



HealthVoice

A Newsletter Provided by HealthChoice

Summer Issue 2010

New Benefits to Help Members Quit Tobacco Tobacco Cessation Products are Free or Available for \$5

As part of our commitment to better health, HealthChoice is focusing on tobacco cessation because tobacco is responsible for so many health conditions, including cancer and lung and heart disease. We are encouraging all health plan members and covered dependents to quit tobacco now. By quitting tobacco, HealthChoice members can improve their health and take advantage of deductible credits that will be available in Plan Year 2012. See the article *HealthChoice Launches Wellness Program* for more information.

HealthChoice is launching this quit tobacco initiative now to provide our health plan members with plenty of time to quit tobacco before Plan Year 2012 when the deductible credit is scheduled to take effect. To qualify for the deductible credit, current and pre-Medicare members will have to *see Tobacco Cessation Products on page 2*



The Health Care Reform Act

Since the passage of the Health Care Reform Act and other related legislation, HealthChoice has received calls from members asking how their benefits will be affected. While HealthChoice staff continues to review the legislation to determine its full impact, it's important that members understand that HealthChoice is already in compliance with many of the legislation's provisions. Additionally, it's important to note that many of the law's mandates will be phased in over the next several years.

Members can expect the following changes for the 2011 plan year:

- **Dependent Eligibility** – The eligibility age for dependent children will increase to age 26. The new eligibility rule allows members to continue coverage on dependent children regardless of their marital status and financial support from you.
- **Lifetime Limits** – The \$2 million lifetime limit on pharmacy benefits will be eliminated. The plan does not place a lifetime limit on health benefits.

As more information becomes available, it will be posted to our website at www.sib.ok.gov or www.healthchoiceok.com. Also, watch for new information in your Option Period materials.

Attention Current Education and Local Government Employees

The Oklahoma State and Education Employees Group Insurance Board (OSEEGIB) is doing its part to save our natural resources by Going Green. This year, the *Employee Benefit Options Guide* will be available to you online at www.sib.ok.gov or www.healthchoiceok.com.

Current employees will receive an Option Period packet that includes:

- 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

To see a sample of the materials using Plan Year 2010 information, click *Option Period is Going Green* at one of the web addresses listed above.

You will continue to use your *Option Period Enrollment/Change Form* to make changes in your coverage. Your Insurance Coordinator will set the dates for benefit meetings as well as the due date for returning your form.

Current state employees, former employees, and Medicare members will continue to receive their Option Period materials as usual.

Tobacco Cessation Products continued from page 1

complete a health risk assessment and attest that they and their covered dependents are tobacco free. To help members quit tobacco, HealthChoice is making new tobacco cessation benefits available to current and pre-Medicare former employees effective July 1, 2010. These benefits will be available to Medicare supplement plan members effective January 1, 2011; however, the deductible credit will not apply to the HealthChoice Medicare Supplement Plans.

Among the new benefits, HealthChoice is lowering the copay for certain prescription tobacco cessation products to \$5 per fill which will save members about \$150 each year. Covered products include:

- ◆ Buprobán 150mg SA Tabs
- ◆ Bupropion HCL SR 150mg Tabs
- ◆ Chantix 0.5mg and 1mg Tabs
- ◆ Nicotrol 10mg Cartridge
- ◆ Nicotrol NS 20mg/m Nasal Spray

HealthChoice will continue to cover two 90-day courses of a prescription product each plan year.

In addition to the reduced prescription copay, HealthChoice has partnered with the Tobacco Settlement Endowment Trust (TSET) and Free and Clear to provide members with over-the-counter nicotine replacement therapy products (patches, gum, and lozenges) and telephone coaching. These products and services are available at no charge to health plan members. Members can receive two 8-week courses of an over-the-counter nicotine replacement therapy product and up to five one-on-one telephone counseling sessions with a trained Quit Coach. To take advantage of the benefits available through TSET, which are over and above the benefits offered to the general public, contact the OKLAHOMA TOBACCO HELPLINE at 1-800-QUIT-NOW (1-800-784-8669) and identify yourself as a HealthChoice member. The Helpline hours of operation are 7 a.m. to 2 a.m. seven days a week. Staff will return any messages left after hours. Members living outside of Oklahoma call 1-866-QUIT-4-LIFE (1-866-784-8454).

Since studies have shown that a combination of medication and counseling is by far the MOST EFFECTIVE WAY TO SUCCESSFULLY QUIT TOBACCO, HealthChoice members are encouraged to take advantage of the coaching and support provided by the Quit Coaches.

HealthChoice hopes these enhanced benefits will encourage members to quit tobacco, improve their health, and take advantage of the deductible credit coming in 2012.

