

September 2010

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Employer Update

from MEDICA.

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Updated enrollment/change/cancellation forms available

The enrollment/change/cancellation form has recently been updated to make it easier to use. Please discard all old forms and access new forms on [Medica.com](#) under [Employer Forms](#) to ensure prompt processing.

Questions? Please contact your broker or Medica representative.

Employees can type their information in the form, and then print and sign the form. The forms can also be printed and filled out by hand.

[Download small group enrollment/change/cancellation form.](#)

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Health topic of the month: Health club reimbursement

Check this spot every month to find ready-made promotional materials for many of our health and wellness programs. You can download and print out the materials or email them to your employees, whichever works best for you!

[View flyer.](#)
[View payroll stuffer.](#)
[View newsletter.](#)

Personalized health and wellness enhancements

We are very excited about our new value-based benefit solution, Medica Personal RewardsSM, and the accompanying changes to our online health and wellness center. For more information about these great new resources – all aimed at motivating your employees to make healthy decisions – read the recent *Employer Alert*.

[View Employer Alert.](#)

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Offer quality benefits while effectively managing costs

Consumer-directed health plans (CDHPs) are one of today's fastest growing health plan options. CDHPs combine a high-deductible medical plan with tax-advantaged financial accounts to help offset employees' out-of-pocket costs, such as deductibles, coinsurance, and copays.

If your company's goal is to continue offering high-quality health benefits but also manage costs, consider the new Medica Consumer Directed Solution. These plans give consumers a sense of ownership over their health care dollars, and experience shows that when employees feel ownership over their health care dollars, they spend them more wisely.

Medica Consumer Directed Solution offers:

- Choice of accounts – You can choose from fully integrated health savings accounts (HSA), health reimbursement accounts (HRA) and flexible savings accounts (FSA).
- Administrative ease – Expenses are automatically submitted for reimbursement and payments are made directly to the provider: employees don't need to submit claims for reimbursement.
- One-stop customer service – There's just one number for members to call for information about account activity, medical benefits and claims.
- Choice of networks – You can choose from a national open access network or smaller networks that drive further savings.

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. We are pleased to be the first health plan in Minnesota to offer a full spectrum of CDHP capabilities to all market segments.

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

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Medicare Part D mailing coming in October

Medica will soon mail annual Medicare Part D creditable coverage (or noncreditable coverage) notices to all fully insured employers, subscribers on the employers' behalf, and to self-insured customers 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 Medicare prescription drug coverage. Employers must file their notices directly with the Centers for Medicare and Medicaid Services (CMS).

[Visit the CMS website for filing guidelines.](#)

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Register for September group administrator trainings

There's still time to register for the last few half-day training seminars scheduled for later this month. Our account management staff will walk you through the basics of enrollment and billing procedures, online Employer eServices, where to get your questions answered and more. A health and wellness expert will also discuss the programs available to support the health of employees and help them make the most of their health plan.

- Thursday, September 30 – Minnetonka, MN (Large fully insured groups)
- Thursday, September 30 – Bismarck, ND (Small and large groups)

Small group training is designed for groups with 2-50 employees and large group training is for groups with 50+ employees.

For more information and to register, go to www.medicatraining.com.

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2010 Midwest Worksite Health Promotion Conference

Medica is a sponsor of the Midwest Worksite Health Promotion Conference on November 4 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.](#)

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Employer Update from Medica

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