

# HealthVoice

A Newsletter Provided by HealthChoice

Summer Issue 2011

## Get \$100 for Completing Wellness Initiative!

HealthChoice launched a wellness initiative that includes a \$100 incentive payment for completing it. The program, called **H.E.L.P. ✓**, is available to all primary HealthChoice health plan members age 20 and older who are enrolled in the High Option, Basic, USA, or S-Account Plans. It combines the results of certain free preventive services with an online, interactive health risk assessment (HRA) designed to provide members with personalized health information.

Primary members who complete the following requirements of **H.E.L.P. ✓** will receive a \$100 incentive payment:

1. Complete your free preventive services visit
2. Complete your free comprehensive metabolic and lipid panels
3. Ask your doctor's office to provide you with the results of your:
  - ✎ Height and weight measurements
  - ✎ Blood pressure reading
  - ✎ Lipid panel (HDL, LDL, total cholesterol, and triglycerides)
  - ✎ Metabolic panel (fasting glucose)
4. Complete the **H.E.L.P. ✓** HRA



and include all the test results listed above and whether or not you are a tobacco user.

The **H.E.L.P. ✓** HRA and program instructions are available online at [www.healthchoiceok.com](http://www.healthchoiceok.com) or [www.sib.ok.gov](http://www.sib.ok.gov).

Included in the instructions is a form you can take with you to your doctor's visit that lists the test results needed to complete the HRA and qualify you for the incentive payment. You are not required to return this form to HealthChoice; it is simply a helpful tool to ensure you have all the information needed to complete your HRA. To access the HRA, click the *HRA* button on the HealthChoice website homepage, log into ClaimLink, and then click the *Health Risk Assessment* tab in the top menu bar.

Once you complete the HRA and it's confirmed you have met all program requirements, a check for \$100 is sent to you. It takes HealthChoice about six weeks to complete the review process and issue a check.

Participate in the **H.E.L.P. ✓** program and take steps toward a longer, healthier life.



## Network Providers Limit Your Costs

HealthChoice allows you to seek care from a HealthChoice Network Provider or a non-Network provider; however, plan benefits are reduced when you use a non-Network provider.

Plan payment is based on set fees known as Allowed Charges. Network Providers **have contracted** with HealthChoice to accept Allowed Charges for the services and equipment they provide and will not bill you for amounts greater than that amount. You are responsible for deductibles, coinsurance, and copays.

Non-Network providers are **not contracted** with HealthChoice. While they may state they accept HealthChoice insurance, you may still be billed for any amounts over the HealthChoice Allowed Charges, even after reaching your out-of-pocket limit. Using a non-Network provider could cost you a huge amount of money.

To find out if your provider is a HealthChoice Network Provider, go to our website at [www.sib.ok.gov](http://www.sib.ok.gov) or [www.healthchoiceok.com](http://www.healthchoiceok.com). You can also call Member Services at 1-405-717-8780 or toll-free at 1-800-752-9475. TDD users call 1-405-949-2281 or toll-free 1-866-447-0436.



## 2011 Medicare Premiums for Higher Income Members

In addition to their regular monthly plan premiums, some Medicare members must pay an additional monthly adjustment premium for their Medicare Part B and Part D coverage. Only those individuals who earned more than \$85,000 annually and couples who earned more than \$170,000 annually are charged the additional adjustment premiums. According to the Social Security Administration, less than 5% of Medicare members will pay these higher premiums, so most people with Medicare are not affected.

These income-related monthly premium adjustments are deducted from your Social Security check and are separate and above the monthly premiums you pay to HealthChoice. In the event the adjustment amounts are more than your Social Security check, Medicare will send you a direct bill.

Medicare has based these premium adjustments on your adjusted gross income as reported to the IRS from two years ago (2009). This is the most recent tax information provided to Social Security by the IRS; however, if you have experienced a more recent change in your income level, you should contact the Social Security Administration toll-free at 1-800-772-1213. TTY users call toll-free 1-800-325-0778. You can also find additional information on Social Security's website at [www.socialsecurity.gov](http://www.socialsecurity.gov).

If you have questions or need more information, visit [www.medicare.gov](http://www.medicare.gov) or call Medicare toll-free at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users call toll-free 1-877-486-2048.

