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December 2007

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Employer Update

from MEDICA.

Total Health Management

Employer Resources

Member Resources



Questions? Contact your broker or Medica representative.

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Employer Event

***Driving Results with
Total Health
Management***

Wednesday, Feb. 6, 2008

[Register today](#)

December Wellness Newsletter

We'd all love to believe that the latest fad is the one that's going to remove unwanted pounds for good. But we're better served by relying on proven choices. This month's newsletter offers tips for sustainable, healthy weight loss and a new recipe, too. And remember you can access the complete archive of newsletters any time at www.medica.com> Employers>Wellness Resource Center, password: wellness.

[Download the December Wellness Newsletter](#)

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Changes to paper invoices

We have received a number of comments regarding the display of Social Security numbers on invoices by mail. We have responded with the following changes beginning with January 1, 2008 invoices:

- Each page of the invoice will be printed on both sides.
- Only the last 4 digits of each Social Security number will be displayed.
- Electronic invoices will continue to display the full numbers via secure connection.

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Register online for Shape Up 360!

Medica Shape Up 360° (formerly Shape Up Challenge) is coming April 7-May 17, 2008. It's a friendly competition for employees to see who can earn the most points for participating in fun and healthy activities at home and at work.

It's easy to participate

Simply identify a Site Coordinator and Medica provides everything you need to plan and promote the event, including:

- Site Coordinator training and gifts
- Turnkey promotional materials
- Suggested weekly activities
- 6 employee newsletters – 1 for each week of the challenge
- Incentives for participants and companies

Your Site Coordinator is responsible for recruiting a minimum of 20 participants from your company, distributing weekly newsletters and reporting points each week. For added convenience, site coordinators can access Shape Up 360° Challenge resources online through [Medica's Wellness Resource Center](#) (password: wellness).

[Register online](#)

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Calendar year option available for new Medica HDHPs

Groups who purchase our new High Deductible Health Plans beginning with February 1, 2008 effective dates will have the option of choosing to have their plan administered on a plan year or calendar year basis. This option is available for new and existing HDHP customers who do not offer a Medica Direct[®] plan. If you currently offer a Medica Direct plan, it will continue to be administered on a plan year basis only.

To learn more about the Medica standalone High Deductible Health Plan, please contact your broker or Medica representative.

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New requirements for Medica Direct[®] with Wells Fargo HSA

Increased minimum—Beginning Feb. 1, 2008, Wells Fargo will require a minimum HSA account balance of \$2,000 before the account holder can invest—this is up from the current \$100 minimum balance.

Account holders will not be required to liquidate their current investments to meet this minimum or change their current investment allocations. Instead, beginning Feb. 1, 2008, future contributions will be directed to the interest-bearing FDIC insured account *until the minimum is met*.

Member notification—Wells Fargo will send a letter to account holders this month detailing these changes. If you have questions, please call Wells Fargo's customer service department at 866-890-8309.

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Tiered network plans promote consumer responsibility

Want to promote cost savings while still preserving freedom of choice for employees? Looking for a way to promote consumer responsibility as a bridge to a future HSA or HRA plan offering? Patient ChoiceSM Insights by Medica may be for you.

Offered to employers based in the 11-county metro area, this unique product ranks providers by their ability to deliver quality care in a cost-effective manner. Members pay the least out of pocket and receive the highest level of benefit when they choose a tier one provider.

Employers and members benefit from:

- **A lower price point.** Patient Choice Insights by Medica is priced 12% lower than our Medica Choice network.
- **Control over health care costs.** Members choosing providers in lower cost tiers benefit from lower copays and coinsurance.
- **Freedom to choose any physician.** Members may choose a provider from any tier in the Patient Choice Insights network.

Want to learn more? Check out our terrific [new e-learning tool](#) on Patient Choice Insights by Medica.

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Fit ChoicesSM by Medica update: New clubs, study available

Want proof that exercise reduces health care costs? Check out the [Medica – Life Time Fitness study](#) on Fit Choices by Medica that shows how participants improved their health and incurred 33.6% fewer medical costs per month over a two-year period compared to a control group.

Eligible members* who exercise at a participating health club location eight or more days in a month are reimbursed \$20 off their monthly membership fee. Beginning Dec.1, we added over 200 new locations including all 185 Curves franchises in Minnesota.

[See the list of new participating locations.](#)

