



## Take your pick: Two seconds of discomfort — or a week of misery (or worse!)

Having the flu is no fun. It can make you sick for days with aches, fever and other miserable symptoms.

Getting a flu shot every year greatly improves your chance of staying flu-free. The flu shot is safe for most adults and children ages 6 months and older. Get your flu shot between October and March, because flu season may not peak until February or March.

### Flu shots are highly recommended for:

- ◆ Anyone age 50 or older
- ◆ Pregnant women
- ◆ Children ages 6 months-5 years
- ◆ Anyone who has a health condition (such as diabetes or asthma) that puts him or her at risk for flu complications
- ◆ Anyone who may pass the flu virus to others at high risk for complications
- ◆ Your child may need a flu shot, one month after the first shot, if he or she is younger than age 9 months and has never had a flu shot. Check with your child's doctor.

Call your doctor to schedule a flu shot.

### More flu-fighting tips:

- ◆ If you're sick, stay at home.
- ◆ Don't send a sick child to school or day care.
- ◆ Cover your mouth and nose with a tissue or the inside of your elbow — not your hands — when you sneeze or cough.
- ◆ Wash your hands often — with soap — throughout the day.

## FLU RESOURCES

### Find a flu shot:

- [www.findaflushot.com](http://www.findaflushot.com) — Search for local flu shot clinics by ZIP code.
- [www.mvna.org](http://www.mvna.org)>Flu Room>Find a Flu Shot Clinic

### Learn more about flu:

- [www.medica.com](http://www.medica.com)
- [www.health.state.mn.us](http://www.health.state.mn.us) — Minnesota Department of Health
- [www.cdc.gov](http://www.cdc.gov) — Centers for Disease Control and Prevention



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### Optum Member Assistance Program – Services and Resources for Chronic Conditions

Many MCHA members have chronic conditions, and it may be difficult to find services to assist them. The MCHA-Medica® Optum® Member Assistance Program is just a phone call away. Our masters-level counselors will assist you, your family or other significant people in your life with services and

Please turn to page 2

### Save Pharmacy Trips with MCHA's Choice90Rx Program

Choice90Rx lets you get up to a 102-day supply of the prescription drugs that you take on an ongoing basis at your retail pharmacy. Note: your applicable deductible and coinsurance will apply.

#### How it works:

- Ask your doctor to write two prescriptions: one for a 34-day supply to make sure the medicine is safe and effective for you, and another for a 102-day supply if you continue the therapy.
- Take the prescription(s) and your MCHA ID card to a participating Choice90Rx network pharmacy. Tell the pharmacist that you have Choice90Rx benefits.

Call MCHA Customer Service at the phone number on the back of your MCHA ID card to verify that your pharmacy participates in the Choice90Rx program.

### Optum Member Assistance Program ... from page 1

resources that benefit those living with chronic conditions. They can provide you with information on such things as assistive technologies, food service, support groups, affordable housing, remodeling for accessibility, transportation concerns, and more. We can help you get the support and services you need. For confidential assistance day or night, 365 days a year, call us toll-free at **1-800-626-7944**.

## THE PRESIDENT'S COLUMN by Lynn R. Gruber



Dear MCHA Member:

**Low Income Subsidy Program:** This summer, MCHA distributed \$2 million in Low Income Subsidy funds to qualified MCHA members. Eligibility was based upon 2006 household income. The MCHA Board recognizes that premiums are high and some MCHA members have difficulty paying them. The subsidy dollars were intended to assist our neediest MCHA members with the burden of health insurance costs.

Out of 2,988 applications received, 2,422 applicants qualified (a total of 2,793 covered MCHA members) for the subsidy. Funds for the subsidy program were made available through a federal grant program. The grant program assists the existing 34 state high-risk pools with operations costs and benefits for members, like premium subsidy programs. MCHA is working with state and federal officials to assure that state risk pools continue to receive additional funding, so that MCHA can continue the subsidy program.