HealthChoice Launches Wellness Program

HealthChoice is launching a new wellness program that will be phased in over the next few years. The program's goal is to promote healthier lifestyles and positive behavior by our members by providing them with free and low cost opportunities to improve their health.

The initial phase of the program is designed to help our health plan members quit tobacco by providing enhanced benefits for tobacco cessation products, as well as telephone counseling with a professional Quit Coach. This benefit is available July 1, 2010 to all health plan members who are current employees or pre-Medicare former employees. HealthChoice Medicare Supplement Plan members will be able to access these benefits on January 1, 2011. See the article *New Benefits to Help Members Quit Tobacco* for more information about the new tobacco cessation benefits.

While many program details are not yet available, wellness opportunities for our health plan members who are current employees and pre-Medicare former employees will include:

- An online health risk assessment
- Online health education resources
- Enhanced benefits for adult preventive screenings and services
- Disease management programs for members with chronic health conditions

Beginning with Plan Year 2012, HealthChoice will be offering a deductible credit to members who have completed the health risk assessment and can attest that they and their covered dependents are tobacco free.

Watch for more details about the HealthChoice wellness program in future issues of this newsletter and on the HealthChoice website at www.sib.ok.gov or www.healthchoiceok.com.

Medications Now Available in Generic Form

New generic medications are available for the brand-name medications listed below. If you take any of these brand-name medications, please note that choosing a generic medication will cost 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. Effective January 1, 2010, in accordance with Medicare guidelines, HealthChoice Medicare Supplement members are no longer responsible for this cost difference but are still responsible for the higher non-preferred medication copay.

Brand-Name Medication	Generic Medication	Treatment	Launch Date
Aceon Tablets 2mg, 4mg & 8mg	perindopril erbumine 2mg, 4mg & 8mg	High blood pressure	April 2010
Aldara 5% Cream	imiquimod	External genital & perianal warts	March 2010
Alphagan P Ophth Soln. 0.15%	Brimonidine tartrate	Glaucoma	February 2010
Augmentin XR	amoxicillin/clavulanate/potassium	Various bacterial infections	May 2010
Cardizem LA	diltiazem hydrochloride extended release tablets	Hypertension	March 2010
Differin Gel	adapalene 0.1%	Acne	May 2010
Flomax	tamsulosin hydrochloride	Benign prostatic hyperplasia	March 2010
Loprox Shampoo 1%	ciclopirox 1%	Seborrheic dermatitis	March 2010
Pepcid Suspension	famotidine	GERD	January 2010
Prozac Weekly	fluoxetine delayed-release capsules	Depression	March 2010
Skelaxin 800mg	metaxalone	Muscle spasms	April 2010
Tofranil-PM	imipramine	Adult depression	April 2010
Venlafaxin HCL ER	venlafaxin HCL	Depression	May 2010
Yasmin	Drospirenone and ethinyl estradiol	Contraception	June 2010

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

Maternity Benefit

HealthChoice maternity benefits include:

- Hospital and delivery with prenatal and postnatal care
- Prenatal lab work
- The Mommy and 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 are covered for the first 48 hours following a vaginal birth or the first 96 hours following a cesarean section birth without enrollment. This coverage is subject to all Plan provisions such as the annual deductible and out-of-pocket maximums.

For coverage beyond the initial delivery, you must enroll your newborn. 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.

Can Something So Simple Really Make a Difference?

Dietary fiber makes you feel full. Add fiber to your meals and you'll eat fewer calories. Consume fewer calories than you burn, and you'll lose weight. It's that simple.

By stimulating the release of certain intestinal hormones, fiber promotes a feeling of satisfaction earlier in the meal. Fiber also slows the emptying of the stomach, prolonging that sense of fullness. As a result, you eat less. Fiber also slows the digestion and absorption of starches allowing your body to break down dietary fats instead of storing them.

The feeling of fullness is due to food weight and volume, not calories. If you eat a meal high in calories, you can gain weight

regardless of whether or not you feel full. If your idea of a diet is to keep eating those same high-calorie foods, only less of them, you'll feel deprived and probably won't succeed.

Most diets fail because they ask you to eat smaller portions and weights of food instead of changing the kinds of foods you eat. Increase the amount of fiber in your diet and you'll have less room for the concentrated, high-calorie foods that make you overweight. It's as simple as that.

Article courtesy of the Lifestyle Center of America Sulphur, OK. For more information, please visit www.fullplatediet.org

Replacement of Part D Drugs During a National Disaster

If you're a member of a HealthChoice Medicare Supplement Plan With Part D and your prescriptions are lost or damaged as a result of a national disaster or other public emergency, you can get emergency replacement of your drugs. This emergency benefit is only available if you live in the area that has been declared a national disaster by the Federal Emergency Management Agency (FEMA).

