



## A new year, a new you LET'S GET IT STARTED!

It's still early in the year. Where are your New Year's resolutions? This is the time of year when good intentions begin to give way to work, family and — let's face it — laziness. Here's how to do the right thing **for you**:



**Re-examine your goals.** If you haven't stayed with your plan, you may have tried to do too much or been unprepared. Make a resolution that is motivating, measurable and achievable.

**Quit beating yourself up.** Very few people quit smoking on the first try or lose 40 pounds without slipping up. Come on, you're human. Give yourself a quick pep talk and try again.

**Take one step today.** Every journey begins with a single step. Think of one thing you can do — and **will do** today — to start yourself down a healthier path.

Have fun learning about exercise, weight loss and smoking cessation at [www.medica.com](http://www.medica.com) > *Health and Wellness Resources* by *HealthForums.com*.

*Talk to your doctor before starting an exercise program or changing your diet, especially if you are pregnant, take medication or have other health concerns.*



## Medical Emergency: Are you prepared?

An emergency can happen at any time. Don't be caught off guard. Be prepared. These tips can help you respond when you need to act quickly:

- ◆ Keep a list of emergency phone numbers next to every phone in your house and programmed into your cell phone.
- ◆ Teach your child how to call for help. Your child should be able to tell an operator the address where help is needed, a callback number and the type of emergency.
- ◆ Make sure your house number is clearly visible from the street, including at night.
- ◆ In your wallet, keep: 1) an up-to-date list of your allergies, medications and dosages; and 2) contact information (including phone numbers) for loved ones who should be called if you are ill or injured.
- ◆ Wear a bracelet or pendant that will inform emergency personnel of any chronic medical condition you have. Family members with chronic conditions should also wear a medical alert bracelet or pendant.

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## MCHA Dependent Age Change

Effective January 1, 2008, having student status will no longer be a requirement for dependent coverage. A new Minnesota law changes the definition of dependents to include unmarried children under the age of 25, or a dependent child of any age who is disabled, *no matter what their student status*. MCHA has adopted the administration of a maximum dependent age of 25 and will administer dependent coverage as defined by the new law.

*Please turn to page 2*

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If requested by an enrollee, MCHA will re-enroll previously covered dependents between the ages of 19-25 who were terminated from MCHA coverage for reaching the limiting age of 19, or were terminated prior to age 25 for not meeting full-time student status requirements. MCHA will also offer to enroll dependents on the plan if the policyholder, upon application, did not enroll the dependents due to the previous age limiting restrictions.

Eligible dependents will be enrolled based on the date of written request (no retroactive enrollments). Pre-existing condition limitations will be applied based on the policyholder's pre-existing condition limitation status. To add an eligible dependent age 19-25 to your coverage, contact MCHA Customer Service at the phone number printed on the back of your MCHA ID card.

### **Campaign for Healthy Living**

#### **How to Get Started**

To Register:

1. Go to **www.medica.com** and click on "My Health Manager from Medica"
2. Enter your MCHA ID Number
3. Select "Medica" from the Affiliation drop-down menu
4. Click on "Enter Site"

If you have questions, call MCHA Customer Service at **1-866-894-8053**.

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



### **MCHA's Campaign for Healthy Living The Campaign is Underway. Jump on Board!**

Flip on your television these days and you know the political campaign season is in full swing.

But there is another important campaign now underway that is all about you! And I guarantee you, there will be no political mudslinging in this campaign. Get involved, and it will be fun. **And trust me ... this one truly is focused on you!**

MCHA's "Campaign for Healthy Living" is kicking into high gear for 2008. This year we've built a campaign for you centered around the fun-to-use My Health Manager from Medica<sup>SM</sup> program. This Web site is full of valuable information and ideas about how to eat right, exercise appropriately, reduce stress and live a healthier life.

Unlike political campaigns — you won't be asked to contribute money to this campaign. **In fact, we'll PAY YOU for taking part.** You can earn "wellness credits" worth up to \$25 per quarter — that's \$100 per year in gift cards. You can select these gift cards from more than 200 retailers throughout the state. To sweeten the pot, if you get started this quarter and successfully complete 25 wellness credits for the four quarters of 2008 through My Health Manager from Medica, **we'll send you a check for \$100 in cash** — in addition to the \$100 worth of gift cards you have earned.

Take a wellness assessment. Learn healthy recipes. Try creative exercise routines. Take a monthly online seminar with topics on healthy eating, disease prevention, and changing behaviors. The activities offered through My Health Manager from Medica are tailored to your individual health and needs. It's all there. It's easy to use. It's fun.

A wonderful group of MCHA members joined us for the five Campaign for Healthy Living "kick-off" meetings we held last fall. Their feedback was very positive. A special thanks goes to all who attended. Now we want **everyone** to join in the 2008 Campaign for Healthy Living!

