

Employer Update

from MEDICA.

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Questions? Please contact your broker or Medica representative.

Events

Reduce health care costs with worksite wellness strategies

An Extend Your Benefits seminar

You're invited to attend a free wellness program seminar especially for Medica customers. Studies show that well-planned programs can influence lifestyles, reduce health care costs, and improve productivity.

You'll receive helpful tips from guest speakers who have

Tackling health care costs that concern you most

Businesses continually face the challenge of providing high-quality health care benefits at an affordable cost to employees.

At a recent forum, employers discussed their cost concerns with Dr. Charles Fazio, Medica's Chief Medical Officer. Their comments show that Medica's recent initiatives align closely with employers' most pressing concerns:

- **Unhealthy behavior** – This is the most obvious and worrisome factor to most employers. Inactivity, smoking and poor diet rank as the top modifiable causes of chronic disease, according to AON Consulting. Our online wellness program, My Health Manager from MedicaSM provides incentives to adopt healthier behaviors.* And it's fun, too!

implemented successful worksite wellness programs. Plus, you'll be among the first to see our new workplace tools, including an employee interest survey, planning calendar and more.

[Thursday, June 21](#)

8:30-11 a.m.

Minneapolis Marriott
Southwest
5801 Opus Parkway
Minnetonka, MN

8:30 a.m. Registration and
continental breakfast
9-11:00 a.m.
Program

[Register here](#)

August 21: Save the date for an open house!

We're hosting our 13th annual open house for you, our valued customers. During this fun, information-packed morning you will attend a legislative update, meet your Service Center representatives, and much more. Watch your inbox for details!

- **Specialty drugs** – Average cost per specialty prescription is \$1,400. Medica has partnered with Walgreens Specialty Pharmacy to leverage their expertise and buying power to achieve cost efficiency.

- **Pharmacy** – The average generic prescription costs \$17.39 versus \$124.49 for a brand. Medica members have increased utilization of generics 15% over the last year to about 63% of prescriptions. Cholesterol-lowering drugs are the most-prescribed drugs in America on a cost basis. Many low-risk patients on Lipitor can experience an equivalent effect by taking recently introduced generic versions of drugs such as Zocor and Pravachol. That's why Medica's independent pharmacy committee, along with health plans and pharmacy benefit managers across the nation, placed Lipitor off formulary.

- **Technology** – High-tech imaging costs increased 20% year over year, with 10-20% of scans being misused or unnecessary. We've begun to require providers to complete a brief consultation to ensure that each scan meets established clinical guidelines.

With your partnership, we will continue to develop integrated, practical solutions to meet individual employee needs, as well as your business goals.

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US Treasury announces 2008 HSA adjustments

The Federal government recently increased the contribution amounts for health savings accounts as well as the amounts that plan participants can be required to pay out-of-pocket. The minimum deductible levels remain the same.

Maximum contribution		
	2008	2007
<i>Single</i>	\$2,900	\$2,850
<i>Family</i>	\$5,800	\$5,650

Maximum out-of-pocket		
	2008	2007
<i>Single</i>	\$5,600	\$5,500
<i>Family</i>	\$11,200	\$11,000

Minimum deductible		
	2008	2007
<i>Single</i>	\$1,100	\$1,100
<i>Family</i>	\$2,200	\$2,200

Congress passed Tax Relief and Health Care Act of 2006 to provide more opportunities for individuals, families and employers to participate in a consumer-directed plan. One of the provisions requires the Treasury Department to release the annual HSA cost-of-living adjustments by June 1 of the preceding year. For more information, please contact your broker or Medica representative.

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Web resources help employees improve their health

More likely than not, your employees are getting health information on the Internet. According to the Pew Internet & American Life project, 80% of adults have used the Internet to research a health topic.

With My Health Manager from Medica*, you can harness the Web to get employees moving in a healthy direction. Participants earn awards for healthy behavior, receive a personalized plan to help them look and feel better, and a whole lot more!

[Learn more with a brief interactive demo & video.](#)

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Building an effective wellness program

Worksite wellness programs can reduce health care expenditures by promoting healthy behaviors. They provide resources and incentives to quit smoking, manage diabetes, exercise, eat well, and more.

The evidence supports these claims. For example, a Pricewaterhouse Coopers study found that corporate wellness programs yielded a 3-to-1 average return on investment.

In studying worksite wellness programs, the Wellness Councils of America (WELCOA) identified the following strategies that characterized successful initiatives:

1. **Concentrating on senior level support** – Executives must be committed to reducing health care costs through improving employee health.
2. **Creating cohesive wellness teams** – Motivated employees are the ones who will successfully drive awareness and adoption of a program.
3. **Collecting data to drive health efforts** – Establish baseline of health costs and behaviors by which to measure progress and results.
4. **Crafting an operating plan** – Set clear goals and strategies.
5. **Choosing appropriate interventions** – Focus on people who want to change as well as the needs of your high-cost and high-risk populations.
6. **Creating a supportive environment** – Make it fun and rewarding for employees to participate.
7. **Consistently evaluating outcomes** – Make adjustments where needed in order to maximize involvement and demonstrate program merit to stakeholders.

Want a quick and easy way to get started? Log on to Medica's [Wellness Resource Center](#) (password: wellness) today. You'll find a wealth of ready-made resources to fit your needs, from stop smoking programs to company-wide health challenges.

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Incentives to get employees moving

Physical inactivity is the second largest health risk factor in the U.S next to smoking. You can address this problem in your employee population by promoting the health club discounts available through the Fit ChoicesSM by Medica* program.

More than 30,000 Medica members are registered for this terrific incentive. Ask your Medica Sales Executive how your company can participate!

[List of new locations as of May 1](#)

[See the entire network](#)

*Fit Choices by Medica is available to all fully-insured employers and optional for self-insured plans. My Health Manager from Medica is available to all fully-insured employers and optional for self-insured plans.

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