Recently, counties in several states were declared national disaster areas by FEMA, and HealthChoice Part D members who reside in these areas are entitled to coverage of early refills to replace any lost or damaged medications.

If you lost your medications or they were destroyed or damaged during a recent emergency, have your pharmacy call the Medco Pharmacy Help Line at 1-800-922-1557, and Medco will authorize early refills for your prescription drugs.

Part D plan members who live in a declared national disaster area are entitled to:

- An early refill at any Network Pharmacy (based on the location of your primary residence).
- The maximum day's supply per fill, when you make the request at the time of the refill.

While HealthChoice will lift the early refill restriction and provide coverage for Part D drugs, members will still have to pay the appropriate copay for each medication you refill.

FAQs Have a New Look!

The Frequently Asked Questions (FAQ) section of the HealthChoice website was recently updated with a new look! The FAQ section provides answers to some of the most common questions asked by our members. You can also submit a question if you are unable to find the information you need, as well as request to be sent an email notification when a particular answer is updated. To access the FAQs, click Frequently Asked Questions in the left side menu at www.sib.ok.gov or www.healthchoiceok.com.

HP Improves Call Center Customer Service

The focus of the HP Customer Service Team is to provide HealthChoice members with timely and accurate health and dental claims and benefit information. The Team also makes claims adjustments, sends duplicate Explanations of Benefits, and resets ClaimLink passwords.

During the past several months, HP has:

- Reduced the wait time to speak to customer service.
- Increased the number of calls answered within seconds.
- Reduced the number of calls abandoned.
- Resolved most member issues on the first contact.

HealthChoice is proud of HP's progress and encourages them to continue to look for innovative ways to provide the best customer service possible to our members.

HealthChoice Mammogram Benefit

If you are 40 years of age or older, you can receive one free mammogram a year when you use a 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 maximum.

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



EDS Is Now HP Administrative Services, LLC

In August of 2008, HP acquired EDS Administrative Services. Recently, they officially changed their name to HP Administrative Services, LLC. The company's address and phone numbers remain the same. 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 over the age of 50, and also for men over the age of 40, 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, 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.

Explanation of Benefits Now Available Online

HealthChoice members can now access their Explanation of Benefits (EOB) for claims processed on or after June 1, 2010, on the HealthChoice website through ClaimLink.

"We're very excited our members will have electronic access to EOBs," said Frank Wilson, Administrator for HealthChoice. "This represents another step in the process of moving toward electronic communications," he said.

The EOBs available on the website look exactly like the hard copy versions you currently receive, and even though EOBs are available on the website, HealthChoice will continue to mail hard copies. If you prefer to go paperless and stop receiving paper EOBs, please contact HP Administrative Services 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. Paper EOBs will be discontinued in mid-July for those who choose to go paperless.

You can access your EOBs by going to the HealthChoice website at www.sib.ok.gov or www.healthchoiceok.com and clicking *ClaimLink*. If you haven't already registered to access ClaimLink, you will need to create a unique username and password to gain access to your information. Registration only takes a moment, but you will need your Member ID number. A Quick Start Guide is also available in the Resources section of ClaimLink. Adobe Reader is required to view the PDF documents.

For assistance or additional information, contact HP Administrative Services at one of the numbers listed above.

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Ready to Quit Tobacco?

Did you know that people who receive counseling through the Oklahoma Tobacco Helpline in addition to using nicotine replacement products (patches, gum, and lozenges), are more than twice as likely to quit tobacco products?

HealthChoice has contracted with the Helpline to provide five free counseling sessions and free over-the-counter nicotine replacement products to our members. More importantly, the Helpline works! Thousands of Oklahomans have already visited with a Helpline Professional Quit Coach who provided good ideas about how to quit and stay quit.

When you contact the Oklahoma Tobacco Helpline, a helpful assistant will ask you a few questions. Next, you'll talk to a Quit Coach who will help you make a plan to quit tobacco for good. With help from your coach, you'll set your quit date and begin preparing for a healthy lifestyle change.

You'll receive information in the mail that will help you with your plan to quit tobacco, and when your quit date arrives, your coach will check to see how you are doing and provide you with support and encouragement. As you work through your quit tobacco plan, Quit Coaches are available to provide you with extra support when you're struggling. This support can help make your plan a success.

The Oklahoma Tobacco Helpline operates 7 days a week from 7:00 a.m. to 2:00 a.m. Call toll-free 1-800-QUIT-NOW (1-800-784-8669). TTY users call toll-free 1-877-777-6534. The toll-free number for members who live out of state is 1-866-QUIT-4-LIFE (1-866-784-8454).

The phone calls and services are free, so take the first step and call the Helpline today!