#### **Don't Delay.**

To earn the \$100 bonus, you will need to participate and earn your 25 wellness credits in each of the four quarters, so you need to get started before the end of March. Even if there's just a week left this quarter, you can still do it. Jump on your computer or borrow some time on a family member or friend's computer.

The best part is that there are only winners in this campaign. If we all join in, we'll all be winners.

Success will be realized by MCHA members who take advantage of the wide variety of healthy living resources available through My Health Manager from Medica. And if we are successful this year, we may make the MCHA Campaign for Healthy Living stand for re-election!

## One way to be a better parent

Recently, a local couple sanded away lead-based paint from the walls of their house. Their baby was in another room while they worked. But the baby still breathed in lead dust from the paint. Now the baby has developmental disabilities that will last his entire life. Had he been tested sooner, he might not have suffered permanent damage. This is one of many real stories about children who suffer from lead poisoning.



**Fact:** In children, lead poisoning can cause symptoms ranging from severe stomachache and muscle weakness to brain damage and even death. Even low levels of lead exposure may affect a child's IQ.

*Source: National Institutes of Medicine*

### Be sure to:

1. Protect your child from common sources of lead poisoning, such as:
  - Eating paint chips
  - Breathing paint dust
  - Putting dusty or dirty hands/objects in his or her mouth
  - Chewing keys or painted toys
2. Talk to your child's doctor about lead poisoning. Depending upon his or her risk, your child may need a blood lead test. This is a simple test that could save your child's life or prevent serious, lifelong health problems. Testing may need to begin as early as age 12 months.

### Learn more about lead

U.S. paint manufacturers stopped making lead-based paint in 1978, but the same is not true of all other countries. For more information, visit:

**www.niehs.nih.gov** — National Institute of Environmental Health Sciences

**www.nsc.org** — National Safety Council

**www.cdc.gov** — Centers for Disease Control and Prevention

**www.epa.gov/lead** — U.S. Environmental Protection Agency

## THE SOBERING TRUTH ABOUT DRUNK DRIVING

In the time it takes you to read this newsletter, a drunk driver will kill someone. In the time it takes you to read this article, another drunk driver will injure someone. Will the victim be your mother, brother, grandfather, niece or child?

**Fact:** Every 31 minutes, someone dies in an alcohol-related traffic accident. Every two minutes, someone is injured in such an accident.

*Source: National Highway Traffic Safety Administration*

All states in the U.S. have a legal blood/breath alcohol concentration (BAC) limit of 0.08 percent. However, this does not mean that you can safely operate a vehicle at that level. Research shows that a much lower BAC level can affect coordination, judgment and other driving skills.

### Three rules to live by:

- ① Choose a member of your group to stay sober and serve as a designated driver.
- ② Do not allow someone who has been drinking to drive.
- ③ Do not get in a car with a driver who has been drinking.

## TEN TIPS FOR FLU PROTECTION

1. **MOST IMPORTANT:** Get a flu shot every year! It's not too late: Flu season may not peak until March. Getting a flu shot now can help you stay flu free.
2. Wash your hands with soap and warm water often.
3. Keep a bottle of alcohol-based hand sanitizer to use when you can't wash your hands.
4. When you cough or sneeze, cover your mouth and nose with a tissue. Then throw the tissue away.
5. No tissues? Use the inside of your elbow — not your hands.
6. Keep your hands away from your face. When you touch your eyes, nose or mouth, you could infect yourself with the flu virus.
7. Avoid people who are sick.
8. Keep your body ready to fight the flu: Get plenty of sleep. Eat healthy foods. Manage your stress.
9. If you start to feel sick, stay home.
10. Do not send a sick child to school or day care.

A, B, C, D, K?

## SIX FACTS TO KNOW ABOUT VITAMINS

1. Most people do not need vitamin supplements. Your doctor may recommend a supplement if you have a particular medical condition or follow a restricted diet.
2. Your nutrient needs may change. For example, women should start taking a daily folic acid supplement **before** becoming pregnant to reduce the risk of birth defects.
3. Vitamin pills are not a substitute for healthy eating. A balanced diet is the best way to get the nutrients your body needs.
4. More may not be better. Excess amounts of certain vitamins may cause harmful side effects.
5. Do not start taking a vitamin supplement without telling your doctor first.
6. Sometimes calcium supplements are recommended for teenage girls to prevent osteoporosis from occurring later in life.

## Make time — the right kind — for your family

Like many of us, you probably find that time is often in short supply. Nothing, however, should take higher priority in your life than your family.

No doubt you do a lot for your spouse and children already. Here's the key: Focus on having quality time that helps you build strong relationships with those closest to you.

