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# Employer Update

from MEDICA.

[Total Health Management](#)[Employer Resources](#)[Member Resources](#)

**Questions? Please contact your broker or Medica representative.**

**In this issue:**

- [COBRA premium subsidy extended](#)
- [Members informed of health club reimbursement changes](#)
- [Help employees jump start their Medica benefits](#)
- [Help your employees improve their health in 2010](#)
- [Group administrator trainings in February](#)
- [Sign up for the Medica Shape Up Challenge](#)

**COBRA premium subsidy extended**

Recent amendments to the American Recovery and Reinvestment Act of 2009 (ARRA) extend the COBRA/state continuation premium subsidy period for assistance eligible individuals (AEIs) from nine months to 15 months. The changes also extend the subsidy eligibility period, which now ends February 28, 2010, rather than December 31, 2009.

In addition, prior to the amendments, both the qualifying event (i.e. involuntary termination of employment) and the loss of coverage needed to occur within the subsidy eligibility period. Now, only the involuntary termination of employment needs to occur during the subsidy eligibility period, not the loss of coverage.

- **Impact to groups with fewer than 20 employees:** A reminder that these groups are covered by state continuation law, rather than COBRA. Medica administers the subsidy for these groups. If your group is new to Medica you will be receiving a packet of information regarding administration of the subsidy and outlining action steps you need to take. Existing small groups will receive a letter outlining the details of the extension and your new responsibilities.

Members who have previously elected the subsidy will receive a letter advising them of the subsidy extension. Individuals who had exhausted the subsidy prior to its extension will need to complete the AEI Reinstatement Form if they wish to continue their subsidized coverage. Sample member letters will be available on the employer section of [medica.com](#) next week.

- **Impact to groups with 20 or more employees:** A reminder that these groups are responsible for implementing the ARRA provisions; including providing required notices, providing the subsidy, and collecting reimbursement of the subsidy through a federal payroll tax credit. If you are an employer of this size, your COBRA administrator and other advisors can provide assistance with this.

Please watch for future potential changes as the subsidy could be extended again in 2010. If you have questions, please contact the Medica Service Center at 952-992-2200 or 1-800-936-6880. [View Frequently Asked Questions.](#)

[Return to top](#)

**Members informed of health club reimbursement changes**

Next week, Medica will send letters to members affected by the change to the health club reimbursement program, Fit Choices<sup>SM</sup> by Medica. Beginning March 1, 2010, we are increasing the number of health club visits required each month to earn the \$20 monthly credit toward dues from eight to twelve. The program will continue to offer one credit per health club membership.

Updated promotional materials for the Fit Choices program are now available for you to forward to your employees.

[View member letter - 12 health club visits required.](#) | [Download Fit Choices materials.](#)

Fit Choices by Medica is included with fully insured plans; available for purchase by self-insured groups.

[Return to top](#)

### **Help employees jump start their Medica benefits**

Promote these helpful resources on medica.com to help your employees get off and running with their health benefits.

On the medica.com home page, we've added quick links for finding a physician or facility; searching the list of preferred drugs; reviewing cost estimates for common medical procedures; and locating Medica health and wellness resources.

At medica.com>Members>Member Through Work, everything your employees need to take full advantage of their Medica plan is conveniently located here.

- **Getting Started.** Includes easy steps employees can take to ensure their plan is ready to use when they need it - ID cards, tips for understanding their plan, when and where to get care, how to contact customer service, registering for mymedica.com and more.
- **Manage My Plan.** Nuts and bolts information, ranging from managing claims and benefits to understanding what services are considered preventive (and what isn't) to downloading forms. Employees can find answers to their top questions about using their Medica plan here by selecting *Frequently Asked Questions*.
- **Manage My Health.** Medica provides many helpful programs designed to support employees' health. In this section, they'll find resources to help make good decisions, set goals for getting fit and improving their health. Those employees managing a specific disease or condition will also find resources here.

[Return to top](#)

### **Help your employees improve their health in 2010**

As we start a new year, it's a great time to encourage your employees to check out My Health Manager from Medica\*. The online health and wellness activities available through My Health Manager from Medica encourage your employees to proactively make healthy behavior changes to achieve maximum health benefits. When your employees log on they will find a health assessment - giving them an immediate personalized score, exercise advice, tips for managing stress, healthy recipes, and much more.

Member materials for My Health Manager from Medica have been updated for 2010, including the flyer, payroll stuffer and newsletter. [Download updated member materials.](#)

\*My Health Manager from Medica<sup>SM</sup> is included with fully insured plans; available for purchase by self-insured groups.

[Return to top](#)

### **Group administrator trainings in February**

Join us at our headquarters in Minnetonka for group administrator training. Our Account Management staff will walk you through the basics of ongoing administration, from how to get started to adding new employees, where to get your questions answered, and more. A health and wellness expert will also share strategies and tools to engage your employees in healthier lifestyles and help them make the most of their Medica plan.

You'll also have an opportunity to visit Medica's real-time operations center (ROC), get an in-depth overview of how to administer your benefits online with Employer eServices, or spend extra time with account management staff getting your questions answered.

- Tuesday, February 9 - Small Group Administrator Training
- Thursday, February 25 - Large Group Administrator Training

Register online at [www.medicatraining.com](http://www.medicatraining.com).

[Return to top](#)

### **Sign up for the Medica Shape Up Challenge**

This popular six-week event gives your employees a chance to earn rewards for making healthy lifestyle choices both at work and at home. Last year, more than 9,400 employees participated and 98% of their employers plan to take the challenge again.

[Register your group online by February 10th.](#)

[Return to top](#)

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