

Health Insurance 101

Understanding Health Care Provider Options



Primary Care Provider or Physician (PCP)

The primary care provider is your main health care provider in non-emergency or non-urgent situations. A PCP is a doctor who specializes in primary care, either working individually or leading a team where a nurse practitioner or physician assistant may assume the role of PCP as part of the team looking after you. Most PCPs are family practice physicians or internists. Other PCPs include pediatricians for children, obstetricians for pregnancy, labor and childbirth, and gynecologists for female health and wellness. Be proactive and discuss your after-hours care options with your PCP.

See your PCP for:

- Existing conditions such as asthma, diabetes, hypertension, etc.
- Preventive care such as yearly checkups, tests, immunizations, flu shots, etc.
- Follow-up health checks.
- Regular exams.
- Non-emergency undiagnosed problems.

Emergency Room (ER)

Emergency care is meant for serious medical conditions when delaying care could cause permanent harm or even death. If you or a family member encounters something like this, go to the ER or call 9-1-1. ERs will see patients based on the seriousness of their condition, not based on who's first in line. The most serious cases will be seen first. They judge the seriousness when you first arrive at "triage" and check-in. Remember that the ER is just for emergencies. Unless it's a true emergency, you likely can get quicker, quality medical care somewhere else.

Visit an ER for:

- Chest pain.
- Difficulty breathing.
- Loss of consciousness.
- Severe head pain or injury, including loss of vision.
- Severe burns.
- Suspected poisoning.
- Other emergencies — You can call Pace's 24-hour nurse line if you need advice on what is an emergency: 1-800-318-2384.



Urgent Care or Quick Care Centers

Urgent care centers treat conditions that should be looked at right away, but are not emergencies. If your PCP is not available, you can go to an urgent care center instead of an ER. They will save you time and money versus going to an ER for a non-emergency situation. These centers are same-day, walk-in clinics that are open for extended times.

Visit an urgent care center if symptoms include:

- Fever without rash.
- Minor trauma, such as a common sprain.
- Headaches.
- Nosebleeds.
- Severe sore throat.
- Minor broken bones, such as the wrist, hand, ankle or foot.

Insurance Language Made Easy

Not everyone speaks insurance. We can help. Here are some definitions of terms you should know when it comes to your health insurance.

Copayment — a dollar amount that you pay for a health service on the day it happens.

Use it in a sentence, please?

"The pharmacist charged me a copayment of \$10 for my medication, and my Pace insurance paid the rest."

Deductible — a dollar amount that you pay for health care services before the insurance plan pays.

Use it in a sentence, please?

"One more doctor's visit and Larry will meet his deductible, and he will only have to pay coinsurance from that point forward."

Coinsurance — a percentage of your medical bill that you pay, and Pace pays the rest. You'll only pay coinsurance after you've met your deductible. Coinsurance does not apply to primary care visits where you only pay the office copay. Pace associates pay 20% coinsurance after their deductible is met. Pace pays the other 80%.

Use it in a sentence, please?

"The Sandlins' daughter's \$120 doctor visit only cost them \$24 in coinsurance because they had already met their deductible."

Preventive Care — health care that is provided proactively, instead of waiting to treat a condition. Your yearly checkup or the HRA is an example of preventive care. It is sometimes called a wellness visit or wellness. Preventive care is important because you're taking steps to prevent disease and illness instead of waiting until you're sick or have an emergency. It helps you have Zero unnecessary medical conditions as part of Pace's "Zero" culture. You can see a list of these types of visits in the Pace Benefits guide at <http://pacecares.paceind.com>, or contact your local HR.

Use it in a sentence, please?

"My preventive care is covered at no cost to me; Pace pays 100%. Even though I am healthy, I make sure to get my annual checkup, on top of my yearly HRA, for free!"

How to Start a Fire for Change

By David Deere, Safety Trainer, Harrison Division

A. Fuel. First, turn up the heat of commitment. Change is more likely to occur when there's both dissatisfaction with the current state and confidence that improvements are attainable (with reasonable effort). Show managers areas of opportunity where low-hanging fruit can be harvested. Communicate expectations that they'll see significant improvements without having to drop everything they're doing to focus solely on Safety culture. Challenge them to meet or beat their competitors' performance. Develop a checklist of activities that will lead to next-level performance from which they only need select one or two. Offer scripts that are consistent (e.g., change from "Safety saves the company money" to "I'm concerned about your personal safety"). Catalog near-miss reports and below-the-surface hazards — those that affect people but have previously fallen under the radar. Provide similar fuel for supervisors and workers.