### Stay focused

In general, avoid mixing quality family time with errands or commitments. This is special time that should be devoted to yourself and your loved ones.

### Have fun!

Make spring-cleaning and other must-do projects short, fun and family-oriented. Afterward, plan a thank-you dinner out or a movie night together.

### Show you care

Spend time every day talking with your family. Mealtimes are ideal for sharing the highlights of your day or engaging in problem solving. Turn the TV off during mealtimes. Also, do not count TV time as family time, even if you watch programs together.



**Reminder:** Take time to talk, laugh, explore and enjoy life with those you love.

### Schedule one-on-one time, too

Plan activities with your spouse and each child individually. This will provide an opportunity to talk about subjects you may not want to share with everyone.

By making quality family time a priority, you can give gifts that will be treasured forever: your time, your attention and many wonderful memories.

## NEWS TO MAKE YOUR BODY HAPPY



### Alcohol

A new study says that having more than three alcoholic drinks per day boosts a woman's breast cancer risk by 30 percent — about the same increase as smoking a pack of cigarettes or more each day. The risk is the same whether the woman drinks wine, beer or liquor.

*Source: European Cancer Conference*



### Home harmony

Harmony at home is good for your health. Arguing with those close to your heart can be bad for your heart. British researchers found that “negative close relationships” may raise a person's risk for cardiovascular disease by as much as one-third. The risk appeared to be the same no matter what the person's gender or social status.

*Source: Archives of Internal Medicine*



### One puff

Taking the first puff of a cigarette may be enough to turn a teenager into a smoker. Researchers interviewed more than 200 U.S. sixth-graders. About one-third of the young participants said their first cigarette made them feel relaxed. Two-thirds of those children became smokers.

*Source: Pediatrics*

## \$750 or \$3,000: Which would you rather pay for an MRI?



Make an informed choice about the cost and quality of your care. Take a stroll down **Main Street Medica** to see price ranges for many medical services.

Now it's finally possible to compare costs among hundreds of providers. Depending on your plan, this kind of information could save you hundreds of dollars just by doing some comparison shopping.

There are also links to tools where you can compare quality of services at local hospitals, provider groups and clinics.

Find the highest quality health care at the best price. Go shopping on **www.mainstreetmedica.com**.



## Savings made easy Why you should go generic



You can help keep your health care costs lower by using generic drugs. Not all brand-name medicines have a generic equivalent, but many do.

**Fact:** In 1990, Americans spent about \$40 billion on prescription drugs. In 2005, Americans spent more than \$200 billion on prescription drugs.

*Source: Kaiser Family Foundation*

### Why use generics?

Generic drugs are as safe and effective as brand-name drugs. Generics also save you money — a lot of money. In most cases, you receive your highest level of benefits with generic drugs on Medica's formulary (list of preferred drugs).

When you have a prescription for a brand-name medicine and a generic equivalent is available, your pharmacist should fill your prescription with the generic unless there is specific direction from your doctor to provide the brand-name drug. This will result in a lower copay for you. Refer to your coverage document for your specific benefits on prescription drugs.

### Take action

Check your prescription drugs on Medica's formulary at **www.medica.com** > *Pharmacy*.

- ❖ Generic drug names are spelled out in lowercase letters.
- ❖ Brand-name drugs are spelled in capital letters.

No generic available for your current medicine? Ask your doctor if there is a generic alternative drug that will be safe, effective and less expensive for you.

## YOU SAVE TIME, TROUBLE AND TREES

Members of Medica's commercial plans in North Dakota, South Dakota and Wisconsin now have online access to current benefit documents, like their Certificate of Coverage. Medica's e-Fulfillment program allows members to log onto **www.myMedica.com** any time and review the most updated benefit information.

Because documents do not have to be printed and mailed, e-Fulfillment saves lots of trees. It also saves Medica several hundred thousand dollars each year,\* which in turn helps keep your premiums as low as possible.

Commercial members in Minnesota have had e-Fulfillment benefits since 2005.

*\*Source: Medica*

## CHOOSE A HEALTHIER PATH

Get a comprehensive picture of your well-being with a health assessment at [www.medica.com](http://www.medica.com) > My Health Manager from Medica.<sup>SM</sup>

**Tip:** If you do not have access to My Health Manager, call Medica Customer Service to have a health assessment mailed to you at no cost.

The health assessment gives you immediate feedback about:

- ❖ What you are already doing right
- ❖ Areas where you may need improvement
- ❖ Practical tips for healthier living every day
- ❖ Medica resources that can help you achieve your goals

“A health assessment is an important and useful tool,” says Charles Fazio, MD, chief medical officer of Medica. “It helps raise awareness about personal habits and risk factors. It can also help employers determine what kind of programs will be meaningful for their employees and slow the rise of health care costs.”

