



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 errands, family and — let's face it — laziness. Here's how you can stay on the right track:



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, including yours, 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 > *Health and Wellness Resources by HealthForums.com*.

Talk to your doctor before starting an exercise program or changing your diet, especially if you have a chronic illness, 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:

- ◆ Ask a friend or family member to check up on you daily with a visit or call.
- ◆ Keep a list of emergency phone numbers next to every phone in your house and programmed into your cell phone.
- ◆ Consider purchasing a medical alert system that will let you call for help without having to reach a phone.
- ◆ 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 conditions you have.

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Hate talking to machines?

When you call the Medica Center for Healthy AgingSM during business hours, you will talk to a customer service representative — not a machine. Access to a representative may be limited on weekends and holidays during certain times of the year.

Medicare coverage

8 a.m. to 8 p.m. (CST)
daily **952-992-2300**
toll-free **1-800-234-8755**
TTY: **952-992-3650**
toll-free **1-800-234-8819**

Individual coverage

7 a.m. to 6 p.m. (CST)
Monday-Friday
952-992-1805
toll-free **1-866-894-8051**

Easy ways to protect yourself from fraud

When it comes to fraud and identity theft, you can't be too careful. These tips will help you protect yourself:

1. Never give out your Social Security number or financial account information when you are contacted by phone or computer.
2. Be suspicious of people who say they are "associates," "affiliates" or "representatives" of a bank or investment firm.
3. Report suspicious phone calls or account activity immediately. Gather as much information as possible, and then contact the bank or other business directly.
4. Shred credit card applications and other unwanted documents that contain your name or sensitive information.
5. Use ATM, debit card and online passwords that are an unpredictable combination of numbers and letters.
6. Review your credit report at least once a year. Contact any of the three main consumer credit reporting agencies — Equifax, Experian and TransUnion — to learn more.
7. Ask your bank if it offers tamper-resistant checks and will retain canceled checks for you.

Who pays the price for fraud? YOU DO!

Health care fraud usually occurs when a member or provider makes a false statement or misrepresents facts on a medical claim. Examples:

- ★ Altering claim forms to obtain a higher payment
- ★ Billing for services that were not provided
- ★ Billing for unnecessary services
- ★ Forging prescriptions
- ★ Selling or lending a Medica member ID card to another person

How fraud hurts you

Your health care dollars may be used to pay bogus health care claims. This results in higher premiums or copays for you and everyone else.

Fact: Health care fraud costs U.S. consumers \$100 million every day. *Source: National Health Care Anti-Fraud Association*

How Medica fights fraud

Medica's Special Investigations Unit (SIU) works to prevent, identify and investigate health care fraud. **Since 1999, SIU has recovered and saved Medica members more than \$20 million.** Up to \$10 million more is saved each year with the correction of accidental billing errors.

How you can help

- ★ Ask questions about the services you receive.
- ★ Be wary of offers for "free" health care services.
- ★ Keep informed about your health care benefits.
- ★ Protect your personal information.
- ★ Report suspicious activity to the Fraud Hotline at **1-866-821-1331** or **952-992-2237**.



ASK THE PHARMACIST



Q: Can I get the flu from a flu shot?

A: No. The flu shot is made with an inactivated flu virus. You cannot get the flu from a flu shot.

While we're clearing the air:

- ❖ It's not too late to get your flu shot this year. Flu season will continue for a few more months. Call your doctor to schedule your flu shot today.
- ❖ You need a flu vaccine each year. The vaccine is developed annually to protect against the flu viruses most likely to be active that year.
- ❖ If you get a flu shot and still get the flu, your symptoms will probably be milder than if you had not had a shot.

Preventive care matters more than ever



Age brings wisdom, understanding — and a higher risk for some diseases. Preventive care is more important now than ever. Make sure you keep up with these recommended preventive screenings for older adults:

MEN AND WOMEN

Preventive health visit with your doctor

At least one every five years

Blood pressure

Routinely or at least every one or two years

Cholesterol screening

Women: Every five years over age 44

Men: Every five years over age 34

Colorectal cancer

From age 50 to age 80: Frequency is determined by screening method
African-American men and women should begin screenings at age 45

Daily aspirin use to prevent heart disease

Men: Discuss with your doctor starting at age 40 or older

Women: Discuss with your doctor after menopause

Vision and hearing testing

Periodically after age 65

WOMEN

Breast cancer screening/mammogram

Ages 50-75: Every 1-2 years

Cervical cancer screening

Every three years after three consecutive normal results (over 5 years) through age 64

Consider screening if you have a new sexual partner

Osteoporosis

Discuss with your doctor whether or not this screening is necessary for you

MEN

Abdominal aortic aneurysm screening

Once between ages 65 and 74 for men who have ever been smokers (more than 100 cigarettes during lifetime)

You may need to be screened earlier and more often, depending on your risk.

You can find Medicare Immunization and Preventive Care services that are routinely recommended at

www.medicare.com>Members>Medicare.

The 'Doctor' is in



Medica's **Find A Doctor** online tool is now easier to use. Click "Members" and then choose "Medicare" as your type of plan. 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.medicare.com>Members>Medicare and go to the *Find A Doctor* menu.

