

2008



HEALTHADVANTAGE

**Health Advantage
Quick Formulary
Guide Inserted**

Member Newsletter “Your Health Care Link”

Inside this issue:

Welcome Mt. Clemens Employees	2
Mail-Order RX Benefit	2
Formulary Review	2
What’s on the Web	2
Fraud & Abuse	3
Confidentiality Issues	3
Emergency Care	4
Frequently Asked Questions	5
GlobalCare Travel Network	5
Staying Fit	6
Preventive Health Measures	7



Key Contact Numbers for Health Advantage

Toll Free Number to all Departments (888) 327-0671

<u>Department</u>	<u>Phone</u>	<u>Fax</u>
Customer Service	(888) 327-0671	(877) 502-1567
Medical Management	(810) 733-9522	(810) 733-9645
Provider Services	(888) 327-0671	(810) 733-9651

**We Welcome You To Experience
The “Advantage”**

Welcome Mount Clemens Regional Medical Center Employees

Welcome to Health Advantage! Health Advantage's goal is to help you stay healthy and provide you with individualized health care support. We understand that you may have questions, regarding the transition to Health Advantage, and we are committed to assisting you in this process. Please call Customer Service at (888) 327-0671 with any questions or concerns.



Mail-Order Prescription Benefit



As a Health Advantage member, you and your eligible dependents are covered under the mail-order prescription benefit. Under this benefit, you may obtain covered "maintenance" prescriptions up to a 90-day supply, which will save you time and money. For more information regarding the mail-order prescription benefit, call Customer Service at (888) 327-0671.

Formulary Review

Health Advantage works with the physician members who serve on our Quality Improvement Committee, as well as our Pharmacy Benefit Manager, to administer the highest quality pharmacy benefit to you. We have inserted the latest Quick Formulary Guide in this newsletter for you to reference. If you have any questions regarding the Quick Formulary Guide, please contact Customer Service at (888) 327-0671.



Formulary reviews and subsequent updates may affect your co-pay amounts. If you are interested in lowering your co-pay, contact your prescribing doctor to see if a generic brand or alternative medication is suitable for you.

You can also find additional formulary information on our website at www.healthadvantage.org.

What's on the Web?

Did you know that Health Advantage has a website you can visit for the most current information to assist you and your family? You can visit our website at www.healthadvantage.org to learn more.

A sample of the information on our website includes:

- Current provider directory

- Healthy reminders
- Confidentiality information
- How to submit a claim
- GlobalCare Inc.



How to Report Fraud & Abuse

If you think you may have information related to fraud and abuse practices by a Health Advantage member, provider, or employee, please call our Compliance Hotline at: (866) 866-2135 or you may write our Compliance Officer at: Health Advantage P.O. Box 1511 Flint, MI 48501-1511
You may remain anonymous

Suspect Fraud or Abuse?

Health Advantage expects its members, providers, and employees to consistently and fully comply with all the laws and regulations pertaining to the financing and delivery of health care services. It is the responsibility of Health Advantage to identify and report employee, provider, or member fraud and abuse. As a Health Advantage member, you can help us identify fraud and abuse and **you may do so anonymously**. Listed below are the definitions of fraud & abuse:

Fraud: Intentional deception or misrepresentation made by a person with the knowledge that the deception could result in some unauthorized benefit to him/her, or another person.

Abuse: Practices that are inconsistent with sound fiscal, business, or medical practices resulting in unnecessary costs to Health Advantage such as:

- Reimbursement for services that are not medically necessary
- Failing to meet professionally recognized standards of care

Member Fraud & Abuse: Could include altering a prescription, medical records, or allowing others to use their Health Advantage insurance coverage identification for the purpose of obtaining medical services.

Practitioner Fraud & Abuse: Could include the falsification of credentials, billing for services not provided, billing and coding misrepresentation, or not ordering medically necessary services.

What About the Confidentiality Issues Regarding My Health Claims?

Federal and State laws, including HIPAA regulations, require Health Advantage to keep your health care information confidential. Health Advantage maintains vigorous standards and controls to ensure compliancy. If you would like a copy of the Plan's Privacy Notice, please contact Customer Service at (888) 327-0671.

If you feel your personal health information has been inappropriately used, please call our toll free Compliance Hotline at (866) 866-2135.

Emergency Care



“Please do not use emergency care facilities for a health condition that can be treated during regular doctor’s office hours. Using an emergency care facility for a non-emergent condition may cost you unnecessary out-of-pocket expenses.”



“Emergency services rendered by an **Out-of-Plan** or **non-participating** GlobalCare provider may result in significant **out-of-pocket expenses**, including balance billing.”