### Receive Your Newsletter Via Email

Don't miss out on the latest news from OSEEGIB. To receive the HealthVoice newsletter via email, sign up on our website at [www.sib.ok.gov](http://www.sib.ok.gov) or [www.healthchoiceok.com](http://www.healthchoiceok.com). You will need to provide your HealthChoice ID number, your full name, and your email address. After you enter the confirmation key, click on submit.

Be sure to keep your email address updated. Please email any changes to [hvsubscribe@sib.ok.gov](mailto:hvsubscribe@sib.ok.gov).

Online subscribers receive all HealthVoice newsletters via email.

### Moving? Let Us Know

If you are a current employee, you should notify your Insurance/Benefits Coordinator of your new address. They will see that your new information is forwarded to HealthChoice.

If you are a former employee, **you must notify HealthChoice in writing**. You can download a *Change of Address Form* from our website at [www.sib.ok.gov](http://www.sib.ok.gov) or [www.healthchoiceok.com](http://www.healthchoiceok.com) or send a letter to OSEEGIB.

Please mail your change of address information to:

**Oklahoma State and Education  
Employees Group Insurance Board  
P.O. Box 58010  
Oklahoma City, OK 73157-8010**

## 2012 Option Period Update

With Option Period just around the corner, HealthChoice would like to remind you how important it is to consider your insurance needs for the next plan year which begins January 1, 2012.

**Current Employees** — Your Insurance Coordinator will set the dates for benefit meetings as well as the deadline date to return your *Option Period Enrollment/Change Form*. Again this year, current employees will receive an enrollment packet that will be distributed by your employer or

mailed to your home address. Each Option Period packet will include:

- A personalized *Option Period Enrollment/Change Form*
  - A list of all plan and benefit changes
  - Instructions on how to request a printed version of the *Employee Benefit Options Guide*
  - A Monthly Premium Chart
  - A Contact List for all participating health, dental, and vision plans that includes telephone numbers and website address
- Your Insurance Coordinator

will provide additional information as soon as it becomes available.

**Former Employees and Medicare Eligible Members** — Be sure to mark your calendars because the dates for your annual enrollment period are changing! Your Option Period will begin on **October 15 and end on December 7**. You will again receive your Option Period guide and *Option Period Enrollment/Change Form* in the mail. Please update your address if your information has changed.

## Complete Fitness Center List

The following is a complete listing of the fitness centers that have agreed to provide a special discount to HealthChoice members and dependents. Just present your HealthChoice ID card to receive the discounted rate.

If your favorite center is not listed and you would like for us to contact them about possibly providing a discount, please call the HealthChoice H.E.L.P. line toll-free at 1-800-318-BEOK (2365) or 1-405-717-8991.

### Arkansas

#### Fort Smith

Marvin Altman Fitness Center

#### Siloam Springs

Walton Lifetime Health Complex

### Oklahoma

#### Ada

Takin' Care of Fitness, Inc.

#### Bartlesville

Xtreme Fitness

#### Broken Arrow

Anytime Fitness

#### Chickasha

Anytime Fitness

F.L.O. Health & Fitness

#### Choctaw

Curves of Choctaw/Harrah

#### Claremore

Claremore Park Recreation Center

#### Coweta

Fitness 24/7

#### Durant

Curves of Durant

#### Edmond

Results Fitness Center  
Fitness 19 OK 250, LLC

#### Enid

Curves of Enid

#### Eufaula

Lake Country Fitness

#### Grove

Curves of Grove

#### Guymon

Texas County Family YMCA

#### Henryetta

Curves of Henryetta

#### Lawton

Curves NW

#### Miami

Curves of Miami

#### Midwest City

Prime Time Fitness

#### Moore

Anytime Fitness

Shape Fitness

#### Mustang

Trained by Shane

#### Norman

Cleveland County YMCA

The Athletic Loft

#### Nowata

Virginia Fitness & Tanning Center

#### Oklahoma City

Anytime Fitness

Fit for Her

The Weight Room, Inc.