B. Oxygen. Cultural change requires a supportive surrounding system. Organizationally, this means a supply of enough readiness for change from the top, a level of willingness from mid-managers and supervisors, and a breath of fresh ideas from workers, contractors or those outside.

You likely know that green plants cycle carbon dioxide into oxygen; similarly, you can build an oxygen-rich atmosphere by eliciting perceived mixed messages from disaffected workers and then transforming them into positive catalysts for change. It's not as hard as it sounds, as long as you listen with judgment, are honest with them about what you can and can't do, and give them the training and skills to make a real difference with their peers. Senior managers can oxygenate culture by allocating tangible resources to effectively pilot new interventions, as well as scheduling small, regular time periods to check in and get updated on leading returns.



C. Spark. Energy is necessary for ignition. This doesn't come from doing the same old things: making "correct" speeches, going through the motions, practicing "Do as I say, not as I do," and only talking about preventing things from happening that no one believes will happen to them.

Sparking can come from trying new and exciting things, retiring tired programs, seeing budding successes, helping others' actions improve, and learning Safety methods that enable people to do better in personally important activities at work and at home — and from having leaders who truly realize the full range of benefits from higher Safety culture, well beyond cost reductions.

→ **The main key to sparking comes from energized involvement on all levels.** Aim to engage everyone in some way. Igniting a starter flame requires that fuel, oxygen and spark are all present. But a glowing ember is not enough. Feed a new flame, but don't smother it with too many demands too quickly. Once the fire of Safety culture grows stronger, it will be as hard to extinguish as it was to light it. So to get sustaining results, continue to feed the flame and then bank it to a manageable level that provides background heat without burning out the company. Don't rest on laurels, but definitely continue to add fuel when needed.

Your Children and Shiftwork

Shiftwork can affect families in many ways. Some parents work opposite shifts so one is always home with the children. While this can provide stability and save on child-care costs, it also cuts into family time together. **Try these strategies to make shiftwork easier on the kids:**

- **Plan family time that suits your schedule.** Maybe you can't be there for family dinners, but you might be able to eat your dinner while they have breakfast or throw a late-night movie party.
- **Hold family meetings.** The whole family can sit down together and talk about what's going on in their lives and the household.
- **Keep a schedule.** Make sure children know and understand your work schedule, and keep a separate family schedule so everyone's needs and commitments are honored.
- **Show the love.** Take a moment to tuck a special note in a lunchbox, call to ask how a test or school performance went, take a walk or play a game together.



Shiftworker takeaway: Focus on the good things shiftwork brings to your family, such as a parent being available during the day to attend school functions. Your optimism will help everyone adapt better to parents working different schedules.

Renewable Energy for America: Technology Basics

Harvesting the benefits of homegrown renewable energy.

Developing sources of clean, renewable energy in America will create good jobs, boost local and regional economies, strengthen our national security and help curb global warming. Some of these renewable technologies are already making an important contribution to our domestic energy supply, and employing hundreds of thousands of Americans. Others have tremendous potential to add to our power supply, but will only be truly renewable if they are developed with an eye toward sustainability and environmental protection.

WIND ENERGY

Wind power is an affordable, efficient and abundant source of domestic electricity. It's pollution-free and cost-competitive with energy from new coal- and gas-fired power plants in many regions. In 2011 alone, 3,463 turbines went up across the United States. Today, American wind generates enough electricity to power more than 11 million homes, creates steady income for investors and landowners, and helps provide manufacturing, construction and operations jobs for 75,000 Americans.



BIOMASS ENERGY and CELLULOSIC ETHANOL

Biomass energy comes from plants. It can be used to make liquid biofuels that serve as alternatives to oil, or to produce heat or electricity to power our homes. Biomass accounts for roughly half of all the renewable energy produced in the United States, and we use more of it than any other country in the world. Our challenge is to ensure that we produce biomass energy in ways that reduce global warming pollution, protect the environment, and do not impact the global food market. In other words, biomass energy should do the job better than the fossil fuel energy it replaces.

BIOGAS ENERGY

Biogas comes from animal manure, and is perhaps the ultimate win-win energy source, allowing farmers to produce their own electricity and reduce water contamination, odor pollution and global warming emissions caused by animal waste. The EPA's AgSTAR program reported in 2010 that about 8,000 U.S. farms could support biogas recovery systems, providing about 1,600 megawatts of energy and reducing emissions of global warming pollution by about 1.8 million metric tons of methane — the equivalent of taking 6.5 million cars off the road.

