



# Focus on Health™

> Positive Directions in Health from the Medica Center for Healthy Aging™

> *Medical premiums and most benefits remain the same for another year*

## No rate increase for Medica Prime Solution<sup>SM</sup> members in 2004!

Medica is pleased to announce that the rising cost of health care will have little effect on Medica Prime Solution<sup>SM</sup> members. That's because they will see *no increase in their Basic or Enhanced monthly medical premium* for 2004, while benefits will remain largely unchanged.

"Our philosophy has always been to deliver affordable health benefits and services to our members," says Mark Owen, vice president and general manager of Medica's Center for Healthy Aging.<sup>SM</sup> "We do whatever we can to control the rise of health care costs, especially for seniors."

### A rarity in health plans

The flat rate for 2004 is good news at a time in which members of most health plans are subject to double-digit increases.

For 2004, Medica Select Solution<sup>SM</sup> members will also see a smaller rise in premiums than in previous years. Because of the continuing growth in the cost of prescription drugs, an increase is also necessary for those who have optional Medica prescription drug coverage.

### How does Medica do it?

Chalk up the 2004 flat rate to Medica's unique approach. Rather than believing that increases are inevitable, Medica looks at every area of its business, from the administrative costs to member programs.

"We have been able to hold down many internal costs and increase our business," Owen says. "We also help our members stay healthy so they use fewer services, and, in the long run, that results in savings we can pass on." <



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Five tips for a healthier heart

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Easy ways to avoid SAD

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Cut your risk of Alzheimer's

Also in this issue: > *Ask the Pharmacist*  
> *Extended absence option*



*Nationwide, most health plans are seeing double-digit premium increases — but not Medica Prime Solution.*



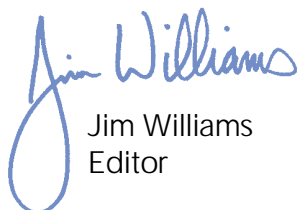
At this special time of year, we start to think about making New Year's resolutions and healthy changes to our lives. Some of the articles in this issue can help you achieve your goals.

In this issue of *Focus on Health*, you'll find a list of important health tips such as how to improve your heart health and how to recognize symptoms of many common eye diseases. We'll also tell you how boosting your brainpower might reduce your risk of Alzheimer's disease.

Plus, by using some of the tips in our *Dollars and Sense* column, you can cut down on your health care costs and save some additional money for the holidays.

Remember to take an active role in your preventive care in the coming year. It only takes a few small changes to make a big difference. From everyone at Medica, may you and your family enjoy a safe and happy holiday season.

Sincerely,

  
Jim Williams  
Editor

> *Ask the pharmacist with Doug Hum, RPH*

## Medica's drug formulary can save you money



**Q:** *What is Medica's formulary and why should I use it?*

**A:** If you have purchased prescription drug coverage, Medica's formulary is a broad list of covered generic and brand-name prescription medications. When you use a medication on the formulary, you are responsible for the regular copayment or coinsurance described in your benefit information.

**In general, you will pay less for a generic drug on the formulary. If the prescribed drug is not on the formulary, you may be responsible for a higher copayment or coinsurance, or the entire cost of the drug, depending on your plan and whether your doctor receives a formulary exception for you.**

### Have you moved or changed your name?

Please remember to call Social Security and Medica Customer Service to update your information anytime you have a name, address or telephone number change.

Asking about generic and formulary drugs is especially important if you have a long-term or chronic condition, such as asthma, high cholesterol or high blood pressure. The lower cost of using generic drugs to treat these types of conditions can, over time, add up to considerable savings.

**Of course, your doctor should always help determine which medication is best for you. Talk to him or her about generics that may be available to replace your brand-name medications.**

**Q:** *Who decides what drugs are on the formulary?*

**A:** The formulary is updated regularly by a team of doctors and pharmacists who carefully consider the changing needs of our members and providers.

New drugs may be added to the formulary as they become available. In addition, drugs may be removed from the list for a variety of reasons. For example, a brand-name drug may be removed if a generic version is developed. Drugs may also be taken out of the formulary if they become available over the counter.

For your convenience, Medica's drug formulary is available online at [www.medica.com](http://www.medica.com). <

> *Be on the lookout*

## Eye exams help keep your future in clear focus

Nearly 3.5 million Americans age 40 or older are blind or visually impaired — including about 65,000 Minnesotans. Regular eye exams by an optometrist or ophthalmologist may help prevent vision loss by detecting common problems early.