Madamoiselle Fitness

Fit for Her

Fitness 19

Southern Athletic Club

Shape Fitness

#### Owasso

Fit for Her

Optimal Fitness 24-7

Owasso Fitness Zone

#### Pryor

Pryor Creek Recreation Center

#### Sand Springs

Anytime Fitness

#### Sapulpa

Anytime Fitness

#### Shawnee

St. Gregory's Aerobic Center

Curves of Shawnee

#### Stillwater

Gym One Fitness, LLC

#### Tulsa

Grand Health & Racquet Club

Hillcrest Fitness Center

Health Zone

#### Vinita

Buff n Stuff

#### Warr Acres

Snap Fitness

#### Yukon

Biff's Fitness Center

Crosstrainers Fitness

Curves of Yukon

**Check Out  
Medco.com**

For assistance and information about your prescription drug benefits, check out Medco's website at [medco.com](http://medco.com). Medco is the pharmacy benefits manager for HealthChoice. Visit the Medco website to:

- Price medications by using *My Rx Choices*
- View your prescription drug history
- Print a temporary prescription ID card or request a replacement
- Request a prescription drug claim form
- Access the *Health Resource Center* which provides information about drugs used specifically to treat health conditions such as cardiovascular disease, diabetes, lung disease, cancer, and other conditions. The resource center also provides access to Medco's pharmacists who specialize in the types of medications used to treat these conditions.

To access the features of the Medco website, you'll need to enter your email address and create a password. Visit [medco.com](http://medco.com) and check it out today!

## Medications Now Available in Generic Form

New generic medications are now available for the brand-name medications listed below. If you take any of these brand-name medications, please note that choosing a generic medication costs you less. If you decide to continue using the brand-name medication, you are responsible for the cost difference between the brand-name and generic medication, in addition to the appropriate medication copay. HealthChoice Medicare Supplement members are not responsible for this cost difference, but they are responsible for the higher, non-Preferred medication copay.

<b>Brand-Name Medication</b>	<b>Generic Medication</b>	<b>Treatment</b>	<b>Launch Date</b>
Amrix	cyclobenzaprine HCl extended-release capsules	Muscle relaxant	May 2011
Aromasin	exemestane	Breast cancer	Apr 2011
Carbatrol	carbamazepine	Epilepsy or nerve pain	May 2011
Concerta	methylphenidate hydrochloride extended release tablets	ADHD	May 2011
Elestat Ophthalmic	epinastine HCl ophthalmic solution	Allergic conjunctivitis	May 2011
Femara	letrozole 2.5mg tablets	Breast cancer	Apr 2011
Femcon Fe	norethindrone and ethinyl estradiol	Birth control	Apr 2011
Furadantin Suspension	nitrofurantoin	Antibiotic – urinary tract infection	June 2011
Levaquin	levofloxacin	Antibiotic	June 2011
Lotrel 5/40 & 10/40mg	amlodipine besylate/benazepril HCl	Hypertension	Jan 2011
Lybrel	levonorgestrel and ethinyl estradiol	Birth control	June 2011
Nasacort AQ	triamcinolone acetonide	Nasal allergy symptoms	June 2011
Nitrolingual Pump Spray	glyceryl trinitrate	Heart (blood flow)	Mar 2011
Prenate Essential	PNV with CA#68/Iron	Pregnancy – nutritional supplement	June 2011
PreNexa	PNV66/Iron Fumarate	Pregnancy – nutritional supplement	June 2011
Xalatan	latanoprost ophthalmic solution	Glaucoma	Mar 2011

**Please Note:** The launch dates listed above are subject to change based on new or ongoing legal issues between the brand and generic manufacturers.

### Attention Medicare Part D Members Correction of Claims Processing Error

During April of this year, Medco, the HealthChoice pharmacy benefits manager, discovered a computer programming error that caused the prescription drug claims of certain HealthChoice Medicare Supplement With Part D members

to be processed incorrectly. This error was corrected on May 1.

The error affected only those members who already reached a total drug spend of \$2,840 in 2011. Medco issued refund checks to members whose claims were processed incorrectly. Medco will

also adjust the true out-of-pocket costs and total drug spend amounts of those affected.

If you have questions or need more information, please contact Medco at 1-800-590-6828. TDD users call 1-800-716-3231.



## Member Services Can Answer Your Questions

Our Member Service Representatives are here from 7:30 a.m. until 4:30 p.m., Monday through Friday. They are available to answer your questions, address your concerns, or help if you have a problem or complaint. Contact a HealthChoice representative by calling 1-405-717-8780 or toll-free 1-800-752-9475. TDD users call 1-405-949-2281 or toll-free 1-866-447-0436. You can also find valuable information on our website at [www.sib.ok.gov](http://www.sib.ok.gov) or [www.healthchoiceok.com](http://www.healthchoiceok.com).

