

To view this email as a web page, go [here](#).

October 2007

Contact Us

Employer Update

from MEDICA.

Total Health Management

Employer Resources

Member Resources



In this issue:

[October member newsletter](#)

[Are you ready for open enrollment?](#)

[Help prevent the flu!](#)

[New tool helps create savvy shoppers](#)

[Dependent child eligibility clarification](#)

[Hearing aid coverage expanded in MN](#)

[Ready, set, promote!](#)

[Breast Cancer Awareness Month](#)

[Help employees stop smoking](#)

[Fit ChoicesSM by Medica adds new locations](#)

Events

[Your toolkit for worksite wellness](#)

Questions? Contact your broker or Medica representative.

Events

Your Complete Toolkit for Worksite Wellness

(No assembly required!)

Thursday, Nov. 1
8 a.m. Registration and continental breakfast
8:30 – 11 a.m. Program

Marriott Hotel West
9960 Wayzata Boulevard
Minneapolis, MN 55426

Medica offers a complete toolkit for worksite wellness

October member newsletter

To get quality treatment, your employees have to do more than just show up at their medical appointments. They can learn how to take a more active role and maximize their health in this month's issue of *Wellness News*, which focuses on taking control of your doctor's visits. To share this easy-to-read employee newsletter at your worksite, simply download it, make copies and distribute. You can also publish *Wellness News* articles in your own company newsletter – choose whatever works best for you.

[Download the current issue of *Wellness News*.](#)

[Top](#)

Are you ready for open enrollment?

How long? How many? What about promotion and follow-up? [Check out these tips](#) from our account managers to take the guesswork out of planning and scheduling your open enrollment meetings.

that is easy to use – and it can save you time and money. Learn how as Dr. Charlie Fazio, Medica’s Chief Medical Officer, leads an interactive discussion about worksite wellness and shows how to put these turnkey tools to work for you. You’ll leave the event with a simple worksite wellness kit you can really use, along with the know-how to put your ideas into action!

In addition –

Do your part to prevent the flu! Flu shots will be available before and after the Worksite Wellness Event, at no additional cost to you.

Learn more about Medica services. Plan to visit display booths featuring a variety of health improvement programs available to you and your employees. Medica representatives will be happy to share information and answer your questions.

[Register here](#)

[Top](#)

Help prevent the flu!

An annual flu shot is recommended for most people to prevent the flu, and it’s not too late to set up a flu vaccination clinic at your worksite (see details below). However, there are other ways you can take an active role in reducing the incidence of flu in your workplace.

1. Reinforce four key messages with your employees to help them decrease their chance of contracting the flu:

- *Get a flu shot every year*
- *Stay home if you're sick*
- *Cover your coughs and sneeze*
- *Wash your hands often*

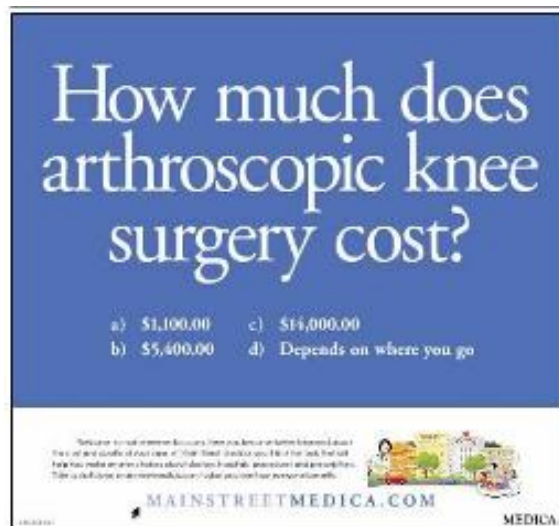
2. Educate your employees about the flu and how to prevent it. It’s easy to do with the handouts included in our Flu Prevention Tool Kit. Find them on the [Medica Wellness Resource Center](#) (password: wellness).

To set up a flu clinic at your worksite, call one of our designated providers to set a date for your clinic, and then designate a coordinator to handle your worksite’s scheduling, promotion, and registration.

[Flu clinic details and registration information](#)

[Top](#)

New tool helps create savvy shoppers



Shopping for health care is a relatively new concept for many people. But as health care costs continue to rise, and wide variations in care quality persist, it’s increasingly important for individuals to become savvy shoppers.

To help simplify the health care shopping experience, we’ve enhanced our Cost and Quality Toolbox to include additional content and a new look. This

consumer-friendly information approach, called Main Street Medica, makes shopping for health care more approachable through warm and engaging graphics and with icons that make it easy for users to navigate. Watch for print ads (see example above) over the coming months directing consumers to www.mainstreetmedica.com, where they can:

- View actual costs for a variety of procedures and conditions at hundreds of facilities.
- Compare hospital performance based on quality, cost and patient safety.
- Calculate estimated out-of-pocket expenses under different benefit plans.
- Maximize the value of their health care dollars – and their employers.

Helping consumers understand what things really cost allows them to be more cost-conscious and ultimately leads to lower costs. Check out this great new resource today, then encourage your employees to use it!

[Top](#)

Dependent child eligibility clarification

As previously communicated to you, the State of Minnesota passed legislation that changes the fully insured definition of a dependent to include unmarried dependent children under the age of 25 regardless of student status. This change takes effect beginning January 1, 2008, and applies to new groups and upon renewal for existing customers.