No matter where you are, you are covered for emergency care by Health Advantage. If you have a life-threatening condition, go immediately to the nearest emergency room or call 911. Please do not use emergency care facilities for a health condition that can be treated during regular doctor’s office hours. Using an emergency care facility for a non-emergent condition may cost you unnecessary out-of-pocket expenses.

Listed below is emergency coverage you will receive inside the Health Advantage service area, as well as when you are outside of the Health Advantage service area:

Inside the Health Advantage Service Area

- You are covered for medically necessary care when a true emergency exists
- You are covered at 100%, less \$25 member co-pay for treatment when emergency health services are rendered by a:
 - In-Plan Provider
 - GlobalCare Provider

Outside the Health Advantage Service Area

- You are covered for medically necessary care when an urgent or emergency condition exists
- If the problem is too serious to wait until you return to the Health Advantage Service area, please do one of the following:
 - Call the GlobalCare Travel Network at the number listed on the back of your ID card for the nearest participating provider
 - Go to a Physician After-Hours Care Center
 - Go to the nearest hospital for emergency treatment
- Your out-of-pocket expenses are minimal when you utilize the GlobalCare Travel Network
- Emergency services rendered by an **Out-of-Plan** or **non-participating** GlobalCare provider may result in significant **out-of-pocket expenses**, including balance billing.

What is Considered an “Emergency Medical Condition”?

An emergency medical condition falls into two categories:

Medical Emergency:

- A condition that threatens life or bodily functions
- A condition that could result in serious bodily harm unless treated promptly
- Examples are:
 - Severe chest pain
 - Loss of consciousness
 - Severe bleeding (not a result of injury)
 - Convulsions

Urgent Medical Injury:

- Physical damage caused by an external action, object, or chemical agent
- Examples are:
 - Sprains or cuts requiring prompt treatment by a physician
 - Swallowing of poison
 - Overdose of medication
 - Allergic reactions caused by bee stings, insect bites, burns, and frostbite

Frequently Asked Questions

Are sports physicals included as part of our Health Advantage preventive benefit?

Well child visits or annual physicals are a covered benefit. Sports physicals are **only** covered as part of your preventive benefit, which means the visit must meet all of the elements of an annual physical and the physician must bill Health Advantage as such. If you take your child to a “Sports Physical Clinic” or receive a screening exam, which does not meet all of the elements required to bill an annual physical exam, it will not be covered. Before seeking these services, be sure

“be sure to ask your physician if your child is receiving an annual physical exam and if that is how they will be submitting the claim to Health Advantage”

to ask your physician if your child is receiving an annual physical exam and if that is how they will be submitting the claim to Health Advantage.

Be sure to review your Summary Plan Description prior to seeking preventive services to verify your preventive benefit, which is dependent upon the tier you have selected and the network status of the physician performing the annual physical exam. If you have any more questions regarding your preventive benefit, call Customer Service at (888) 327-0671.

How comprehensive is the Health Advantage Network?

The Health Advantage provider network boasts an extensive provider network of physician, outpatient, and inpatient health care services for employees and their families. Health Advantage continuously adds new providers to our already extensive network. Since we do continuously update our provider listing, the printed provider directory may not always reflect all of the providers participating with Health Advantage. To check the status on any particular provider, please call Customer Service at (888) 327-0671 or visit our website at www.healthadvantage.org.

My doctor does not participate with Health Advantage. How can he/she join as a participating provider?

Your doctor can call Health Advantage at (888) 327-0671. We will make contact with your doctor, as appropriate, to inquire as to their interest in participating as a Health Advantage provider.

What is the GlobalCare Travel Network?



The GlobalCare Travel Network is available to all Health Advantage members. If you or your covered dependents need medical care while traveling, contact the GlobalCare Referral Department (the number is listed on the back of your Health Advantage Membership card). When calling GlobalCare, you will either speak with a Registered Nurse or a Customer CARE specialist who will assist you in locating a physician and help you get the care you need. Members receiving care **out-of-state** will not be penalized with “out-of-network” deductibles, coinsurance, or balance billing as long as the physician or hospital participates directly with the GlobalCare Travel Network.

Members receiving care from a GlobalCare participating physician or hospital within the state of Michigan will be charged a deductible and coinsurance, but will not incur any balance billing charges.

Exercise for Office Workers

Three 5-minute stretches a day will perk you up, relax your muscles, and enhance your flexibility. Here are three exercises you can do without leaving your desk:

1. Stretch your fingers out as far as you can. Hold for 10 seconds. Relax. Now bend your fingers at the knuckles and squeeze.
2. Slowly tilt your head to the left until you feel a stretch on the side of your neck. Repeat to the right and forward.
3. Hold your left arm just above the elbow with your right hand. Gently pull your elbow across your chest toward the right shoulder while turning your head to look over the left shoulder.
4. Hold each stretch for 10-20 seconds, repeat each exercise on both sides.

