

October 2009

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Employer Update

from MEDICA.

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

Questions? Please contact your broker or Medica representative.

In this issue:[H1N1 and seasonal flu vaccinations](#)[New large group enrollment form and tip sheet](#)[New Wisconsin law extends dependent age](#)[Reminder: Key dates for January renewals](#)[My Health Manager from MedicaSM enhanced for 2010](#)[Expanded HRA administrative changes](#)[Worksite mobile mammography services available](#)[Individual and family plans now available in ND](#)[Member health support mailings in September/October](#)[Join the 2009 Medica Chill Out Challenge!](#)[2009 Midwest Worksite Health Promotion Conference](#)[Health club reimbursement program adds locations](#)**Events:**[Employee Health and Wellness 101 - October 29](#)**H1N1 and seasonal flu vaccinations**

Flu season is here! Encourage your employees to practice healthy habits and get a seasonal flu shot. To schedule a worksite flu clinic, check with one of the participating vendors listed on Medica.com for availability. Members can also go to Medica.com to find a local clinic that has the seasonal flu vaccine.

Medica is closely monitoring the H1N1 (swine flu) situation. More information will follow when an H1N1 vaccine becomes widely available. In the meantime, employer tip sheets on pandemic flu planning and a H1N1 fact sheet for members are now available on medica.com.

[View worksite flu clinic and pandemic flu information.](#)

[Members > Find a flu shot.](#)

[Return to top](#)

New large group enrollment form and tip sheet

Based on feedback from our employers, members and brokers, we are revising some of our forms to make them easier to use and understand. We started by improving our small group forms earlier this year and now we have improved our large group forms and combined several forms into one.

The new Large Group Enrollment/Change/Cancellation Form should be used for large group members of all states in the Medica service area who are enrolling into an existing group plan, COBRA/continuation coverage, those who are changing demographics, or terminating.

The new Large Group Enrollment/Change/Cancellation Form replaces these forms.

- Large Group Enrollment Form
- Demographic Change/Termination Form
- COBRA/Group Coverage Continuation Enrollment Form

Please note: the new form should NOT be used for a member requesting to be enrolled in the COBRA/State Continuation Subsidy. In this case, the Assistance Eligible Individual Status (AEI) Request & Continuation Enrollment Form should be used.

In addition, we have developed a tip sheet that provides guidance on how to fill out the form accurately.

[View Large Group Enrollment/Change/Cancellation Form.](#)
[View Large Group Enrollment Form: Tips for Employers.](#)

Please discard old forms and access our new forms on Medica.com under [Employer Forms](#). All completed forms should be sent to the address listed on each form to ensure prompt processing.

[Return to top](#)

New Wisconsin law extends dependent age

A new Wisconsin state law allows dependents to remain on the subscriber's plan until the age of 27-regardless of student status. Previously, dependents were required to be under the age of 25. The new law takes effect for fully insured groups upon renewal beginning January 1, 2010.

Dependent children are eligible for coverage if the following requirements are met:

1. The dependent is under 27 years of age,
2. not married, and
3. not eligible for a health plan through their employer that charges them less in premiums than the applicable premium charged to their parent for their coverage under the parent's employer's plan (this rule only applies if the child is over 18 years of age or older).

In addition, the new law contains a provision for dependents called to active duty. In this case, if the dependent was a full-time student under the age of 27 when active duty called, and also satisfied requirements 2 and 3 above, upon discharge, that dependent may remain on a parent's plan as long as he/she is a full-time student.

Upon renewal, Medica will send the updated certificate of coverage. Please check with your tax advisor or legal counsel regarding potential tax implications for employers and employees related to these new laws and COC or plan amendments.

Self-insured groups will need to either choose to follow either a) Medica's current maximum dependent age 25, b) Wisconsin's new age requirements, or c) not to elect either standard. Self-insured groups that do not elect either standard will need to administer their own maximum dependent age and student status verification process.

[Return to top](#)

Reminder: Key dates for January renewals

	Large Group	Small Group
Medica target date for sending January renewals	Sept. 25	Oct. 30
Medica offices closed for holiday	Nov. 26-27	Nov. 26-27
Deadline for employers and brokers to notify Medica of decisions on any outstanding renewals	Nov. 25	Dec. 20
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, 2010.	Dec. 1	Dec. 1
Medica offices closed for holiday	Dec. 25	Dec. 25
Medica offices closed for holiday	Jan. 1	Jan. 1

[Return to top](#)

Starting January 1, 2010, a new incentive structure will make it easier for members to earn the maximum award of \$125 per year through My Health Manager from Medica*. Even better than \$125 in gift card rewards, the online health and wellness activities encourage healthy behavior changes that help your employees achieve maximum health benefits.

Also new on My Health Manager from Medica in 2010 is the addition of interactive online conversations that "speak" directly to each participant about a variety of health and wellness topics and respond with personalized answers. Look for more information on conversations in next month's *Employer Update*.