I would welcome notes from MCHA members that have benefited from the subsidy program. I would like to share them with Minnesota's congressional delegation to let them know how important the grant program is.

### Preventive Benefits

On June 4, the MCHA Board of Directors voted to increase the level of preventive services covered for MCHA members under the individual deductible plans. Currently, a number of preventive services are covered with no deductible or coinsurance applied: child health supervision services (birth to age 6), early disease detection services such as physicals and immunizations (children from birth to age 18), and influenza and pneumococcal vaccinations. Routine screening procedures for cancer, including the office visit, are covered after deductible and coinsurance are paid.

**Beginning July 1, 2008**, MCHA member benefits will increase to include routine adult physical examinations and immunizations, and routine eye and hearing examinations. Premium rates, effective for July 1, 2008, will include an amount to cover the benefit.

### My Health Manager, from Medica — a new, added incentive for participation

In January, MCHA members learned about a unique, Internet-based health and wellness program, **My Health Manager from Medica**™. The online program provides a wide variety of health and wellness activities. Members who sign up for the program and who earn 25 Wellness Credits in a quarter will receive a \$25 gift certificate, good at over 150 different shops and restaurants throughout Minnesota. You can receive up to \$100 in gift certificate credits for a calendar year of participation.

An extra incentive to improve your health by participating in My Health Manager has been authorized by the MCHA Board. All MCHA members who complete four quarters of wellness credits in calendar 2008 — that is, who earn the maximum 100 credits (25 credits per quarter) **will be awarded a \$100 check, in addition to the \$25 per quarter gift certificates**. We believe strongly in the health benefits that My Health Manager offers. Promotional materials were mailed the week of September 3. For more information, please call MCHA Customer Service at **1-866-894-8053**.

## Get lean and mean for spring

Bears sleep most of the winter, emerging from their dens when it's time to eat. Sound like anyone you know?

Rather than hibernating this year, pump up your exercise routine and your life.

**Think Benefits** — Exercise isn't just about looking good for swimsuit season. It can boost your mood on gray days, give you energy and improve your sleep.

**Think Cheap** — Exercise doesn't have to be expensive. Go walking at a mall. Jump rope. Take an aerobics or martial arts class offered through your local community center.

**Think Fun** — Hate going to the gym? No problem. Go dancing. Play tag with the kids. As winter approaches, go sledding, skiing or ice-skating. Build a snowman. Make snow angels.

**Think Warm** — No matter where you live, there's probably a health club nearby. Or jog, swim, play tennis or racquetball at an indoor sports complex.

**Think Safety** — Wear appropriate warm clothing and safety gear when exercising outdoors. Check with your doctor if you have asthma or another chronic condition that may affect your ability to exercise.

Learn more about exercise, weight loss and sports safety at [www.medica.com](http://www.medica.com) > *Members* > *Member Through Work* > *Manage My Health* > *Online Health Information* > *HealthForums*.



### Exercise . . . . . Calories burned\*

Walking (brisk pace) . . . . .	136
Raking . . . . .	136
Skiing (moderate) . . . . .	205
Hiking . . . . .	205
Sledding . . . . .	239
Ice skating . . . . .	239
Snowshoeing . . . . .	273
Cross-country skiing . . . . .	307

*\*Based on a 150-pound person performing 30 minutes of activity*

## PRE-DIABETES MAY BE YOUR FINAL WARNING

Weather forecasters don't always know when a blizzard or ice storm will hit.

Fortunately, you usually do get a warning about another kind of health threat: type 2 diabetes.

Almost everyone who develops type 2 diabetes first has pre-diabetes. This is when your blood sugar level is higher than normal but not high enough to count as diabetes.

### Fact: 54 million Americans have pre-diabetes.

*Source: American Diabetes Association*

If you have pre-diabetes, three things can help stop it from becoming type 2 diabetes:

1. Physical activity
2. Good nutrition
3. Weight loss

Doing two of these — or all three — will increase your chances of preventing type 2 diabetes.

