

Focus on Health™

> Positive Directions in Health *from the Medica Center for Healthy AgingSM*

> *Exercise, food and time management tips*

Include diabetes self-care in holiday plans

If you have diabetes, the holidays can be an especially challenging time of year. But you can still have healthy holidays — and even enjoy a few favorite seasonal goodies.

This year, be aware of the challenges you face, and have a plan to handle them. Talk to your doctor about the solutions below and how they might work for you.

Challenge: You probably know that exercise is important for managing diabetes. Unfortunately, the long, cold winter may make it difficult for you to get enough physical activity.

Solution: Be flexible with your exercise schedule and interests. Move your regular walk to the middle of the day, or let a video lead you through a workout at home. Medica Prime SolutionSM members may join the SilverSneakersTM total fitness program (available at 24 locations). For details, call Medica's Center for Healthy AgingSM at **952-992-2300** or **1-800-234-8755**.

Challenge: You may be so busy shopping and decorating that you forget to take your medications, visit your doctor or follow other parts of your diabetes care plan.

Solution: Make self-care a routine. Check your feet for cuts or sores every day after you shower. After you check your blood glucose level, set an alarm for the next time you need to check it again. Post “sticky notes” on your refrigerator to remind yourself of appointments.

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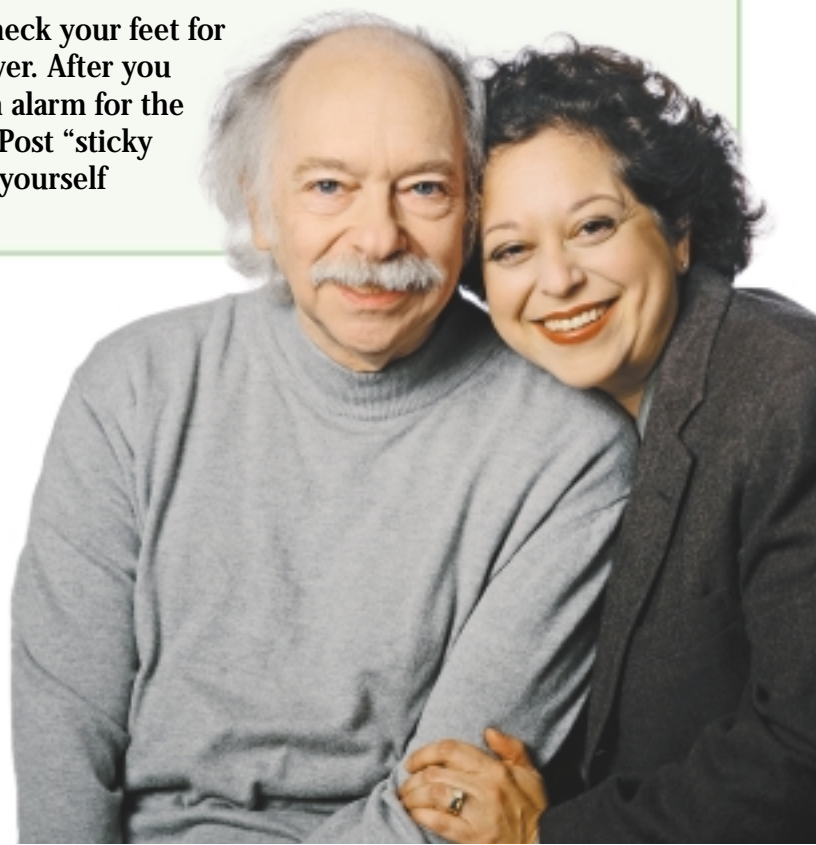
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This issue of *Focus on Health* is packed with the information you need to get through the winter in good health.

First, read about how a little sunlight can help drive away a mysterious condition called seasonal affective disorder.

Next, we'll tell you how to lower your risk for heart disease (America's number one killer), and you'll read valuable tips that will help you prevent dangerous falls.