If you would prefer to meet with a representative or need to send written correspondence to the Plan, the HealthChoice office is located at:

3545 NW 58th St, Suite 110  
Oklahoma City, OK 73112

If you have claim issues, please call HP Administrative Services, LLC at 1-405-416-1800 or toll-free 1-800-782-5218. TDD users call 1-405-416-1525 or toll-free 1-800-941-2160. For pharmacy issues, call Medco toll-free at 1-800-590-6828. TDD users call toll-free 1-800-716-3231.



## Maternity Benefit

HealthChoice maternity benefits include:

- ◆ Hospital and delivery with prenatal and postnatal care
- ◆ Prenatal lab work
- ◆ The Mommy & Me Program
- ◆ One skilled nurse home health visit if the delivery is at home or in a birthing center; certification is required or a 10% penalty is applied

Newborns have limited coverage for a routine birth for the first 48 hours following a vaginal delivery or for the first 96 hours following a C-section delivery

without an additional premium. A separate calendar year deductible and coinsurance is applied.

There are no benefits for services in addition to the routine hospital stay if the newborn is not enrolled for the month of birth. To do this, you must complete an *Insurance Change Form* within 30 days following the birth.

For more information, call HP Administrative Services, LLC at 1-405-416-1800 or toll-free 1-800-782-5218. TDD users call 1-405-416-1525 or toll-free 1-800-941-2160.

## Prostate Cancer Screening

### Screening Test

An annual prostate specific antigen test (PSA) for the early detection of prostate cancer is covered for men age 50 and older, and also for men 40 and older who are in high-risk categories.

Your doctor's diagnosis must indicate the PSA test was performed as a routine screening.

The maximum Allowed Charge for a PSA test is \$65 which is not subject to the deductible when using a Network Provider, but is subject to coinsurance.

Claims for PSA testing that are submitted with a non-

routine diagnosis are eligible for coverage but are subject to your plan's copays, deductibles, and coinsurance.

### Coverage for the Side Effects of Prostate – Related Conditions

HealthChoice provides coverage for the side effects associated with radical retropubic prostatectomy surgery. Coverage is available for certain conditions such as impotence and incontinence, as well as other prostate-related conditions.

Coverage is subject to your plan's copays, deductibles, and coinsurance.

## HealthChoice Mammogram Benefit

If you are 40 years of age or older, you can receive one free mammogram a year when you use a HealthChoice Network Provider. Any additional mammograms during the year are subject to the benefits of your plan.

If you use a non-Network provider, up to \$115 will be paid toward the cost of your mammogram. Your provider will balance-bill you for any amounts over the Allowed Charge of \$115.

Charges associated with the

free mammogram do not apply toward your deductible or out-of-pocket limit.

If you are under the age of 40, you can receive one mammogram per year according to the benefits of your plan.

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TDD 1-405-949-2281 Toll-free 1-866-447-0436

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## *Tips for General Water Safety*

You can greatly reduce the chances of drowning or being injured if you follow a few simple safety tips:

- Make sure an adult is constantly watching young children swimming, playing, or bathing in water.
- If you are supervising children in and around water, don't allow yourself to become distracted.
- Never swim alone or in unsupervised places. Teach your children to always swim with a buddy.
- Never drink alcohol before or during swimming, boating, or water skiing.
- To prevent choking, never chew gum or eat while swimming, diving, or playing in the water.
- Enroll yourself and your children aged 4 and older in swimming classes.
- Learn CPR (cardio-pulmonary resuscitation), especially if you are a pool owner.
- Never use air-filled swimming aids in place of life jackets or life preservers. These things are toys and are not designed to be personal floatation devices; however, they often give parents and children a false sense of security, which can increase the risk of drowning. They can also deflate if they become punctured or unplugged.
- Never jump or dive into water when you can't see the bottom. The American Red Cross recommends nine feet as the minimum depth for diving.
- Know the local weather conditions and forecast before swimming or boating. Thunderstorms and strong winds are dangerous to swimmers and boaters.



Source: *Centers for Disease Control*