SOLAR ENERGY

In the past few decades, technological leaps and the scaled-up production of solar panels have made solar power dramatically less expensive. What started as a technology used to power satellites, telescopes and other vehicles in outer space is now used in homes, office buildings and warehouses. In some parts of the country, huge solar farms cover acres of land. By the end of the decade, solar energy could become cheaper than conventional electricity in many parts of the country, and the continued growth of the industry could create hundreds of thousands of American jobs.



GEOHERMAL ENERGY

Geothermal energy comes from reservoirs of steam and hot water beneath the earth's surface. It is among the least explored sources of renewable energy in the United States. In 2010, geothermal energy produced just over 3,000 megawatts of energy, or less than half a percent of the electricity used in this country. Today nearly 200 geothermal projects, with a total capacity of about 7,800 megawatts, are in various stages of development, largely in the West.

OFFSHORE WIND, WAVE and TIDAL ENERGY

Harnessing energy from offshore winds, waves and tides holds great promise for our nation's clean energy future. Energy production is just one of the valuable resources our oceans and coastal ecosystems provide. We can successfully develop offshore renewable energy by ensuring that energy projects are sited, designed and constructed in a manner that protects our fragile ocean ecosystems.

HYDROPOWER

Hydropower — energy produced by moving water — is the largest source of renewable electricity in the United States, accounting for about 6% of our electric supply. In the past century, thousands of important rivers and streams have been dammed to produce hydroelectricity. While water itself is a renewable resource, the natural ecology of rivers is not. As the ecological impacts of damming have become more apparent, the growth of hydroelectric power has slowed greatly. The Low Impact Hydropower Institute certifies hydroelectric facilities according to a number of criteria, including wildlife and watershed protection, cultural resource protection, river flow and water quality.

Caution: Non-Renewable Energy Sources that Claim to be Renewable

Proponents of the following technologies and resources often claim that they are renewable, but in fact, they rely on dirty fossil fuel energy or create other pollution hazards during the process of energy extraction:

- Coal waste from coal mining
- Methane gas from coal mines
- Waste-to-Energy (WTE) facilities (i.e., waste incineration)
- "Waste heat" recovery from fossil fuels

These are dirty, non-renewable energy sources and are not good alternatives to fossil fuels.


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PACE UPDATES

Pace Industries' Airo Division Wins Top Jobs First Governor's ImPact Award

Governor Tom Corbett presents award to Pace Airo for driving Pennsylvania's economy by creating jobs, retaining associates and investing in associate improvement.

Pace Industries, North America's leading full-service aluminum, zinc and magnesium die casting company, announces that its Airo Division in Loyalhanna, Penn., has received the Top Jobs First Governor's ImPact Award. The award, which recognizes businesses throughout Pennsylvania that have made a positive impact on local and state economies through consistent job growth and retention, was recently presented to the company by Governor Tom Corbett.

Leaders credit the award to the company's commitment to creating a safe, positive work environment where associates are encouraged to grow and succeed.

"The award is about job growth and retention, but it's also about associate development," said Dan Krinock, president, Pace Airo Division. "We're proud to invest significantly in benefits for our workforce, such as job training, tuition reimbursement, gain-sharing, an on-site wellness clinic and marketplace chaplains."

Associates are also empowered to become active participants in local civic and social organizations.

At a recent award presentation ceremony, Governor Corbett remarked, "This recognition goes beyond the contributions made to Pennsylvania's diverse and vibrant economy. Today, we celebrate Pennsylvanians who embody the American dream by taking risks, working hard and achieving success."

The Corbett administration created the Governor's ImPact Awards initiative in 2013. Nominations were provided by the state's regional economic development partners — the Partnerships for Regional Economic Performance (PREP) network. Recipients were chosen by an independent judging panel selected by the state's partners, Team Pennsylvania Foundation (Team PA) and Journal Multimedia. A total of 247 nominations were received.

"We have been recognized for our efforts numerous times by customers in my 38 years with the company, but this award is different," Krinock said. "It recognizes the impact that we have had on our associates and our community, and it proves that doing the right things does get recognized."



About Pace Airo Division

Pace Airo Division is an ISO-certified manufacturer and supplier of high-quality aluminum die casting. In addition, specialized in-house operations include tool design and construction, impregnating, pressure testing, chromating, painting and assembly. The custom-designed 155,000-square-foot facility serves customers nationwide and is near Pittsburgh in Loyalhanna, Penn.