### What to watch for

Due to natural changes that occur with age, people 60 or older are at higher risk for vision problems, including:

| Disease                          | What it is                                    | Symptoms  |
|----------------------------------|---|---|
| Cataracts                        | Buildup of protein on the eye lens            | Blurred vision, increased light sensitivity or nearsightedness                |
| Glaucoma                         | Disease of the optic nerve                    | Decreased side vision, the feeling of looking through a tunnel                |
| Age-related macular degeneration | Breakdown of light-sensitive cells in the eye | Slightly blurred vision at first, with a central blurry spot developing later |
| Diabetic retinopathy             | Diabetes-related damage to the eye            | Gradual blurring, spotty and deteriorating vision                             |

### When to be examined

Many experts believe that most people should have an eye exam with pupil dilation every two years starting at age 60. You may need earlier or more frequent exams if you are African-American, have a family history of eye disease or diabetes, or have a personal history of vision problems. Ask your doctor about when to schedule your next eye exam. <

> Start today!

## You can have a healthier heart

By age 70, your heart has beaten about 2.5 billion times. Congestive heart failure makes your heart work even harder.

Congestive heart failure usually affects older adults, but high blood pressure, heart disease or defects, and diabetes also increase your risk.




It's important to watch for symptoms such as unusual breathlessness during activity or rest; persistent coughing or wheezing; swollen legs or feet; tiredness during everyday activities; and a rapid heartbeat.

### Help your heart

- ♥ Maintain a healthy weight, and enjoy a diet low in calories, salt, fat and sugar.
- ♥ Exercise regularly, using a program you develop with your doctor.
- ♥ Learn to recognize and manage stress.
- ♥ Take heart and blood pressure medications as prescribed by your doctor.
- ♥ Do not smoke, and limit alcohol consumption. <

> Tips to help you save on health costs

## Dollars and Sense

-  **Check the mail.** If your plan allows it, you can often save 20 to 50 percent on prescriptions through mail-order programs. Plus, you get the added benefit of having convenient delivery.
-  **Know your needs.** If you are taking two drugs for the same symptoms, talk with your doctor and decide whether you can go without one of the medications.
-  **Ask questions to understand.** Make sure you understand which services, prescriptions and care are covered, and which are not. Remember, there's no such thing as a dumb question. <

> *The cure might be sunshine*

## Is it winter blues or SAD?

Almost everyone who lives in a cold climate has experienced winter blues and cabin fever. Many people have also experienced a more serious problem called Seasonal Affective Disorder (SAD).

### What is SAD?

SAD is a depressive disorder that most often occurs during the winter. People suffering from SAD experience symptoms such as depression, fatigue, food cravings (especially for sugary or starchy foods), weight gain, lack of energy, headache and sleep problems. SAD symptoms usually first appear during early adulthood and are more common among women.

### Why do I have SAD?

No one knows what causes SAD. It may be the result of getting less sunlight during the short days of winter. SAD might also be related to a natural seasonal increase in the production of the hormone melatonin or a decrease in the production of the brain chemical serotonin, both of which help regulate sleep.

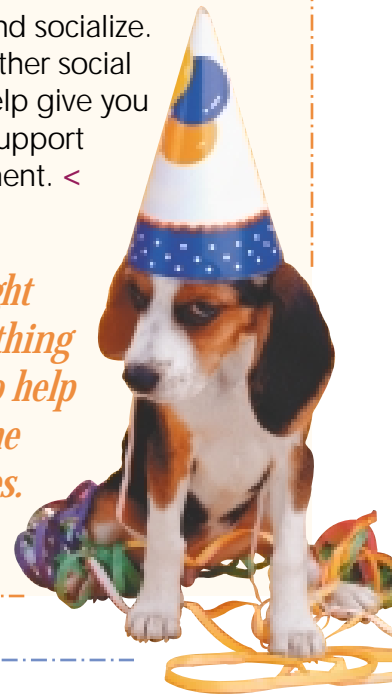
### How is SAD treated?