Take the results of your health assessment to your next scheduled checkup with your family doctor.

## Make yourself — and your baby — healthier and happier

- Experience childbirth with less pain and tiredness.
- Give your baby a healthier start in life.
- Look better, feel better and sleep better.
- Recover faster after having your baby.

These are some of the benefits you may enjoy by keeping your body active while you are pregnant.

Do not run or perform strenuous activities when you are going to have a baby. Instead, try gentle exercise. Walk around your neighborhood, practice yoga, swim or ride a stationary bike.

**Note:** Always check with your doctor before you start an exercise routine. This is very important when you are pregnant.

**Medica’s Healthy Pregnancy Program** can put you in touch with a maternal nurse who will help you through a high-risk pregnancy. The nurse can answer your questions, provide pregnancy and childbirth information, and help you find resources in the community.

The program is confidential, voluntary and offered at no cost to eligible Medica members. To learn more, call **952-992-3390** or toll-free **1-888-992-3875**.

For more information about pregnancy and childbirth, visit [www.myMedica.com](http://www.myMedica.com).



**Fact:** A daily supplement of folic acid — also called folate and vitamin B9 — is proven to help prevent major birth defects to a baby’s spine and brain. However, this needs to be started **before** conception. So, start it when planning to have a child.

*Source: March of Dimes*



## Luke D. Loon’s Kids’ Stuff Winter is for the birds!

Stuck inside on a cold day? Try this fun activity.

1. Get a clean empty milk container.
2. Use a black marker to draw a large hole on the side of the container.
3. **Important:** Ask your mom or dad to cut out the hole.
4. Tie a piece of rope through the handle.
5. Fill the container with birdseed.
6. Ask your mom or dad to tie the container to a tree limb near a window.
7. Go back inside and watch!

Make a game of counting how many kinds of birds you see. Or draw a picture of the birds to thank your mom and dad for their help.

## Dependent Children Eligibility Changes

Starting January 1, 2008, Medica began offering coverage for unmarried dependent children up to age 25, regardless of their “student status” (for members of fully insured employers). However, North Dakota and South Dakota have specific requirements for full-time students extending beyond age 24 (see chart below). The current age limitations and student verification process remain in effect until your employer’s next renewal date (example: If the next effective date is May 1, 2008, this change will be effective that date).

State	Effective Date	Maximum age a dependent is eligible (student status <i>not</i> required)	Maximum age a dependent is eligible (student status required)
MN	Beginning January 1, 2008, at effective or renew date	Through age 24	n/a
WI	Beginning January 1, 2008, at effective or renew date	Through age 24	n/a
ND	Beginning January 1, 2008, at effective or renew date	Through age 24	Through age 25
SD	July 1, 2007	Through age 24	Through age 29

Please note:

- ◆ Coverage for disabled dependent children is not affected.
- ◆ While South Dakota residents who are full-time students under age 30 can be covered on their parent’s policy, **fully insured employers may charge the full premium rate** for these dependents from ages 24-29.
- ◆ Under certain circumstances, **this coverage could be subject to taxes\*** — please consult your employer and tax advisor to determine if this applies to your situation.

*\*If you have a “non-tax eligible child” (a person that is eligible for health coverage but not a tax dependent under federal tax law) covered under the medical plan, your employer must add the value of the medical plan coverage for your dependent back into your wages. Like other wages, this imputed income is subject to income tax withholding and payroll taxes (FICA and FUTA). Consult with your tax advisor.*

## Ask Medica Customer Service

### Q: Why do I have different copays for different prescription medicines?

**A:** Copays vary for several reasons. For example, you will have a lower copay when you use a medicine that is on Medica’s drug formulary (list of preferred drugs). You may also have a lower copay when you use a generic instead of a brand-name medicine.

**You may be able to lower your copay by asking your doctor:**

- “Are there formulary drugs I can take instead?”
- “Are generic alternatives available for my brand-name medicines?”

## COST-SAVING TIP



### MAKE NO MISTAKE

It is estimated that most medical bills may contain errors.\* Keep a record of all tests, medications and care you receive from a doctor’s office or hospital. Then compare the bill to your records.

If you find an error, send a letter to the provider or hospital. You should also send a copy of any letters and the replies you receive to your health plan.

*\*Source: Medical Billing Advocates of America*

## THE ‘DOCTOR’ IS IN



Medica’s **Find A Doctor** online tool is now easier to use. Click on *Members* and then choose the type of plan — either *Member Through Work* or *Individual and Family*.

You will then have access to your provider network.

You will also find a new Quick Start Guide and Search Tips to help you make the most of your search.

**Find A Doctor** is the fastest way to find the provider or pharmacy you need. Visit **www.medica.com**>*Members*, choose the plan type and a menu will appear for *Find A Doctor*.