Everything you always wanted to know about clinical trials* but were afraid to ask

Medicines help keep us healthy. Before they reach pharmacy shelves, though, medicines are subject to extensive research and development, including clinical trials. If you are thinking about participating in a clinical trial, keep these points in mind:

Safety and effectiveness: Generally, clinical trials are safe. However, they are a step in the research process to determine whether investigational medicines are safe and effective.

Benefits: Clinical trials may provide access to treatment options not available to other people. You will also help advance the understanding of medical conditions and how to treat them.

Compensation: Most clinical trials do not pay you to participate. You may receive compensation for your time and travel expenses, and related health care is usually provided at no cost.

Considerations: Speak with your doctor before you sign up for a clinical trial. You may also wish to speak to your spouse, family members, friends or clergy.

More information: Ask a librarian or try these online resources:

- National Institutes of Health — www.clinicaltrials.gov
- Food and Drug Administration — www.fda.gov

*Please keep in mind that Medica and Medicare may not pay for your participation in a clinical trial.

Top tips for flu protection

■ 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.
- Wash your hands with soap and warm water often.
- Keep a bottle of alcohol-based hand sanitizer to use when you can't wash your hands.
- When you cough or sneeze, cover your mouth and nose with a tissue. Then throw the tissue away.
- No tissues? Use the inside of your elbow — not your hands.
- Keep your hands away from your face. When you touch your eyes, nose or mouth, you could infect yourself with the flu virus.
- Avoid people who are sick.
- Keep your body ready to fight the flu: Get plenty of sleep. Eat healthy foods. Manage your stress.
- If you start to feel sick, stay home.

A, B, C, D, K?

Five facts to know about vitamins

Fact 1

Most people do not need to take a vitamin supplement. Your doctor may recommend a supplement if you have a particular medical condition or follow a restricted diet.

Fact 2

Your nutrient needs change over the course of your life. As you age, for example, your doctor may recommend that you take a calcium supplement to help protect your bone health and prevent osteoporosis.

Fact 3

Vitamin pills may be needed to provide nutrients you do not obtain through your food, but they are not a substitute for a balanced diet. A varied diet — including plenty of fruits, vegetables and whole grains — is the best way to give your body the nutrients it needs.

Fact 4

More may not be better. Your body excretes excess amounts of water-soluble vitamins, such as vitamin C, niacin and folic acid. However, excess amounts of fat-soluble vitamins — including vitamins A, D, E and K — are stored in the body and may cause harmful or unpleasant side effects.

Fact 5

For your safety, do not start taking a vitamin or mineral supplement without telling your doctor first. Also, make sure each of your doctors knows about all vitamins you take. Dietary supplements may interact with medications you take.

Tip: Vitamin supplements lose strength over time. Before buying, check the package for an expiration date. Do not buy a supplement that does not have an expiration date.



NEWS TO MAKE YOUR BODY HAPPY



Family fights

Arguing with those close to your heart can be bad for your heart. Researchers in Britain found that “negative close relationships” may raise a person's risk for cardiovascular disease by as much as one-third. The results show that the risk may be the same no matter what the person's gender or social status.
Source: Archives of Internal Medicine



Kindness

Nice guys finish last, but they may be less likely to develop Alzheimer's disease. Researchers conducting a long-term study of Catholic priests and nuns say that those who are conscientious appear to have a 50 percent lower risk for the disease. In addition, higher education levels were associated with an 80 percent lower risk.
Source: Archives of General Psychiatry



Pneumonia vaccine

Even if it doesn't stop you from getting pneumonia, a pneumonia vaccine may lessen severity of the illness. A study involving 3,400 Canadian pneumonia patients found that people who had the vaccine were 40 percent less likely to die or be admitted to a hospital intensive care unit.
Source: Archives of Internal Medicine

\$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**.



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. If you cannot keep track yourself, ask a family member or advocate to help you. Then compare your bill to your records.

**Source: Medical Billing Advocates of America*

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 may 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. 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.





BUZZWORDS

Network

The group of health care professionals and facilities that have a contract to provide services to Medica members at a reduced rate. You will usually pay less — often **a lot** less — when you visit a doctor or hospital in Medica's *network*.

Network provider

A physician or other health care professional who is part of Medica's network. Medica's *network providers* include primary care doctors, therapists and a variety of specialists.

Out-of-network provider

A physician or other health care professional who is **not** a member of Medica's network. You usually pay more when you use an *out-of-network provider*.

'I'm a true believer in SilverSneakers'

Although he once played college basketball, Jeff Smith thought his jump shot days were over. Then, he joined SilverSneakers.®

"The minute I got on board with Medica, I went down to the local YMCA and signed up for SilverSneakers," the 66-year-old Baxter resident says. "Now I go to class three to five days a week."

The results? In just over a year with SilverSneakers, Smith has lost weight, toned his muscles, increased his strength and lowered his blood pressure.



"I used to exercise at home, but it's hard to stay motivated," Smith says. "SilverSneakers has excellent instructors who make the classes fun. You exercise at your own pace, and the social aspect is great, too."