Treatment focuses on managing symptoms through light therapy, antidepressants, psychotherapy or sometimes a combination of these. In many cases, SAD symptoms disappear with the return of spring's longer, sunnier days. If you have SAD-like symptoms that continue beyond the winter months or appear each year, talk to your health care provider. <

## What you can do to prevent SAD

- ☀ Spend time outside every day, if only for a short time. Even on cloudy days, exposure to daylight may be beneficial.
- ☀ Avoid sweets and starchy foods. Eating a balanced diet will help boost your energy levels.
- ☀ Exercise at least 30 minutes a day, five or six days a week.
- ☀ Get out and socialize. Parties and other social events will help give you a feeling of support and involvement. <

*A party might be just the thing you need to help shake off the winter blues.*



> A success story

## This Medica member quit smoking — and you can too!

No matter what your age or how long you've been smoking, you can quit. Deidra kicked the habit after seven years. "I was sick of it," says Deidra, a Medica member. "I was scared of what was happening to me, and I was tired of not being able to breathe."

Deidra tried several times before she finally quit for good in June. She got help from Free & Clear,® a smoking cessation program offered at no charge to Medica members. Among other services, Free & Clear includes one-on-one phone sessions with a counselor.

Quitting has been one of the best decisions Deidra ever made. "I really hate smoking," she says. "I've been a lot happier since I quit."

Free & Clear can help you too. Call **1-800-292-2336** for more information. <

## > *Weather or not*

# Why you need a winter wellness plan

Although winter doesn't officially begin until December 22, it's not too early to plan ways to stay healthy this season.

### Stay active

During the winter months, we tend to stay inside more and exercise less. To stay active, join a mall-walking program, such as the WalkSport offered by Medica. WalkSport is FREE to Medica Prime Solution<sup>SM</sup> members and six area malls participate. For information, call Medica at **952-992-2300** or **1-800-234-8755**.

### Eat right

Eat well-balanced meals with plenty of fruits and vegetables. "Proper nutrition boosts your immune

system so your body can fight illnesses more effectively," says Ted Loftness, M.D., V.P. and Medical Director for Provider Relations for Medica.

### Stay warm

If you must go outside during cold weather:

- ★ Wear enough insulated or layered clothing to maintain your body temperature.
- ★ Be careful if you are taking medication for high blood pressure or heart disease. Some can make you more susceptible to hypothermia.

When the cold weather arrives, it's easy to put your exercise routines aside and stay indoors. However, Medica has many programs to help you stay active all year long. <

## Watch your back!

## Safety tips for shoveling snow

Before you grab the shovel to clean last night's snow from the driveway, think about this: Back pain is second only to headaches as the most common medical complaint.

### Protect your spine

Shoveling snow can be good exercise, burning about 300 calories per half hour. To help protect your back from injury, keep these tips in mind:

- ✓ Do light warm-up exercises for about 10 minutes before you start shoveling.
- ✓ Start early so you don't have to rush to finish the job.

- ✓ Shovel snow soon after it falls. Snow that is packed down or partly melted is heavier to lift.
- ✓ Don't let the snow pile up. Shovel driveways and sidewalks often during heavy snowfalls.
- ✓ Avoid twisting motions, such as throwing the snow over your shoulder or to the side.
- ✓ Be aware of slick, icy spots on pavement.
- ✓ Take breaks often and drink plenty of fluids.

### A word about your heart

Shoveling snow can also put extra stress on your heart. Be especially careful if you have cardiovascular disease or another chronic condition, or if you don't exercise regularly. <

## What do you say? Member Input Forums let you speak out

Ask questions, make comments and tell us what you think during Medica's Member Input Forums. This is a direct way for you to talk with people who help manage your health benefits. Please plan to attend our quarterly meeting. <

### Upcoming forum:

Wednesday, March 3, 2004 10 a.m. — 11 a.m.  
Medica, 5601 Smetana Dr., Minnetonka

> *Boost your brainpower*

## Mental exercise may cut your risk of Alzheimer's

*Medications can be used to control the behavioral symptoms associated with Alzheimer's disease such as aggression, sleeplessness, wandering and anxiety.*

An apple a day might keep the doctor away, and a crossword puzzle a day might help keep Alzheimer's disease away. Recent studies have found that keeping your mind active can help keep your mind healthy.