Only your doctor can tell you if you have pre-diabetes and the best way to stop it from becoming type 2 diabetes.

## One step to a happier, healthier heart

Lower your heart disease risk in one step:

Cut *trans* fat out of your diet! *Trans* fat is often found in baked goods, fried foods, shortening, margarine and snack foods.

Some food manufacturers use hydrogenated oil — the main source of *trans* fat — to keep products fresh. However, *trans* fat raises your cholesterol level and heart disease risk.

### What you can do

- ❖ At home: Look for low-fat recipes. Cook with unsaturated oils, such as canola, safflower or corn oil, rather than shortening or margarine.
- ❖ Dining out: Ask about nutrition information before ordering. If the food is made with hydrogenated oil, such as shortening, make an educated choice.
- ❖ In the supermarket: Read the ingredients on all packaged foods. If you see the words "hydrogenated" or "partially hydrogenated," put it back on the shelf.





## GET THE LEAD OUT

Widespread recalls have raised awareness about the danger of lead in toys. However, toys that contain lead continue to be sold.

### Protect your child:

- Avoid buying toys from vending machines.
- Do not allow children to chew or suck on painted toys.
- Do not allow your child to play with toys that have parts small enough to swallow.
- Check [www.cpsc.gov](http://www.cpsc.gov) (Consumer Product Safety Commission) about toy recalls due to lead.
- Talk to your child's doctor about lead. Depending on risk factors, your child may need to be tested for lead poisoning.

## When it comes to preventive health for men — women take charge!

What does men's health have to do with you? Plenty!

A man's health issues don't affect only him. They have a significant impact on his loved ones. Because women have a longer life expectancy than men, many women see their husbands, fathers and brothers become ill and die prematurely.

### Research shows:

- Men are less likely than women to have regular blood pressure, cholesterol and cancer screenings.\*
- Men account for 70 percent of all adults who have not visited a doctor in the past five years.\*
- Nearly 30 percent of all men wait "as long as possible" before visiting a doctor, even when sick or in pain.\*\*

At this point, you may be thinking, "Can't he do anything for himself?" Of course he can. But there's a good chance that without some gentle pushing from you, he won't.

By educating the men in your life about the importance of preventive care, you will help them take a more active role in their health care — and may even save a life.

*\*Source: Agency for Healthcare Research and Quality*

*\*\*Source: American Academy of Family Physicians*



**Fact:** More than half of all premature deaths among men are preventable.

*Source: Men's Health Network*

## NEWS TO MAKE YOUR BODY HAPPY



### Wishful thinking

Many men underestimate their prostate cancer risk, say researchers who interviewed men about to be tested for the disease. Overall, 20 percent of Caucasian and 55 percent of African-American study participants said there was no chance they had prostate cancer. Many participants were later diagnosed with prostate cancer. Medica suggests that you talk to your doctor about whether or not screening is appropriate for you.

*Source: American Society of Clinical Oncology*



### Aisle activity

Your risk for deep vein thrombosis (DVT) doubles after traveling four hours or more, according to World Health Organization estimates. DVT occurs when a dangerous blood clot forms, usually in a leg vein. To help prevent DVT, take breaks to walk around any time you have to sit for long periods of time, such as on a plane or train.



### Clean air

Kicking the habit? Kick smokers out of your house. An *American Journal of Public Health* report says that people who successfully quit smoking are more likely to have a smoke-free home than people who try unsuccessfully to quit. Having a smoke-free home may increase your odds of quitting tenfold, one researcher said. **See next page for information about Medica's new tobacco cessation program.**

## Save your money. Save your life

You have two great reasons to become tobacco-free, thanks to Medica's enhanced tobacco cessation program.

### One: You can choose the type of program that will work best for you

- ❖ Receive coaching by phone only or by a mix of phone and Internet.
- ❖ Stay with one coach through the entire program or have a variety of coaches.

