

December 2010

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# Employer Update

from MEDICA.

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

**Year-end wrap-up from John Naylor, Medica's Vice President and General Manager, Commercial Sales and Account Services**

**Holiday schedule**

Please note that Medica offices will be closed on Friday, December 24 and Friday, December 31. Several member resources are still available on these days: Medica CallLink<sup>®</sup> Nurse Line, the Employee Assistance Program (EAP), and [mymedica.com](#)<sup>®</sup>.

*It's hard to believe it's already December. This is a busy time of year for all of us with January 1 enrollment activity and, of course, with the holidays.*

*As I reflect on this year, I am sincerely grateful for the trust that you have put in our team at Medica. It is our privilege to support you and your employees.*

*I am also looking forward to the new year as we introduce many exciting solutions that will help you better manage the financials of your plans, but more importantly, help engage your employees in being more informed and better at managing their health.*

*Thank you again for the opportunity to work with you. And, from our team at Medica, we wish you a happy holiday season and a rewarding new year!*

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**Consumer-directed plans: promotional pricing for 2011**

If you've been thinking about adding a consumer-directed plan, now is a good time. Medica is making it easier than ever in 2011. Beginning January 1, 2011, fully and self-insured groups who aren't currently on a consumer-directed plan with Medica will be eligible for the Medica Consumer Directed Solution<sup>SM</sup> and promotional pricing for HSAs in 2011!

Additional employer materials are now available for our new Medica Consumer Directed Solution. See how the consumer-directed options help you offer high-quality health care benefits to your

employees while effectively managing costs.

[View Medica Consumer Directed Solution employer brochure.](#)

[View HRA employer flyer.](#)

[View HSA employer flyer.](#)

[View FSA employer flyer.](#)

Your broker or Medica sales executive will work with you to select a plan that meets your employees' needs and suits your budget.

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### **Nondiscrimination rules extended to fully insured groups**

As a reminder, nondiscrimination requirements that previously applied only to self-funded plans have been extended to fully insured non-grandfathered group health plans as of October 1, 2010. These requirements prohibit discrimination in favor of highly compensated individuals (compared to other employees) with respect to eligibility for participation in the employer's plan and the benefits provided under that plan. Please make sure that you are familiar with these requirements, as significant penalties can be incurred.

[View November 2010 Employer Update article.](#)

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### **Employer eServices® training – January 25, 2011**

Learn how you can save time by managing your Medica benefits administration online with Employer eServices. This Internet-based application offers you real-time secure access to manage enrollment and billing for your plan, 24 hours a day, 7 days a week. Employer eServices allows you to easily enroll new employees, request ID cards, download invoice detail, and more!

An in-depth Employer eServices training for fully insured groups will be held on Tuesday, January 25, 2011, at Medica headquarters in Minnetonka. Training is from 9:00 a.m. – 10:30 a.m., with check-in beginning at 8:30 a.m. View more information and register at [www.medicatraining.com](http://www.medicatraining.com).

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### **Mymedica.com registration for FSA-only members**

If you have employees who have enrolled in a flexible spending account (FSA) only (and not in a medical plan or HRA), they will not receive an ID card from Medica. These FSA-only members can still register on mymedica.com, their member website, even though they do not have a Medica member ID number. Please notify any affected members that they are able to use their Social Security number and group number to register on mymedica.com to view their FSA account information.

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### **Duplicate materials available to divorced parents**

As a reminder, Medica can send copies of a dependent's ID card and membership materials to both parents when there is a Qualified Medical Child Support Order and the dependent is under age 12. A parent who needs to have duplicate materials sent because of a Qualified Medical Child Support Order should call Customer Service at the number on the back of the member's ID card. Customer Service will need a copy of the court order or divorce decree.

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### **New plan available for those ineligible for group coverage**

Do you have part-time employees who do not qualify for your group plan? Here's some great news: Part-time employees who are ineligible for your group health plan can still obtain affordable medical coverage through Medica. Designed with families in mind, Medica Symphony<sup>SM</sup> has unlimited office visit and convenience care copays and preventive care benefits. If you have employees in need of individual or family coverage, let them know about Medica Symphony, available for January 1, 2011, and later effective dates. Other individual and family plans are also

available from Medica, making it easy to find a plan that's right for almost any situation.

[Get more details on Medica Symphony.](#)

[View all of Medica's individual and family plans.](#)

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