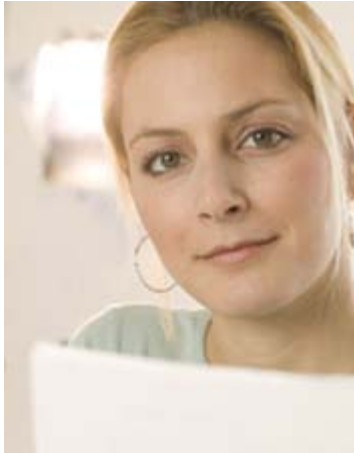


March 2009

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Employer Update

from MEDICA.

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

Questions? Please contact your broker or Medica representative.

Employee Health and Wellness 101 - March 26

Find out how providing the right tools for your employees can lower your healthcare costs and lead to happier, healthier employees. Medica makes it easy for you to get started by providing turnkey tools to help you encourage your employees to adopt a healthier lifestyle.

This event is designed for employers who would like basic information on how and where to start. Register by March 20th at www.medicatraining.com.

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Health topic of the

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Wellness News: Your Guide to the New Supermarkets

Many supermarkets are now offering more natural, healthier food options. From whole grain and organic to free-range and trans fat-free, it can be intimidating to try to balance healthy choices with your budget. This month's *Wellness News* includes easy tips for improving your food choices without breaking the bank.

[Download *Wellness News* to share with your employees.](#)

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COBRA premium subsidy information

The American Recovery and Reinvestment Act of 2009, passed about one month ago, makes COBRA more affordable for certain individuals. The U.S. Department of Labor is now working to provide guidance to employers who are required to notify eligible individuals of the availability of the COBRA subsidy by April 18, 2009. A model notice that employers can use is expected to be available on the Department of Labor Web site soon.

Medica has developed a general informational overview (see link below).

[View the COBRA premium subsidy overview.](#)

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Medica programs improving health, saving money

Medica continues to look at ways to provide value and reduce medical expenses. Through a recent analysis, we've learned that participation in our health improvement

month: Anxiety

When times are tough, it can raise everyone's level of anxiety. If you're concerned that your employees could be particularly impacted, copy and paste the below information into an employee newsletter or other communication. You can also direct members to other Medica resources on medica.com.

[Go to Manage My Health.](#)

We all have things we worry about. We all have fears, too. However, sometimes worry and fear is intense. If these feelings interfere with work, home life, school and everyday living, an anxiety disorder might be the cause.

Medica Optum® Employee Assistance Program can answer questions such as:

- *What are the signs of anxiety?*
- *How is it treated?*
- *What can I do to help ease my worries?*

Caring professionals are available 24 hours every day at 1-800-626-7944.

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programs for Medica members saved approximately \$94 million in 2008, and improved health. Some interesting program findings include:

- *Generic Drug program:* Medica encourages the use of generic drugs that are the therapeutic equivalent of more expensive brand name drugs. In 2008, 71% of prescription drugs dispensed to Medica members were generic, resulting in a savings of \$61 million.
- *Radiology Initiative:* Typically 10-20% of patients are prescribed an incorrect or inappropriate scan. Medica helped to reduce this number, resulting in a 2008 savings of nearly \$11 million.
- *Health and Wellness Coaching:* The program, introduced in October 2008, pairs members with a personal health coach. Early results demonstrate a savings of nearly \$1 million in just three months.

In these times of continuing growth of health care costs, Medica is continually working to engage our members in programs to improve their health and live healthier lifestyles, thus helping to reduce utilization and health care costs. Through our member evaluation process, we are able to identify members with health care needs, and intervene with them earlier, pointing them to appropriate health care resources.

[View the press release.](#)

Contact your broker or Medica representative for more information.

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Reminder: SSNs required by March 31

A new federal directive requires all group health plans to provide select social security numbers (SSNs) to the Centers for Medicare and Medicaid Services. Reports listing required SSNs were mailed to affected employer groups at the end of February. Requested SSNs must be provided to Medica by March 31, 2009.

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Focusing on the member experience

Members everywhere are being asked to take more responsibility for their health and their health care. Medica has a renewed focus on putting our members first—helping them get the most out of their Medica plan and delivering value to our members through many programs and resources.

One example of how Medica is working to ensure members have the best possible experience is through the development of new tools to help members understand their health benefits. Quick one-page flyers are now available to help our members who have care system, tiered network, or limited network plans. Members understandably have questions about these requirements—especially as they transition from traditional open access plans.

Flyers for Medica Elect®, Medica Essential®, Patient Choice InsightsSM and Medica FocusSM are now available on the product section of medica.com.

[Medica Elect](#) | [Medica Essential](#) | [Patient Choice Insights](#) | [Medica Focus](#)

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MyMedica® provides access to information 24/7

When your employees have questions about their Medica plan, myMedica.com can provide the answers. This secure Web site offers Medica members convenient access to personalized, comprehensive information about their benefits, including:

- **Health Topics and Tools: Research health conditions and symptoms.**
- **Claims Center:** Look up the status of a pending claim or information about a claim that has already been processed.
- **Physicians and Facilities:** Get information on doctors, hospitals and other providers.
- **Flexible Spending Account:** View Flexible Spending Account (FSA) claims or download a claim form.
- **Manage My Account:** View detailed plan information or order a new ID card.
- **My Coverage & Costs:** Check your eligibility information and copays, deductibles and out-of-pocket information.

Encourage your employees to register today at www.mymedica.com.

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The next step after completing a health assessment

If you've already encouraged your employees to take a health assessment in 2009—keep the momentum going! Taking the next step toward a healthier lifestyle can be a real challenge. Medica's online Healthy Living programs, available on My Health Manager from MedicaSM, can make this transition easy for your employees. These personalized, six-week online programs help members easily learn how to make small changes that lead to big results.

A new Healthy Living Program will be available on March 19, 2009, called the Healthy Kids Program. Targeted to parents and caregivers; this program promotes healthy habits throughout childhood.

[Learn more about Healthy Living Programs and download promotional materials.](#)

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Health club reimbursement program adds locations

Fit ChoicesSM by Medica, our nationwide health club reimbursement program has added the three new health club locations as of March 1:

- Minnewaska Wellness & Fitness - Glenwood, MN and Starbuck, MN
- West River Community Center - Dickinson, ND

By enrolling in a participating facility and working out at least 8 days per month, eligible Medica members receive a \$20 credit towards their monthly dues.

[View participating fitness facilities.](#)

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

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