

September 2008

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# Employer Update

from MEDICA.

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

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

## October Total Health Management events

Experience a sampling of the seminars offered by Medica's Employee Assistance Program that you can host at your own worksite.

**October 22:** Generations at Work and Dealing with Conflict

**October 23:** Depression in the Workplace and Building Resiliency

**October 29:** Driving Results with Total Health Management - Back by popular demand, this seminar highlights Medica's turnkey tools to help promote healthier lifestyles at your workplace and control health care costs.

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## Wellness News: Tips for Managing Stress

Stress is a fact of life, it can't be eliminated but it can be managed. Some stress can actually be good for you - if you learn to meet the challenge and manage it wisely. This month's *Wellness News* includes tips for time management and other ways to handle stress.

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

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## The next generation of Total Health Management

October 1, 2008, marks the next generation of Total Health Management at Medica, delivering better value and cost savings for our customers, and enhanced health resources for your employees. To learn more, check out the fall issue of [Employer Indicators](#).

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## Key information for January renewals

About 40 percent of our customers renew their health plan each January 1, making fall a very busy time at Medica and for many employer groups. Following the simple steps below can make the renewal process go more smoothly for both you and your employees.

Step 1: Review your renewal information promptly and

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contact your broker or Medica sales executive if you have any questions.

Step 2: Decide whether or not to schedule open enrollment meetings. We strongly recommend holding them when you're making a substantial change in benefit levels or you've added a large number of new employees throughout the year.

Step 3: If you decide to hold open enrollment meetings, contact your Medica account manager right away. The more notice you can provide, the better our account managers will be able to accommodate your needs. All meetings need to be scheduled before December 3, if possible.

Step 4: Be sure to order enrollment materials early. Materials may arrive in several boxes and will be marked with blue "Medica materials" stickers. Check the boxes when you receive them to make sure that you have everything you need.

If you have any questions about the process, please contact your broker or your Medica account manager.

<b>Key Dates for January 2009 Renewals</b>	<b>Large Group</b>	<b>Small Group</b>
Medica target date for sending January renewals	Sept. 26	Oct. 30
Medica offices closed for holiday	Nov. 27-28	Nov. 27-28
Deadline for employers and brokers to notify Medica of decisions on any outstanding renewals; an additional two weeks' notice is needed for Passport plan designs	Nov. 26	Dec. 19
Last day to send Medica any enrollment forms on any additions, changes, or deletions of membership to ensure that ID cards are correct and will be received before Jan. 1, 2009.	Dec. 1	Dec. 1
Medica offices closed for holiday	Dec. 25	Dec. 25
Medica offices closed for holiday	Jan. 1	Jan. 1

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#### **Medicare Part D mailing coming in October**

Beginning in October, Medica will mail annual Medicare Part D creditable coverage (or non-creditable coverage) notices to all fully insured employers, subscribers on the employers' behalf, and to self-insured clients who have purchased this service. The notices are required by law and

are designed to help Medicare-eligible individuals decide whether to retain their current prescription drug coverage, or to enroll in the new Medicare prescription drug coverage.

Employers must file their notices with the Centers for Medicare and Medicaid Services (CMS). Visit the [CMS Web site](#) for filing guidelines.

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### **Schedule your worksite flu clinic now**

Now is the time to schedule your worksite flu clinic if you haven't already. Flu clinics can be held as early as November 3, 2008. For details on how to set up a flu clinic at your worksite, visit the Medica [Wellness Resource Center](#).

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### **Manage My Plan helps members reduce costs**

The [Manage My Plan](#) section of Medica.com provides useful information to help members reduce out-of-pocket costs. From using in-network physicians or participating in a flexible spending account (FSA), members can save money by maximizing the benefits of coverage. Manage My Plan provides access to:

- myMedica.com where members can get personalized benefit information, view claims, manage FSA and HSA accounts, find a doctor in their network, and manage their account.
- Main Street Medica which allows members to see cost comparisons for a variety of common procedures and conditions at network facilities and primary care clinics. Understanding the cost variations that exist among providers helps members make more informed, cost-conscious choices about their care.
- Electronic and printable forms, frequently asked questions and a variety of other resources.

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### **Total Health Management *Value Report*: Depression**

Health care costs for people with depression are 50% to 100% higher than for those without it and the disease affects 6.7% of adults (14.8 million) each year. Undiagnosed depression often co-exists with other serious health conditions, amplifying symptoms and increasing health care costs exponentially. Participants in Medica's depression management program have shown significant improvement in their depression symptoms. Download the [Depression Management \*Value Report\*](#) for more information and key program results.

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### **Medica EAP available around the clock**

The Medica Employee Assistance Program (EAP) provides support 24 hours a day, 365 days a year when your employees are dealing with personal issues. Master's level counselors are available to help address personal and work concerns, family and relationship issues, and financial and legal concerns.

EAP can also help managers and supervisors address complex issues that challenge productivity, profitability and morale. In addition, EAP speakers can present group training programs at your worksite designed to help address workplace challenges and encourage healthy lifestyles.

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

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### **New preventive health resource**

Medica wants members to visit their doctor regularly for important screenings and immunizations. That's why we've updated our Web site with information on the typical types of care covered and not covered under their preventive health benefit. We've also posted a preventive guide that gives recommendations for routine care. [Check it out!](#)

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### **Fit Choices<sup>SM</sup> by Medica now nationwide**

Effective September 1, Fit Choices by Medica, our popular health club reimbursement program has expanded to over 8,000 locations with the addition of four nationwide clubs: Life Time Fitness, Anytime Fitness, Snap Fitness and Curves.

Within the Medica Geographic Service Area, three additional locations have been added this month: Bodyworks Athletic Club in Menomonie, WI; Health Quest for Women in Bemidji, MN; and LA Fitness in Hopkins, MN.

[Participating Fitness Facilities](#)

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

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### **Readership Survey**

Is this e-newsletter providing information that is relevant to

your organization? Are there other topics you would like to see covered? Tell us what you think, take this quick [online survey](#).

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