### Read, play, participate

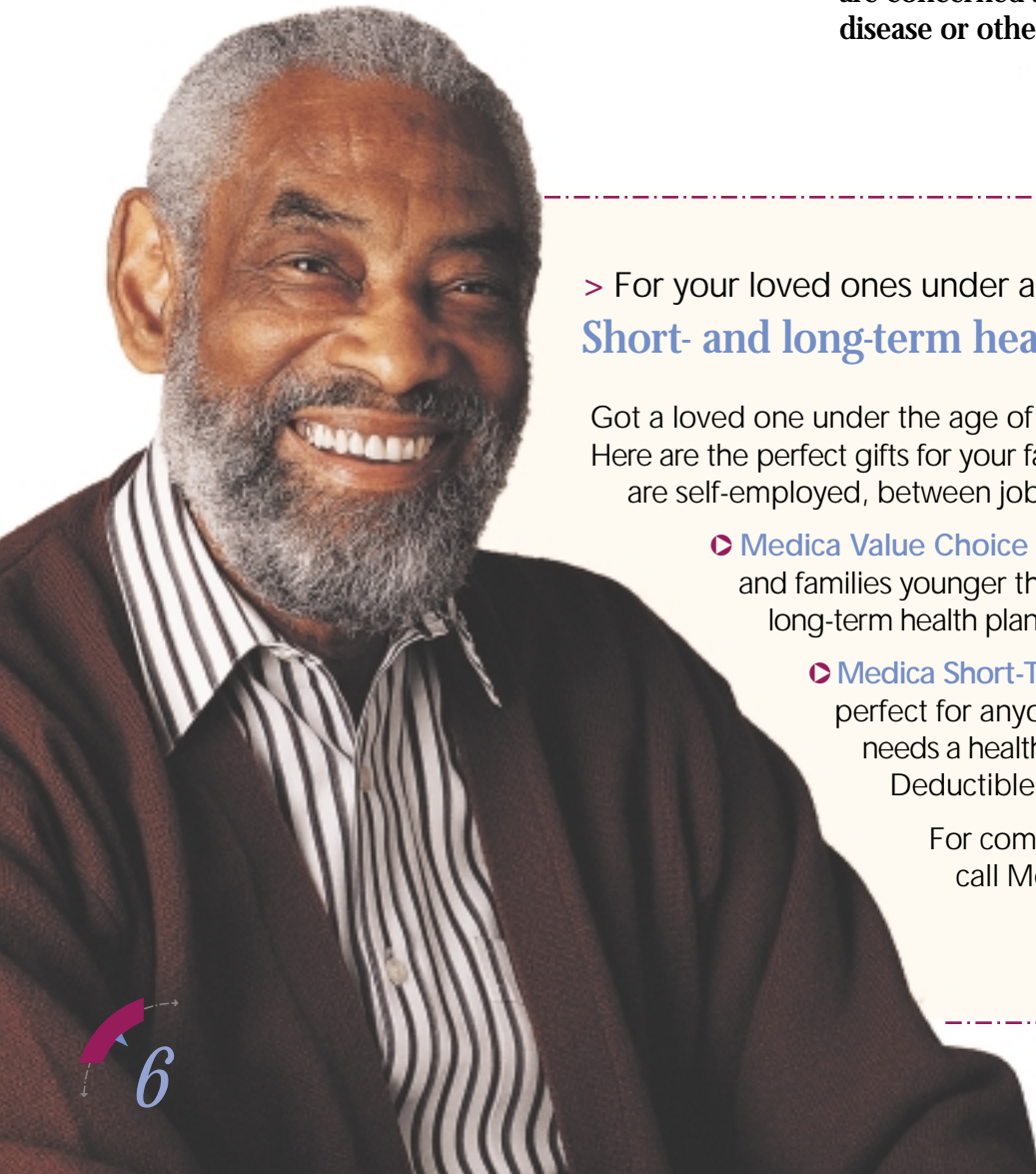
You don't necessarily have to work crossword puzzles to boost your brainpower. Other intellec-

tually challenging activities that can give your mind a workout include:

- ✓ Reading books, newspapers or magazines
- ✓ Playing cards, checkers, chess or other games
- ✓ Visiting museums
- ✓ Participating in a hobby

Watching TV, listening to music and other passive activities do not appear to help delay the onset of Alzheimer's.

It's also important to note that behavior is only one factor that may play a role in the development of Alzheimer's. Other factors include age, genetics and environment. Speak with your doctor if you are concerned about your risk for Alzheimer's disease or other memory disorders. <



> For your loved ones under age 65

### Short- and long-term health plans now available

Got a loved one under the age of 65 who needs great coverage? Here are the perfect gifts for your family members who retired early, are self-employed, between jobs or just graduated from college.

- ▶ **Medica Value Choice Solution<sup>SM</sup>** is for individuals and families younger than 65, who need an affordable, long-term health plan. Deductibles start as low as \$150.
- ▶ **Medica Short-Term Choice Solution<sup>SM</sup>** is perfect for anyone who is younger than 65 and needs a health plan for 30, 60 or 90 days. Deductibles range from \$300 to \$1,000.

