

Employer Update

from MEDICA.

Total Health Management

Employer Resources

Member Resources



Questions? Please call your broker or Medica representative.

[Employer Indicators](#)

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Events:

**Driving Results with
Total Health
Management**

Wednesday, Feb. 6, 2008

8:00 a.m. Registration and
continental breakfast

8:30 – 10:30 a.m. Program

Medica Corporate Office
401 Carlson Parkway

Minnetonka, MN

[Register today!](#)

When employees know their health and wellness score, your business wins. More than one third of medical costs are driven by unhealthy lifestyles that could be managed or prevented. Learn how a simple health assessment that leads to a Personal Wellness Score can help your employees address these conditions -- and reduce your medical trend.

Save the date

March 6th at Medica *Your Medica Experience: Tools for Success*

A workshop for group administrators

Shape Up 360 Training Dates

- **Twin Cities:**
-Feb. 14 or Feb. 21
- **St. Cloud, MN:**
-Feb. 19
- **Online training:**
-March 6

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Wellness News for January: New Year's Resolution?

The New Year is a time when many Americans resolve to make a significant lifestyle change. Approximately two-thirds of the U.S. population is either overweight or obese, so it shouldn't be surprising that our most common New Year's resolution is to lose weight.

The problem is, people tend to overwhelm themselves with high expectations and try to do too much at once. Keeping the weight off for good is a long-term commitment. That's why it's important to go step-by-step. This issue offers five steps to effective and healthful weight loss, ways to make it fun, and a tasty salad recipe.

[Download the January issue of Wellness News, and make available to your employees.](#)

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Transitioning to a new plan: Tips and tools for new members

We want to help your employees maximize their benefits and their health by getting started on the right foot. Here are some action steps your employees can take right now so they're ready to use their plan anytime.

Review ID Card and Plan Welcome Kit

Employees should receive these within the month of their effective date. The Member ID card usually arrives first and contains a subscriber number (unique to the member) and a group number (unique to the employer). The name of the provider *network* will also appear on the card. Members should present this card at each appointment. To find a health care provider, members can use our Find A Doctor online search tool and enter the name of their provider network from their ID card.

Members who haven't received their new ID card, may call Medica Customer Service at 952-945-8000 or 1-800-952-3455; TTY: 952-992-3190 or 1-800-841-6753 for assistance.

Understand the plan and financial responsibilities

Members should review all plan documents to understand

how their plan works, especially with regard to financial responsibility, including copays, coinsurance and out-of-pocket costs.

For example, out-of-pocket costs may change when receiving care from a provider who is not in the plan network. Members who travel often should understand how they're covered if they need care while traveling. Members whose plan with a Health Reimbursement Account (HRA), Health Savings Account (HSA) or Flexible Spending Account (FSA), should become familiar with the process for filing claims. Depending upon the plan selected, referrals may be required, so impacted members should make sure they understand the steps involved in obtaining referrals.

Register for online tools

Research shows that more than 80% of adults have used the Internet for health information. As an employer, you can encourage employees to manage their plan and their health by pointing them to our innovative member Web sites.

[myMedica®](#) View personalized plan information and claims online.

[My Health Manager from MedicaSM](#) Take a health assessment, learn how to improve their health and earn points toward quarterly gift cards for healthy behaviors. (Available to all fully insured groups and optional for self-insured groups.)

Answers are just a phone call away

For personalized assistance, members may call the customer service number found on the back of their ID cards. Our phone lines are open 7 a.m. to 6 p.m. Central, Monday-Friday.

For health questions and advice, members may call our nurse line at 1-800-962-9497. This service is available 24 hours a day, seven days a week.

New *Getting Started* guide online

If your employees have access to the Internet, be sure to point them to our new online guide at [Medica.com>Members>Member Through Work>Getting Started](#).

Health assessment: Important tool for wellness – and business

Employers of all sizes are realizing that improving worksite health and wellness not only boosts productivity, it can hold down costs. The health assessment, sometimes known as a health risk assessment, is emerging as a critical tool for creating a healthier workforce.

This proactive tool can drive measurable business benefits by helping employees identify and act on potential health risks. Here's how the My Health Manager from Medica health assessment works:

1. **Information gathering.** Employees are asked questions about their lifestyle and medical history. All information is kept strictly confidential.
2. **Instant feedback.** Those who complete the online assessment immediately receive a personal Wellness Score and simple tips on how to reduce specific health risks.
3. **Personalized online support.** A personalized home page is developed for each participant based on their age and readiness to change, to assist in making healthier lifestyle choices. The personalized home page will identify wellness priorities, preventive care reminders, lifestyle and medical risk factors that need attention, with links to assist in making healthy lifestyle changes.
4. **Invitation to a follow-up program:** Each participant will be invited to enroll in one of the recommended six-week online programs that is selected based on their risk profile and readiness to make health changes
5. **Collect rewards for healthy choices.** Participants receive a \$25 gift card each quarter when they earn at least 25 wellness credits. Just by completing the Health Assessment they have earned 12 wellness credits!