### Two: Nicotine replacement therapy (NRT) is included at no cost to you

- ❖ You may qualify for eight weeks of over-the-counter NRT.
- ❖ NRT includes gum, patches or lozenges and is provided via mail order. You will be assessed for appropriate medication use. (Example: Pregnant women should not use NRT.)

### Medica's new Tobacco Cessation program also includes:

- ❖ **1-800-934-4824** dedicated phone line for support and information
- ❖ Online tools and support
- ❖ Customized programs for youths, pregnant women and Native Americans
- ❖ Translation services available in more than 150 languages
- ❖ Benefits for Medica members ages 14-17, as well as adults age 18 and older

To learn more about the Medica Tobacco Cessation program and if you're eligible to participate, call **1-800-934-4824**.



## BUZZWORDS



### PRIMARY CARE DOCTOR

The doctor who provides routine and preventive care for you. Your *primary care doctor* can diagnose and treat a wide range of health conditions. Many *primary care doctors* practice family medicine or internal medicine. In some cases, a woman may choose to have an obstetrician/gynecologist as her *primary care doctor*.

### SPECIALIST

A health care provider with extra training in a specific area of medicine. A cardiologist is a *specialist* who diagnoses and treats heart disorders. Surgeons, allergists and psychiatrists are a few other types of *specialists*.

### REFERRAL

The process of being referred from one health professional to another for care. In some cases, you may need a *referral* from your primary care doctor in order to see a specialist.

## Lower your breast cancer risk now

Your breast cancer risk increases as you age. Although you can't stop aging, there are ways you can lower your risk of developing breast cancer.

### Some risk factors you can help control:

- Alcohol:** The less alcohol you drink, the lower your risk.
- Exercise:** Even small amounts of regular exercise may lower your risk.
- Long-term hormone replacement therapy (HRT):** Discuss HRT's potential risks and benefits with your doctor.
- Obesity:** Maintaining a healthy body weight decreases your risk.

### Some risk factors you can't control:

- Age:** Nearly 80 percent of invasive breast cancers are diagnosed in women who are 50 or older.
- Family history:** Many women with breast cancer have a family member who has had breast cancer.
- Race:** Caucasian women have a slightly higher risk than women of other ethnicities.

**Key point:** You can get breast cancer even if you have no risk factors. Talk to your doctor about a schedule of breast cancer screenings that is right for you.

FIVE WAYS TO BE A BETTER PARENT

You will never have a job more important than being a parent. You will learn many lessons through trial and error. These five tips can help:

1. Schedule together time.

Every minute you spend with your child is precious. Little things — such as eating breakfast or taking trips to the playground together — add up to big memories.

2. Be positive. You say “no” enough. Remember to say “yes” when your child does something right. Compliments, praise and plenty of hugs encourage good behavior.

3. Practice what you preach.

You are the most important role model in your child’s life. To instill your values, live by them.

4. Make health a priority.

Good health is a valuable gift. Raise your child to understand the importance of physical activity, a balanced diet, and preventive medical and dental care.

5. Talk early and often. Both you and your child will make mistakes along the way. No matter what your child’s age, communication will help build a loving, lasting bond.



Luke D. Loon’s Kids’ Stuff

You’re wonderful, amazing, terrific and super!

Look in the mirror. What do you see? An awesome kid! And nobody should ever say you’re not.

Say this to yourself every day:

