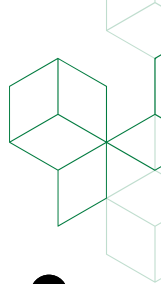


FERRARO
LAW

CHECKLIST:
QUESTIONS TO ASK
YOUR INSURANCE
REP OR EMPLOYER



UNDERSTANDING YOUR COVERAGE



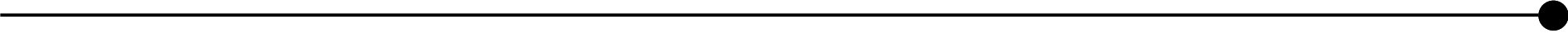
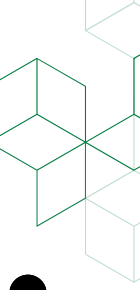
■ WHAT TYPE OF HEALTH PLAN DO I HAVE (HMO, PPO, EPO, POS)?

■ WHAT IS MY DEDUCTIBLE?

■ WHAT IS MY OUT-OF-POCKET MAXIMUM?

■ WHAT ARE MY COPAYS AND COINSURANCE AMOUNTS?

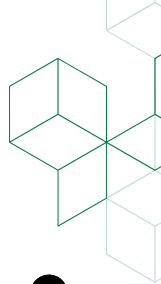
■ DOES MY PLAN HAVE AN ANNUAL OR LIFETIME COVERAGE LIMIT?



■ IS PRIOR AUTHORIZATION REQUIRED FOR MY TREATMENTS OR TESTS?

■ IS MY ONCOLOGY OR SPECIALTY CARE COVERED AT AN IN-NETWORK RATE?

PROVIDER & FACILITY QUESTIONS



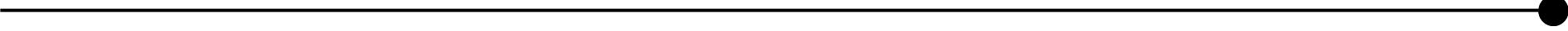
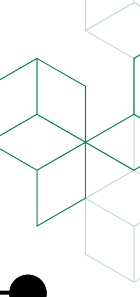
■ ARE MY DOCTORS AND TREATMENT CENTERS IN-NETWORK?

■ WHAT HAPPENS IF I NEED TO SEE A SPECIALIST OUTSIDE MY NETWORK?

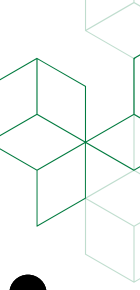
■ ARE THERE ANY HOSPITALS OR LABS YOU RECOMMEND TO MINIMIZE COST?

■ HOW ARE EMERGENCY ROOM VISITS BILLED?

■ ARE SECOND OPINIONS COVERED?

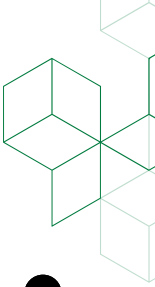


■ ARE GENERIC OR LOWER-COST ALTERNATIVES AVAILABLE?



■ **HOW LONG DOES AN APPEAL USUALLY TAKE?**

IF YOU'RE ASKING YOUR EMPLOYER



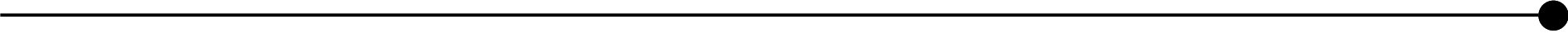
■ DOES MY EMPLOYER OFFER SHORT-TERM OR LONG-TERM DISABILITY BENEFITS?

■ HOW MUCH OF MY INCOME WILL DISABILITY PAY, AND FOR HOW LONG?

■ CAN I WORK REMOTELY OR ADJUST MY SCHEDULE DURING TREATMENT?

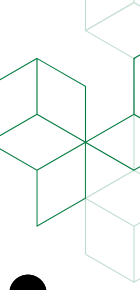
■ WHAT PROTECTIONS DO I HAVE UNDER FMLA, ADA, OR STATE LEAVE LAWS?

■ WILL MY JOB REMAIN SECURE IF I NEED EXTENDED MEDICAL LEAVE?



■ HOW WILL MY HEALTH INSURANCE BE HANDLED IF I GO ON LEAVE?

■ ARE THERE EMPLOYEE ASSISTANCE PROGRAMS (EAPS) FOR FINANCIAL OR EMOTIONAL SUPPORT?



IF YOU ARE CONSIDERING CHANGING PLANS

■ WHAT PLAN GIVES ME THE BEST COVERAGE FOR CANCER CARE?

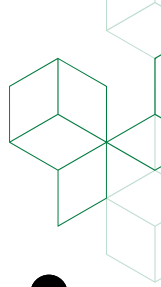
■ ARE MY CURRENT DOCTORS COVERED UNDER THE NEW PLAN?

■ WHAT ARE THE EXPECTED ANNUAL COSTS OF EACH PLAN OPTION?

■ HOW DO PRESCRIPTION COSTS DIFFER BETWEEN PLANS?

■ ARE SPECIALIZED TREATMENTS (LIKE IMMUNOTHERAPY) COVERED?

ORGANIZATION & FOLLOW-UP



■ CAN YOU SEND ME A WRITTEN SUMMARY OF WHAT WE DISCUSSED TODAY?

■ WHAT DOCUMENTS DO I NEED TO KEEP FOR FUTURE CLAIMS?

■ WHO SHOULD I CONTACT NEXT TIME—DIRECT PHONE NUMBER OR EMAIL?

■ WHEN SHOULD I FOLLOW UP ABOUT MY CLAIMS OR AUTHORIZATIONS?