Medica makes it easy to offer and promote health assessments at your company. Your role is to promote and motivate! **With the click of a mouse you'll find:**

- A sample work plan
- Turnkey promotional materials
- Samples of Health Assessment Aggregate Reports

Next step

How is your company doing in managing health risk? [Find out by taking the Health Risk Management quiz.](#) You could win a gift card!

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Sign up for Shape Up 360°

Looking for an easy, fun way to help turn around the health of your employees? Sign up for the Medica Shape Up 360° health challenge. It tackles an important health risk factor head on – lack of physical activity – and Medica makes it easy to plan and promote.

This friendly competition runs from April 7 to May 17, and gives your employees a chance to earn rewards for making healthy lifestyle choices both at work and at home. Last year, more than 12,000 employees participated in this popular six-week campaign, and 99% of their employers plan to take the challenge again.

Best of all, our wellness experts will provide all the tools and training you need! When you sign up, you'll choose a time to attend a helpful training session. Here are dates:

- **Twin Cities:** Choose Feb. 14 or Feb. 21
- **St. Cloud, MN:** Feb. 19
- **WebEx online training:** March 6

[Hurry, registration for Medica Shape Up 360°ends Feb. 8!](#)

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Getting the most from Find A Doctor

Members who need find out if their doctor is part of the Medica network, or are looking for a new doctor can find this information quickly using Find A Doctor on the Medica Web site. This tool provides easy access to Medica's physician, chiropractic, mental health and dental networks.

To help your employees get started, we've created a new Quick Start Guide with instructions on how to use the tool.

As always, members can also refer to the directory provided upon enrollment or call Medica customer service. Members should double check with the provider's office to verify that they are in the plan's network.

[Find A Doctor Quick Start Guide](#)

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ND, SD and WI members now have online access to benefit documents

As of Jan. 1, 2008, Medica commercial plan members in North Dakota, South Dakota and Wisconsin have online access to their benefit documents, such as certificates of coverage.

By choosing online access, members can reduce the use of natural resources and the costs of administration and mailing services. This reduced cost contributes to our effort to help keep premiums as low as possible.

Members can log onto www.myMedica.com at any time to review their most updated benefit information.

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Behavioral health services name change

Effective Jan. 1, 2008, members who use behavioral health services in the Medica service area may notice a minor change. In the past, phone calls and correspondence were identified with United Behavioral Health, our partner in providing these services.

In order to provide a more unified customer experience, the name has been changed to Medica Behavioral Health. This name change does not affect provider network, phone numbers, services or claim payment.

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Compare costs of medical supplies and equipment on Main Street Medica

We strive to provide useful, actionable information that activates and motivates consumers. Main Street Medica, our online comparison tool, now offers this information for medical equipment and supplies. The addition includes supplier pricing information for more than 90 of the highest demand medical supplies for our commercial members – from insulin pump tubing to wheelchairs.

Not all medical equipment suppliers carry all types of supplies. Until now, our members had no clear way of determining where to go for a particular item. Now, they can see who supplies what and compare prices all in one convenient location. As with all pricing on Main Street Medica, the information is based on actual contracted rates for the Medica Choice® network.

[Check out Main Street Medica today.](#)

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New locations for Fit ChoicesSM by Medica

Research shows that regular exercise is key to improved health and a lower incidence of chronic disease. A healthier employee population is key to controlling trend. Fit Choices rewards eligible members* with a \$20 credit toward membership dues for exercising just eight days a month at a participating location – that's up to \$240 a year!

Participating facilities in the Fit Choices program include Life Time Fitness, YMCA, YWCA, Snap Fitness, and Curves (Minnesota). This month, we've added 14 more locations.

[Check out the new Fit Choices locations](#)

[Complete list of participating locations](#)

Fit ChoicesSM by Medica is included with fully insured plans and is optional for self-insured plans. Available in Minnesota, western Wisconsin and eastern North Dakota.

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New Hospital Guide and Pricing Catalog available

The *2008 Hospital Guide and Pricing Catalog* is now available for Patient Choice InsightsSM by Medica members. This unique resource includes a variety of information to help members understand cost and quality differences that exist among hospitals and other health care facilities. Using the guide, members can see how hospitals stack up on a variety of performance measures and compare prices on numerous procedures and services. The pricing information is based on actual contracted rates for the Patient Choice Insights network.

Patient Choice Insights members receive a copy of the guide in their member welcome kit. The guide is also searchable [online](#) and available as a [downloadable PDF](#).

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