Member materials for My Health Manager from Medica have been updated for 2010, including the flyer, payroll stuffer and newsletter.

[Download updated member materials.](#)

2010 Reward Opportunities

Activity	Wellness Credits	Annual Maximum
Health assessment (one per year)	30	\$30
Healthy living program (one per year)	30	\$30
Health challenges (two per year)	15	\$30
Conversations - NEW! (two per year)	15	\$30
Survey (one per year)	5	\$5
ANNUAL TOTAL		\$125

*My Health Manager from MedicaSM is included with fully insured plans: available for purchase by self-insured groups.

[Return to top](#)

Expanded HRA administrative changes

New HRA options, many that were previously only offered to large groups, are now available to *all* of our customers. Changes to funding, coinsurance and rollover alternatives, now arm both small and large employers with the flexibility they are looking for in an HRA. Examples of some of the more significant changes include:

- Employee or employer first-dollar funding
- Maximum contributions at any level up to 60% of the deductible
- Co-insurance funding options now available

If you'd like to help contain health care costs by empowering employees to become active health care consumers and are willing to place increased responsibility on employees for managing their health care and benefits, ask your broker about a Medica Direct[®] HRA.

[View a summary of changes for the Medica Direct[®] HRA plan.](#)

[Return to top](#)

Worksite mobile mammography services available

October is National Breast Cancer Awareness Month, an observance that encourages early detection of breast cancer to help save lives. For your employees' convenience, you may now schedule worksite mammography services through DMS Health Technology, the largest digital mammography service in the United States. Medica members have a preventive screening benefit that covers mammograms. Other employees may use the service, but should check with their own insurance carrier to determine coverage. There is no set-up charge to schedule this service.

[View mobile mammography flyer.](#)

[Return to top](#)

Individual and family plans now available in ND

North Dakota residents can now choose an individual or family plan with Medica. For more than 15 years, Medica has been offering group health insurance in this region, but it's the first time individual or family plans are available.

If your company is in the position of having to reduce your workforce, an individual health plan may be more affordable than COBRA. Medica offers individual and family plan options that you can share with your employees. If you have questions, please contact your broker or Medica representative, or call us at 952-992-2080 or 1-800-670-5935.

[View Medica press release.](#)

[Return to top](#)

Member health support mailings in September/October

In September, members received a postcard encouraging them to download the "How to get the care you need" booklets that are now available at www.medica.com/howtogetthecare. In October, eligible members will be receiving a flu prevention postcard from Medica's 24-hour nurse line service, and an employee assistance program postcard with a magnet.

[View "How to get the care you need" booklet for fully insured groups.](#)

[View "How to get the care you need" booklet for self-insured groups.](#)

[View flu prevention postcard.](#)

[View employee assistance program postcard.](#)

[Return to top](#)

Join the 2009 Medica Chill Out Challenge!

Your organization is invited to participate in the Medica Chill Out Challenge from November 23 - December 19, 2009. Health challenges give your employees a chance to earn rewards for making healthy lifestyle choices both at work and at home.

The Chill Out Challenge is a stress management challenge, in which participants learn how to reduce and manage their daily stress. They also earn points for taking steps that are known to reduce their stress through rest and relaxation techniques. A defined goal will be set and if the participant reaches it they will earn 10 wellness credits on My Health Manager from MedicaSM.

[Register your group for the Chill Out Challenge.](#)

[Return to top](#)

2009 Midwest Worksite Health Promotion Conference

Medica is a sponsor of the Midwest Worksite Health Promotion Conference on November 9th in St. Paul. This conference is designed to provide worksite health promotion professionals with tools, skills and techniques to lead successful worksite programs.

[View conference schedule and registration information.](#)

[Return to top](#)

Health club reimbursement program adds locations

Fit ChoicesSM by Medica, our nationwide health club reimbursement program has added six new health club locations as of October 1:

- Barron Area Community Center - Barron, WI
- Fitness Depot - Tracy, MN
- Gillette Recreation Fitness Center - Bemidji, MN
- Steve Cohrs Wellness Center - Slayton, MN
- Tiger Activity Center - Delano, MN
- Workout World - Rochester, MN

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, up to \$240 per year.

[View participating fitness facilities.](#)

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

[Return to top](#)

Employee Health and Wellness 101 - October 29

Find out how providing the right tools for your employees can lead to a healthier, more productive workforce and also lower your healthcare costs. Medica offers solutions to help all of your employees take steps to maintain and improve their health, from keeping healthy employees healthy to providing the tools and resources needed to those who are coping with illness or ongoing health conditions. 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.

This seminar will be at Medica's Corporate Headquarters in Minnetonka, MN. Register by October 22nd at www.medicatraining.com.

[Return to top](#)

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