*I am special.*

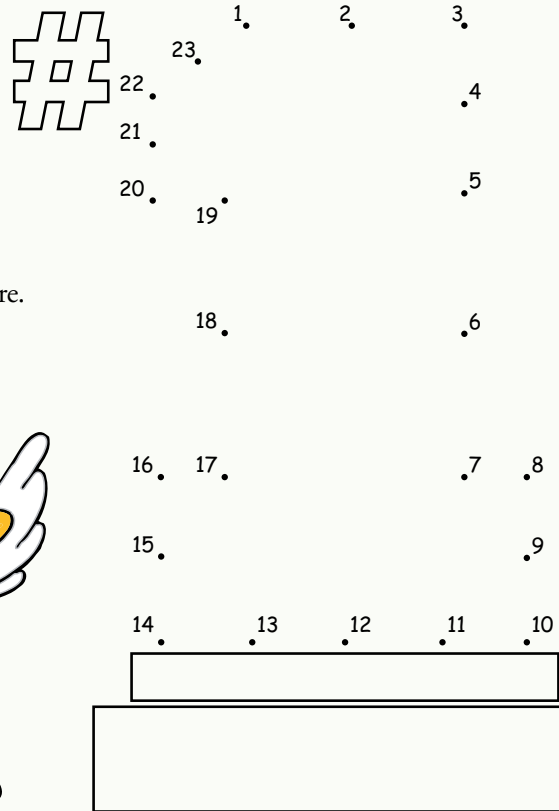
*I believe in myself.*

*I like who I am.*

*I am a great person.*

Why? Because it’s true!

Help Luke D. Loon connect the dots to find out what you are.



WHEN CHILDHOOD IS NOT CAREFREE

Childhood should be a time of fun and discovery. But depression is a fact of life for some children. Watch and listen for symptoms such as:

- Talking about death or suicide
- Feeling empty, hopeless or worthless
- Feeling tired much of the time
- Getting annoyed easily
- Having ongoing stomachaches, headaches or other pains
- Crying often or for no reason
- Withdrawing from friends to spend time alone

If you suspect that your child may be depressed, contact your pediatrician.



## Formulary saves you time, trouble and money

You will usually pay less when you use a prescription medicine that is on Medica's drug formulary. The formulary lists the preferred generic and brand-name prescription drugs Medica may cover for members.

### Why have a drug formulary?

The formulary encourages use of safe, effective medicine. It also helps control expenses so your health plan costs stay as low as possible.

Find the up-to-date formulary at [www.medica.com](http://www.medica.com)>Pharmacy. Three versions are available:

- ❖ **Abridged formulary** — two-page list of the most commonly prescribed drugs
- ❖ **Alphabetical listing** — complete formulary sorted alphabetically
- ❖ **Therapeutic class** — complete formulary sorted by class of drug

You will also find information and forms to help manage your pharmacy benefits:

- ❖ Frequently asked questions about the formulary
- ❖ How the formulary is developed and maintained
- ❖ Forms your doctor must fill out if seeking an exception to the formulary
- ❖ Updates regarding recent changes to the formulary



**Note:** Listing a drug on the formulary does not guarantee coverage. The formulary is subject to changes and certain drugs may not be included under your specific plan. Please refer to your coverage document for specific benefit levels.

## COST SAVING TIP



### DO WHAT THE DOCTOR SAYS

Fail to follow your doctor's orders and you may end up sick or in pain — or even worse — in the hospital or emergency room. That may cost you money out of pocket, as well as time and trouble. Make notes and ask questions at your initial meeting with the doctor. Then, call your doctor anytime you can't remember his or her care instructions for you. Contact your doctor or pharmacist if you have any questions about how or when to take your medicine.

## Go 'site-seeing' at the new [www.medica.com](http://www.medica.com)



Surfing [www.medica.com](http://www.medica.com) is easier than ever. The site looks the same but it's now organized so you can find the information you need fast.

From the home page, click on the *Members* link. Follow the *Member Through Work* or *Individual and Family* link, depending on which applies to you. You'll find information relevant to your plan design and benefits, including resources to help you:

- + Manage your plan so you can control your health care costs
- + Manage your health to help improve your well-being
- + Manage your claims and benefits activity at [www.myMedica.com](http://www.myMedica.com)

Short listings provide a snapshot of the content under each link. You'll also find a direct link to My Health Manager from Medica.<sup>SM</sup>

Other tools — including pharmacy information, Find A Doctor<sup>®</sup> and health news highlights — are available right on the home page.

Visit [www.medica.com](http://www.medica.com) anytime.