For complete details about either plan, call Medica at **1-800-670-5935**. <

> *More for your health care dollar*

## Get discounts, information on a variety of care services

Save big on dental care, alternative care and much more with Medica Value-Added Services. These free and low-cost services enhance your health plan and give you peace of mind.

### Nurse line and health library

Medica CallLink® nurse line offers members a wide range of valuable services 24 hours a day, seven days a week. Ask health questions, learn tips for self-care or get help choosing appropriate care for your situation. You can also connect to an audio Health Information Library with recorded information about a wide range of health and wellness topics. To use these services, call **1-800-962-9497**.

### Discounts for dental care

Through our Medica Dental Discount Solution program, you can receive a 15 percent discount at network dental providers for an annual fee of \$27. This covers all dental services, including routine, cosmetic and surgical procedures. The discount is available to those who have no other Medica dental coverage. It is valid through December of each year, so join in January to receive the maximum savings.

### Best Benefits for alternative, vision services

The Best Benefits card is available to all Medica Prime Solution<sup>SM</sup> and Medica Select Solution<sup>SM</sup> members. For an annual fee of \$40, you can save:

- 👂 Up to 20 percent at network complementary and alternative care providers, including massage therapists, acupuncturists, herbalists and nutritionists
- 👁️ Up to 50 percent on prescription glasses and contact lenses
- 👂 Up to 20 percent on foot orthotics (based on medical need)
- 👂 Up to 10 percent on programmable and digital hearing aids

To sign up for any of our Value-Added Services, simply call **952-992-2300** or **1-800-234-8755**. <

> Welcome, neighbors!

## Medica Prime Solution<sup>SM</sup> expands into North Dakota!

We're pleased to announce that Medica Prime Solution<sup>SM</sup> is now available in the following 12 North Dakota counties:

Barnes, Cass, Dickey, Grand Forks, Griggs, LaMoure, Ransom, Richland, Sargent, Steele, Stutsman and Traill. <

> Important reminder for Medica Prime Solution<sup>SM</sup> members

## Get hometown care wherever you are

When preparing to spend time away from home, remember to take your health benefits with you. If you are a Medica Prime Solution<sup>SM</sup> member, activating your Extended Absence Option provides you with the same medical benefits while traveling, as you enjoy at home. To activate this benefit, all you have to do is call us and tell us how long you will be away.

The option includes urgent and nonemergency care outside the service area but within the United States.

To activate your Extended Absence Option, call Medica at **1-800-234-8755**. <

# Medica® Resources

## Medica CallLink® Nurse Line

To speak with a nurse or to get a physician referral, call our Medica CallLink nurse line ..... **1-800-962-9497**  
Hearing-impaired callers (metro and regional), please call the National Relay Center at ..... **1-800-855-2880**  
and request Medica CallLink at ..... **1-800-962-9497**

## Center for Healthy Aging<sup>SM</sup> Customer Service

Metro **952-992-2300** ..... Regional **1-800-234-8755**  
TTY metro **952-992-3650** ..... TTY regional **1-800-234-8819**  
Open Mon. through Thurs. 8 a.m.-5 p.m., Friday 9 a.m.-5 p.m.

## Medica's Fraud Hotline

24-hour Fraud Hotline ..... **952-992-2237** or **1-866-821-1331**

## United Behavioral Health

To find a mental health or substance abuse provider, please call United Behavioral Health (UBH) at **1-800-848-8327** or TTY **1-800-543-7162**.

## Sign up today!

Interested in joining any of the **Medica Medicare Solutions<sup>SM</sup>** health plans or referring a friend? Please call **952-992-2345** or **1-800-906-5432**.

Visit us on the Internet at [www.medica.com](http://www.medica.com)

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Ogow, Haddii aad dooneyso in lagaa kaalmeeyo tarjamadda macluumaadkani, wac Medica: 1-800-234-8755.

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Pažnja. Ako vam je potrebna besplatna pomoć za prevod ove informacije, nazovite Medica: 1-800-234-8755.

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Attention: If you want free help translating this information, call 1-800-234-8755.

This information is available to people with disabilities by calling 952-992-2300 (voice), or 1-800-234-8755 (toll free), or 952-992-3650, or 1-800-234-8819 (TTY), or 711, or through the Minnesota Relay at 1-800-627-3848 (speech to speech relay service).



# Focus on Health<sup>TM</sup>

MEDICA®

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