

June 2009

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# Employer Update

from MEDICA.

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

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

### Small group administrator training - June 30

We'll 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. We'll also share information about value-added resources for you and your employees.

Tuesday, June 30, 2009  
8:30 a.m.-11:30 a.m.  
Minnetonka, MN

For more information and to register, go to [www.medicatraining.com](http://www.medicatraining.com).

### Sign up for the 2009 Rate Your Plate Challenge!

The Rate Your Plate Challenge runs from September 1-30, 2009. This challenge has participants pick one meal a day to rate their healthy food choices based on

#### In this issue:

[Member newsletter: Summer safety and health](#)  
[Travel program now includes behavioral health coverage](#)  
[2010 HSA limits released](#)  
[Healthy Living Program email domain change](#)  
[Medicare eligibility for employees turning 65](#)  
[Member health resources online](#)  
[Medica's 2008 annual report now available](#)  
[Health club reimbursement program adds locations](#)

#### Events:

[Small Group Administrator training - June 30](#)  
[Rate Your Plate Challenge training - August 6](#)

#### Member newsletter: Summer safety and health

Summer is a great time to have fun outdoors. This month's member newsletter offers many tips to ensure a safe and healthy summer, including sun protection, avoiding summertime injuries, and safe swimming.

[Download newsletter to share with your employees.](#)

[Return to top](#)

#### Travel program now includes behavioral health coverage

Beginning July 1, 2009, as groups renew, they will now receive national coverage for mental health and substance abuse services.

The travel program\* benefits travelers or students attending school outside of the Medica coverage area by providing in-network benefit coverage for many types of treatment, including care for chronic conditions, urgent and emergency care. E-visits and chiropractic care are excluded. With nearly 560,000 physicians and 5,000 hospitals participating, the program has one of the nation's largest networks. The program works just like care obtained in the Medica service area.

[Find a provider within the Travel Program network.](#)

\*The travel program applies to all Medica health plan members enrolled in Medica Choice®, Medica Elect®, Medica Essential<sup>SM</sup>, Medica Focus®, Medica Choice Classic, Patient Choice Insights<sup>SM</sup> by Medica, and MCHA plans.

[Return to top](#)

#### 2010 HSA limits released

what's on their plate. If their meal contains one serving of a fruit or vegetable, one whole grain, and a lean protein, they will earn 1 point. Participants can earn 10 wellness credits on My Health Manager for completing the challenge, redeemable towards gift card rewards.

A WebEx training will be held on August 6, 2009 to provide more information about implementing the Rate Your Plate Challenge at your worksite.

[View more information or register.](#)

[Return to top](#)

The Treasury Department and Internal Revenue Service issued new guidance on the maximum contribution levels for Health Savings Accounts (HSAs) and out-of-pocket spending limits for high deductible health plans that must be used in conjunction with HSAs.

Category	2009 Limits	2010 Limits
Maximum annual HSA contribution amount	\$3,000 (single) \$5,950 (family)	\$3,050 (single) \$6,150 (family)
Catch-up contribution level (for those who are 55 or older)	\$1,000	\$1,000
Maximum out-of-pocket	\$5,800 (single) \$11,600 (family)	\$5,950 (single) \$11,900 (family)
Minimum deductible	\$1,150 (single) \$2,300 (family)	\$1,200 (single) \$2,400 (family)
Minimum embedded deductible	\$2,300	\$2,400

[Return to top](#)

### Healthy Living Program email domain change

Effective June 1st, 2009, the Healthy Living Program e-mails provided to members through My Health Manager from Medica<sup>SM</sup> will be coming from new domain names. Depending on the e-mail security and firewall levels at your worksite this may require the assistance of your IT department to add the following domain names to your company's mail server to ensure your employees that are participating in a Healthy Living Program continue to receive emails from the program.

- @alere.com
- @alere.rs1.com
- @support.alere.com

If you have any questions please send an e-mail to [myhealthmanager@medica.com](mailto:myhealthmanager@medica.com) or contact your broker or Medica representative.

Healthy Living Programs are personalized, six-week online programs to help members easily learn how to make small changes that lead to big results. They are a great follow-up program to motivate employees to take action after completing a health assessment.

[Download Healthy Living Program materials to share with your employees.](#)

[Return to top](#)

### Medicare eligibility for employees turning 65

As your employees get close to age 65, they should be aware that decisions regarding Medicare coverage need to be made early to avoid penalties. The 2009 *Medicare & You* handbook from the Centers for Medicare and Medicaid Services can provide your employees with important information regarding Medicare.

[View 2009 Medicare & You handbook.](#)

More information on Medica's Medicare supplement plans is available to your employees on our Web site, at community meetings or by contacting Medica's Center for Healthy Aging at 952-992-2345 or 1-800-906-5432.

[View Medica Medicare Solutions.](#) | [View community meeting locations and times.](#)

[Return to top](#)

### Member health resources online

Make sure your employees are aware of the valuable resources available to them in the Manage My Health section of [medica.com](#). Members will find a variety of helpful programs and services for making good health care decisions, preparing for a provider visit or procedure, and improving their general health. Here are just a few of the resources and tools members will find:

- **Get health care information and advice**
  - Talk to a health care professional like a Medica CallLink® nurse
  - Check symptoms and learn about treatment alternatives
  - Get help to manage a condition or disease
- **Take charge of your health care**
  - Prepare for a provider visit
  - Understand preventive care
  - Manage medications and fill prescriptions
- **Embrace a healthier lifestyle**
  - Earn gift cards for healthy activities and get reimbursed for fitness center workouts
  - Learn tips for managing stress and healthy living
  - Enroll in healthy eating or exercise programs

[Download member brochure to share with your employees.](#)

[Return to top](#)

### Medica's 2008 annual report now available

In 2008, Medica and its family of companies delivered solid performance in service to our community, customers and members. Medica's strong, stable results in a challenging economy were made possible by our focus on quality, value and satisfaction in health insurance coverage and health care delivery.

[View 2008 Medica Health Plans Annual Financial Report.](#)

[Return to top](#)

### Health club reimbursement program adds locations

Our nationwide health club reimbursement program, Fit Choices<sup>SM</sup> by Medica, has contracted two new health club locations as of June 1:

- Dekko Community Center - Ada, MN
- LA Fitness - Oakdale, MN

By enrolling in a contracted facility and working out at least 8 days per month, eligible Medica members receive a \$20 credit towards their monthly dues, up to \$240 per year.

[View contracted fitness facilities.](#)

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

[Return to top](#)

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