The benefit guidelines for each account are:

Chrysler – Pre-authorization not required

- **Medicare Enrollees** — Participants must follow their Medicare benefit scope which includes an outpatient cardiac rehabilitation program. The Chrysler Health Care Plan will reimburse eligible services as the secondary payer to Medicare's reimbursement.
- **Non-Medicare Enrollees** — Participants have coverage for cardiac rehabilitation when the condition qualifies and when the program is started within six months of the onset of the condition. The program's duration is limited to 12 weeks or 36 visits. In addition, services to non-Medicare enrollees are subject to the plan's cost-sharing requirements.

Ford – Pre-authorization required

- **Medicare Enrollees** — These enrollees are **ineligible** for the Cardiac Rehabilitation Program

- **Non-Medicare Enrollees** — These enrollees have a Managed Care Program, called Healthy Highways (1-888-441-2525) that reviews and authorizes eligible services. Residents outside of Michigan may use any approved facility. However, Michigan residents **MUST** use a Henry Ford facility in order for the services to be covered. Eighteen (18) visits are allowed in an approved facility. **Applicable cost-share does apply.**

General Motors – Pre-authorization required

- **Medicare Enrollees** — These enrollees are **ineligible** for the Cardiac Rehabilitation Program.
- **Non-Medicare Enrollees** — These enrollees have a Managed Care Program, called BlueHealthConnections (1-800-775-Blue), that reviews and authorizes eligible services. For approved services, **there is no cost to the patient.**



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Screening Mammograms

Coverage Guidelines

This is a type of x-ray that checks women for breast cancer. This x-ray is helpful in assisting doctors in early detection of abnormal cells that become cancer.

- **Supplemental and Non-Medicare** — Supplemental coverage pays the 20% co-insurance, after Medicare. For non-Medicare enrollees, Blue Cross Blue Shield pays 100% of the maximum allowed amount in-network and 70% of the allowed amount out-of-network. For out-of-network services, the enrollee is liable for the 30% co-insurance. This is true for all three accounts.
- **Ford** — For Ford enrollees, the contract allows for an annual mammogram beginning at age 25 for individuals determined to be at increased risk for breast cancer. Also, a baseline mammogram is allowed at age 40 and a mammogram every 1-2 years between age 40 – 49 depending on risk factors. Then, a mammogram is allowed each year after age 50.
- **General Motors** — For General Motors enrollees, the contract allows a baseline mammogram at age 40, a mammogram every 1-2 years between age 40 – 49 depending on risk factors and a mammogram each year after age 50.
- **Chrysler** — For Chrysler Enrollees, the contract allows a baseline mammogram between age 35 and 39 and one screening mammogram every year age 40 and over. In addition, Chrysler allows an additional mammogram for enrollees ages 36-39 with a family history of breast cancer.

HEALTH TIP:

Fruits and Vegetables — Precautions

- Check to be sure that pre-cut melons and other cut fruits and vegetables and packaged salads are refrigerated at the store before you buy them.
- Whether you buy melons whole or pre-cut, always rinse the rinds in fresh water and don't forget to dry with a clean cloth towel or a paper towel. This is true of all fruits and vegetables, whether they have rinds or not.

Farm Fresh = Less Salt

The best way to reduce salt in your diet is to eat fresh foods whenever possible. When you do buy canned or frozen fruits and vegetables, look for those with less than 140 mg of sodium per serving. Lowering your salt intake can help lower your blood pressure.