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LEARN MORE AT http://hr.iu.edu/benefits/castlight.html
INTRODUCING CASTLIGHT

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- Search for a doctor and find provider profile information, the provider’s gender, where they went to medical school, how long they have been practicing, and if they are accepting new patients.
- Review step-by-step explanations of past medical spending to know how much was paid and why.
- Estimate personalized costs for medical services based on the medical plan and amount of deductible that has been met.
- Compare in-network doctors, facilities, and medical services based on prices and patient reviews.

TOP 3 REASONS TO USE CASTLIGHT’S TRANSPARENCY TOOL

The healthcare system can be complex and confusing, but Castlight’s Transparency tool makes it easier to navigate. Three simple facts will help members get more out of their healthcare benefits:

1. **It pays to compare.** For medical services there is a wide range of prices, depending on the location. Out-of-pocket costs for a standard office visit can range from $80 to $250. For other types of visits, lab tests, and X-rays, the range can be even greater. It pays to compare the cost of services to make smart healthcare decisions.

2. **Better care doesn’t have to be expensive.** Studies show that paying more doesn’t necessarily mean getting better quality of care. Prices for healthcare services are not set based on a doctor’s education or ability.

3. **The member is in charge.** The doctor is the expert to guide medical care, but the same doctor may not realize the importance of cost, quality, or convenience to the member. The member has the right to know all options in order to make the choice that works best.

CASTLIGHT AND A HEALTH SAVINGS ACCOUNT

For employees enrolled in the HDHP PPO & HSA, Indiana University opens a Health Savings Account (HSA) for the employee and makes a contribution to the account. Funds in the HSA can be used to pay for eligible medical, prescription, dental, or vision expenses. Employees have the option to pay for care using these funds.

Employees and their adult family members can use Castlight to estimate how much they’ll pay. Depending on location, there can be significant price variances for the same medical services. Out-of-pocket costs can vary by a few hundred or even thousands of dollars. For example, the cost of a standard CT scan of the chest and lungs can range from $132 up to $756. With Castlight’s cost comparison feature, employees and family members can find lower prices for care without sacrificing quality.

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<table>
<thead>
<tr>
<th>Medical Service</th>
<th>Range of Out-of-Pocket Costs</th>
</tr>
</thead>
<tbody>
<tr>
<td>MRI of Lower Back</td>
<td>$208 – $1,143</td>
</tr>
<tr>
<td>CT Scan of Chest and Lungs</td>
<td>$132 – $756</td>
</tr>
<tr>
<td>Primary Care Visit</td>
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Get Castlight Mobile Today

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Scan the QR code or go to mycastlight.com from your phone’s browser.

Get personalized cost, quality, and plan information right from a smartphone. Members can find healthcare information they need and get an electronic ID card — anytime, anywhere. Castlight is available for iPhone, Android, and other Web-enabled smartphones.
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