**CUSTOMER SERVICE**

Metro: **952-945-8000** — Regional: **1-800-952-3455**  
 TTY: **952-992-3190** (metro), **1-800-841-6753** (regional)  
 Individual plans: **952-992-1805** (metro), **1-866-894-8051** (regional)

**MEDICA CALLINK®** *Physician referral or speak with a nurse, 24 hours a day*  
 General: **1-800-962-9497** — TTY National Relay Center: **1-800-855-2880**  
 (ask for **1-800-962-9497**)

**UNITED BEHAVIORAL HEALTH**

General: **1-800-848-8327** — TTY: **1-800-543-7162**

**MEDICA'S FRAUD HOTLINE**

24-hour English/Spanish language fraud hotline **952-992-2237** or **1-866-821-1331**  
 For the Russian language fraud hotline, call **952-992-3893**  
 For the Somali language fraud hotline, call **952-992-3214**

**DISEASE MANAGEMENT**

Medica Common Disease Management<sup>SM</sup> *Diabetes, congestive heart failure, coronary artery disease, childhood asthma*

General: **952-992-8460** or **1-888-365-8240**  
 MCHA: **1-800-775-3422**

Medica Rare Disease Management<sup>SM</sup> *Chronic conditions, such as rheumatoid arthritis, multiple sclerosis and Parkinson's disease* **1-866-217-2919**

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Ogow. Haddii aad dooneyso in lagaa kaalmeeyo tarjamadda macluumaadkani, wac Medica: 1-800-952-3455.

1-800-952-3455: Medica ملاحظة: إذا أردت مساعدة مجانية في ترجمة هذه المعلومات، فاتصل بالرقم

Внимание: Если Вам нужна бесплатная помощь в переводе этой информации, позвоните по следующему телефону: Medica: 1-800-952-3455.

ລະມັງ. ຖ້າທ່ານຕ້ອງການ ການຊ່ວຍເຫຼືອໃນການແປຂໍ້ຂ່າຍ ທີ່ກ່າວໄປນີ້, ຈົ່ງໃບສັກ Medica: 1-800-952-3455.

Atención. Si desea recibir asistencia gratuita para traducir esta información, llame a Medica: 1-800-952-3455.

ຫຼັງເວົ້າສໍາຄານ: ເມັດຊ່ວຍເຫຼືອຮູບພາບໂຮງຮຽນຕໍ່ສາ. ອາເລ: ເຂາພາຍືອກັດໂຕ ສູນສູນສໍາຄານ Medica: 1-800-952-3455.

Chú Ý. Nếu quý vị cần dịch thông-tin này miễn phí, xin gọi Medica: 1-800-952-3455.

Ceeb toom. Yog koj xav tau kev pab txhais cov xov no rau koj dawb, hu Medica: 1-800-952-3455.

Pažnja. Ako vam je potrebna besplatna pomoc za prevod ove informacije, nazovite Medica: 1-800-952-3455.

Hubaddhu. Yo akka odeeffannoon kun sii hiikamu gargaarsa tolaa feeta ta'e, bilbila kana bilbili Medica: 1-800-952-3455.

DID YOU KNOW?



> **1 billion**

Estimated number of people worldwide who will die of diseases related to tobacco use this century (see page 5).

Source: World Health Organization

> **200,000**

Approximate number of Americans who will be hospitalized due to flu complications this year (see page 1).

Source: Centers for Disease Control and Prevention

> **0.5 grams**

Amount of trans fat a packaged food may contain and still claim to have no trans fat (see page 3).

Source: Food and Drug Administration

Attention. If you want free help translating this information, call 1-800-952-3455. This information is available to people with disabilities by calling 952-992-2322 (voice), or 1-800-952-3455 (toll free), or 952-992-2357, or 1-800-234-8819 (TTY), or 711, or through the Minnesota Relay at 1-877-627-3848 (speech to speech relay service).

**Healthy Attitudes<sup>SM</sup>**  
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