Smith's membership also travels with him. When he visits his daughter in suburban Minneapolis, he goes to SilverSneakers there — and even shoots hoops with his grandsons.

"I never thought I would see the day when I could do layups again," Smith says. "I am a true believer in SilverSneakers."

SilverSneakers is offered at no cost to Medica Prime Solution,® Medica DUAL Solution® and Medica Advantage SolutionSM members. It provides membership at designated health clubs with group exercise classes just for older adults. Call Customer Service to learn more.

SAVE MONEY — GUARANTEED

Sign up for this money-saving program exclusively for **Medica Prime Solution** and **Medica Select Solution**® members.

Dental Discount Solution

Benefits: 15 percent discount on dental care from providers in the Medica Dental Discount Solution directory. You save at the time of service; you do not pay up front or wait for reimbursement. There are no claim forms, waiting periods, maximum limits or referrals

Total savings: No limits on the types of services or number of visits you may receive

Cost: \$27 for one calendar year (nonrefundable)

Eligibility: You may not have any other dental coverage

Information: 952-992-2345 or 1-800-906-5432

One step to lower risk for blindness, stroke and lung disease

You know that smoking increases your lung cancer risk. Maybe you didn't know that it also increases your risk for these conditions:

Cataracts cloud your eye lens and may cause low vision and blindness. More than half of all people age 80 either have cataracts or have had cataract surgery.* Smoking can lead to earlier development of cataracts. Smoking is also a risk factor for macular degeneration, the leading cause of low vision and blindness.

COPD (chronic obstructive pulmonary disease) includes chronic bronchitis and emphysema. It is the fourth most common cause of death in the United States.** Sufferers gradually lose lung function, making breathing more difficult. Smoking is the leading cause of COPD. Quitting smoking can stop or slow down lung damage.

Stroke can be caused by a number of factors. Cigarette smoking increases your blood pressure, blood clotting and LDL ("bad") cholesterol level, all of which increase your risk for a stroke. Smoking can also increase your stroke risk by making it more difficult to be physically active.

The enhanced Medica Tobacco Cessation program can help you quit smoking. It offers a special program tailored for older adults. Plus, nicotine replacement therapy is included at no cost to you. To learn more, call **1-800-934-4824**.



*Source: National Institutes of Health

**Source: National Center for Health Statistics

ASK MEDICA
CUSTOMER SERVICE

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

A: Copays vary for several reasons. For example, you may 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 of my nonformulary drugs?"
- ★ "Are generic alternatives available for my brand-name medicines?"

Everybody's gone surfin'

Make **www.medica.com** your first stop for information about your health and health plan benefits. The site has been redesigned to help you find information more easily.



Here are two resources you may not have used before:

- ☛ On the home page, click on *Health and Wellness Resources by HealthForums.com* under the heading "Top Member Resources" (bottom right side of the page). You will find features such as health news headlines and a health care library.
- ☛ On the home page, click on *Members* and then choose the *Medicare* option. At the bottom of the next page, click on the *Focus on Quality* link. Follow the next link to *Patient Safety*. You will then see a link (halfway down the page) for *My Medicine List*, a free worksheet to help you keep track of your medicines.

There are many other tools and resources to explore. Visit **www.medica.com** often.

No computer at home? Many libraries and community centers offer free online access. Whenever using a public computer, ask a staff member about protecting your personal information.

Medica CallLink® Nurse Line

To speak with a nurse or to get a physician referral, call our Medica CallLink nurse line **1-866-715-0915**. Hearing-impaired callers (metro and regional), please call the National Relay Center at **1-800-855-2880** and request Medica CallLink at **1-866-715-0915**.

Center for Healthy AgingSM Customer Service

Metro **952-992-2300**; Regional **1-800-234-8755**; MCHA Members **952-992-2443** or **1-800-325-3540**. TTY metro **952-992-3650**; TTY regional **1-800-234-8819**. Open 8 a.m. to 8 p.m. CST seven days a week. Please note: Access to a representative is limited on weekends/holidays during certain times of the year.

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**.

Medica Behavioral Health

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

Visit us on the Internet at www.medica.com



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).

Ogow. Haddii aad dooneyso in lagaa kaalmeeyo tarjamadda macluumaadkani, wac Medica: 1-800-234-8755.
 ملاحظة: إذا أردت مساعدة مجانية في ترجمة هذه المعلومات، فاتصل بالرقم Medica 1-800-234-8755.
 Внимание: Если Вам нужна бесплатная помощь в переводе этой информации, позвоните по следующему телефону: Medica: 1-800-234-8755.
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 Ceeb toom. Yog koj xav tau kev pab txhais cov xov no rau koj dawb, hu Medica: 1-800-234-8755.
 Pažnja. Ako vam je potrebna besplatna pomoc za prevod ove informacije, nazovite Medica: 1-800-234-8755.
 Hubaddhu. Yo akka odeeffannoon kun sii hiikamu gargaarsa tolaa feeta ta'e, bilbila kana bilbili Medica: 1-800-234-8755.

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