Previously, the law required coverage of dependents under the age of 19; or under the age of 25 for full-time students. In last month's *Employer Update*, Medica indicated that this change would be implemented on January 1, 2008 for all fully insured Minnesota groups; however, it has been determined that this will be implemented for fully insured Minnesota groups as they become effective or renew on or after January 1, 2008. (For example, if a group's initial effective date or date of renewal is May 1, 2008, this change will be effective for that group on May 1, 2008.)

In addition, the State of South Dakota passed legislation effective July 1, 2007 allowing full-time students under the age of 30 to remain on the subscriber's policy. Employers may charge the full premium rate for these dependents for ages 24 through 29. Medica implemented this change for all fully insured South Dakota groups effective July 1, 2007.

In light of these changes, Medica will cover unmarried dependent children under the age of 25 regardless of student status for all states for all fully insured products as described in the table below. However, North Dakota and South Dakota laws have specific requirements for full time students that extend beyond age 24 as noted below. For fully insured groups, Medica will implement these eligibility changes as follows:

State	Effective Date	Maximum age a dependent is eligible (student status <i>not</i> required)	Maximum age a dependent is eligible (student status required)
MN	Beginning 1/1/08, as groups first become effective or renew	Through age 24	n/a
WI	Beginning 1/1/08, as groups first become effective or renew	Through age 24	n/a
ND	Beginning 1/1/08, as groups first become effective or renew	Through age 24	Through age 25
SD	7/1/07	Through age 24	Through age 29

Note: The current dependent-limiting age and full-time student verification process will remain in effect until groups renew. Coverage for disabled dependent children is not affected by these changes.

Amendments to certificates of coverage for fully insured South Dakota groups will be sent to employers and members in the coming weeks. Fully insured groups in Minnesota, North Dakota and Wisconsin will receive the amendment upon renewal. Please remember to check with your tax advisor or legal counsel regarding potential tax implications for you or your employees related to these new laws and COC or plan amendments.

Upon renewal, self-insured groups will need to either (a) adopt Medica's standard dependent eligibility provisions, which define dependents as

unmarried dependent children under the age of 25 regardless of student status, or (b) establish other, specific dependent/student age requirements. Self-insured groups that decide not to elect the new standard will need to administer their own maximum dependent age and student status verification process.

[Top](#)

Hearing aid coverage expanded in MN

This year, the Minnesota legislature passed a law amending the 2003 hearing aid mandate. Effective August 1, 2007, the law requires health plans to cover hearing aids for individuals 18 years of age or younger for hearing loss that is not correctable by other covered procedures. Coverage includes one hearing aid in each ear every three years.

Previously, the law required coverage of hearing aids for members 18 and younger for hearing loss *due to functional congenital malformation of the ears* that is not correctable by other covered procedures.

For fully insured group plans, this change was effective August 1, 2007. It does **not** apply to North Dakota, South Dakota or Wisconsin.

For fully insured group plans, amendments to certificates of coverage will be sent to employers and members in the coming weeks. Self-funded groups will be offered this amendment upon renewal.

[Top](#)

Ready, set, promote!

Ready-made resources to promote the “Maintain, Don’t Gain Challenge” to your employees are now available. Simply log on to the Medica [Wellness Resource Center](#) (password: wellness) and download newsletters, flyers, health action messages and more.

The health challenge runs November 11 through December 15 and is designed to help employees maintain their weight over the holiday season – and have fun at the same time.

Thinking about participating? Getting started is quick and easy – look for the step-by-step work plan on the Wellness Resource Center.

[Download a sample “Maintain, Don’t Gain Challenge” flyer.](#)

[Top](#)

Breast Cancer Awareness Month

Nearly all of us have somehow been touched by breast cancer.

October is National Breast Cancer Awareness Month. Remind your employees that Medica has resources available to assist them with education

or breast cancer screening information, or direct them to the [Manage My Health](#) page on our Web site, where they'll find a link to breast cancer information.

[Top](#)

Help employees stop smoking

You can help your employees succeed at quitting tobacco by promoting tobacco-free programs at your worksite. The Medica Tobacco Cessation Program is free for eligible Medica members and features several enhanced benefits, including online enrollment, access to online quit tools, free over-the-counter Nicotine Replacement Therapy and more.

Members can enroll [online](#) or call 1-800-934-4824 to speak with a coach. Many of our coaches are former tobacco users, and understand how difficult it can be to quit.

[Learn more about the Medica Tobacco Cessation Program.](#)

[Top](#)

Fit ChoicesSM by Medica adds new locations

Two new participating health clubs have been added to Medica's Fit Choices program, effective Oct. 1. You can view the new health clubs in our network [here](#). (Fit Choices is available in MN, eastern ND and western WI; the program is included with fully insured plans and optional for self-insured groups.)

[Complete list of participating Fit Choices health clubs](#)

[Top](#)

We appreciate your feedback on this e-newsletter! Please send comments or suggestions to employer.comm@medica.com.

This email was sent by: **Medica**
401 Carlson Parkway Minneapolis, MN, 55305, USA

[Update Profile](#)

This email was sent to: **wendy.lukaszewski@medica.com**

This email was sent by: Medica
401 Carlson Parkway Minneapolis, MN 55305 USA

Powered by
ExactTarget.
Click to learn more.

We respect your right to privacy - [view our policy](#)

[Manage Subscriptions](#) | [Update Profile](#) | [One-Click Unsubscribe](#)