Preventing Common Backaches and Neck Pains

Regular exercise is the most powerful weapon against back and neck pain. Proper exercise can help you:

- Increase flexibility of muscles, tendons, and ligaments
- Strengthen the muscles that support your back
- Increase muscle strength in your arms, legs, and lower body to allow optimal posture for lifting and carrying
- Improve your posture
- Increase bone density
- Shed excess pounds that stress your back

Staying Fit



Walk Your Way to Fitness

Less than half of American adults exercise regularly. Yet a brisk walk, 30 to 60 minutes each day, can help you attain the fitness level associated with a longer, more healthy life.

Here are some tips to get the most out of walking:

- **See your doctor:** If you are age 40 or older, or have a chronic health problem, review your exercise goals with your doctor before exercising
- **Set realistic goals:** Be specific about what you want to gain from regular exercise
- **Buy good shoes:** You need to wear shoes that provide protection and stability
- **Dress for exercise:** Dress in loose-fitting, comfortable clothing
- **Drink plenty of water:** When you exercise, you need extra water to maintain your normal body temperature and cool working muscles
- **Intensity:** Remember, exercise doesn't have to be strenuous to be healthy
- **Frequency:** Walk at least three times a week
- **Duration:** Walk for at least 20 to 30 minutes a day and start at a level that is comfortable for you
- **Warm-up:** Before each walk, spend about 5 minutes preparing your body by stretching to help develop and maintain muscle and joint flexibility
- **Conditioning:** Walking develops your aerobic capacity by increasing your heart rate, depth of breathing, and muscle endurance
- **Cool-down:** After each walk, spend about 5 minutes cooling down with the same exercise you did to warm-up

Listen to your body. See your doctor immediately if you notice any unusual symptoms, such as:

- Muscle stiffness
- Chest pain or pressure
- Fatigue or unusual shortness of breath

If exercise begins to feel like an obligation, try taking a day off from the schedule each week.



STOP SMOKING!

Why quit smoking? Did you know that 20 minutes after you stop smoking, your body begins to heal? Here are some other factors about smoking:

- **After 20 minutes:** Your blood pressure and pulse become normal
- **After 48 hours:** Nerve endings start to regrow, and smell and taste improve
- **After 1-9 months:** You will have fewer colds, flu, and bronchitis
- **After 1 year:** Your risk of dying from heart disease is half that of a smoker

Here are some tips to help you stop smoking:

- **Make small changes:** Limit places where you smoke (one room in the house or preferably outside), and practice not smoking in the car
- **Pay attention to your smoking:** List your key triggers of where and when you smoke, and with whom
- **Seek help:** The more help you get, the bet-

ter chance you have of successfully quitting

- **Be motivated:** List your reasons for quitting and stay committed
- **Set a stop date:** Make it a day with low stress, and ask your friends and family to help provide support during this time

5 Day Countdown Program

- **5 days before you quit:** See your doctor for medication aids to help you quit
- **4 days before you quit:** Tell your friends you plan to quit and stop buying cigarettes
- **3 days before you quit:** Think of other things to hold in your hand
- **2 days before you quit:** Think of what you will do with the extra money you save each day
- **1 day before you quit:** Put away lighters, ashtrays, and throw away matches
- **Quit day:** Keep busy and remind everyone that this is your "Quit Day"!

Lowering Your Risk of Heart Disease

Several factors for coronary artery disease can be modified through lifestyle changes or medications. Here's what you can do to reduce your risk for heart disease:

- Stop smoking - if you smoke, your risk for heart disease is at least two times higher than that of a non-smoker
- Reduce high blood pressure
- Exercise regularly
- Eat a nutritionally balanced diet and avoid salty foods

Breast Cancer and Why Early Detection is Important

Women are at a higher risk for breast cancer if they:

- Have a personal or family history of breast cancer
- Early onset of menses, prior to age 12
- Late menopause (after age 50)
- Have been diagnosed with another type of breast disease
- Gave birth after age 30 or never gave birth to a child

Early detection, when treatment may be most effective, has helped to decrease the death rate from breast cancer.

Things you can do to help reduce your risk of breast cancer:

- See your doctor for annual check-ups
- Have a clinical breast exam every year, or as recommended by your doctor
- Exercise at least 4 hours per week to pump up the immune system and lower estrogen levels
- Eat a low fat, nutritious diet
- Decrease alcohol intake
- Do a self breast exam regularly
- See your doctor immediately if you notice a lump or other unusual changes