As the season approaches, we wish you and your loved ones safe and happy holidays and a very healthy new year.

Sincerely,

Jim Williams
Editor

> *Ask the Pharmacist, with Doug Hum, RPH*

If you have a prescription for VIOXX, here's what to do



Q: I was taking a medication called VIOXX® for my arthritis, but it is no longer available. What should I do?

A: VIOXX (the brand name for rofecoxib) was developed to treat arthritis and acute pain. On September 30, 2004, VIOXX's manufacturer, Merck, removed the medication from the market worldwide.

This decision was based on the results of a three-year clinical study which associated VIOXX use with an increased risk for problems such as heart attack and stroke. While the incidence of these problems was low, there was an increased risk beginning after 18 months of treatment with VIOXX.

VIOXX was not in Medica's formulary. For individual reasons, however, some of our members may have had a prescription for the drug.

If you are taking VIOXX, we urge you to call your doctor as soon as possible to talk about other treatment options available to help you.

For more information about the withdrawal of VIOXX from the market, including details on refunds, call **1-888-368-4699** or visit www.vioxx.com or www.merck.com.

If you have questions about your pharmacy benefits, call Medica's Center for Healthy AgingSM Customer Service.

Important reminder — Don't forget your ID card when you go to the pharmacy to fill a prescription. To make sure claims are processed and paid promptly, the pharmacist will need to know: ❶ the correct date of birth for each dependent; ❷ the policyholder's Social Security number or alternate ID number; and ❸ the RX BIN number and PCN number on your ID card. <

> Be healthier and wiser

When you're ready to quit smoking, Medica is here to help. Our tobacco cessation programs can be effective in helping you kick the cigarette habit.

Smoking has been linked to an increased risk for numerous illnesses, including heart disease, stroke and many forms of cancer. The health benefits of quitting start as soon as you take your first breath of fresh air.

If you've tried to quit smoking but couldn't stick to it, don't get discouraged. Call Customer Service to find out about tobacco cessation programs available to help you quit for good. <



Want to quit smoking?

Medica
is here to help.

To find out about tobacco
cessation programs available
to help you quit for good,
call Medica
Customer Service!



> *Health care costs are on the rise*

Here's how you can help

It's no secret that the cost of health care is increasing every year. By taking certain steps, however, you can help control this trend and improve your health.

"Medica is committed to keeping health care coverage affordable," says Ted Loftness, MD, VP and medical director for Medica. "By taking certain steps, our members can help control costs and improve their family's health."

Be aware of your health care use. Go to the emergency room only for true emergencies. For minor illnesses and injuries, call your doctor or visit an urgent care center. In addition, watch for billing errors and fraudulent activities related to your care.

Keep yourself healthy. The physical benefits of regular exercise and a balanced diet are numerous. No matter what your age, if you quit smoking and drink alcohol in moderation, it will help reduce your risk for many serious illnesses.

Manage conditions, such as diabetes, high blood pressure and heart disease. This includes taking any medications as prescribed, having regular checkups and following all of your doctor's instructions. Also, tell your doctor about care or prescriptions you receive from other physicians.

Save on medication costs. Ask your doctor if you may take generic drugs for your condition. Generics are as effective as brand-name medications and are less expensive. Whenever possible, use medications included in Medica's drug formulary. Medica's mail-order pharmacy service may also be a convenient, cost-saving option for you.

Practice prevention. This includes small but important steps: Use seat belts, maintain a working smoke detector in your home and take precautions to avoid falling (see page 6 for information about fall prevention).

These are just a few ways you can do your part to control the growing cost of health care. <

"Medica is committed to keeping health care coverage affordable. By taking certain steps, however, our members can help control costs and improve their family's health."

*— Ted Loftness, MD, VP
and medical director for Medica*

An important reminder for you

Medica may not provide coverage for visits you make to an out-of-network doctor or facility without prior approval from Medica, unless you activate your Extended Absence Option.

If your doctor refers you to a doctor or facility, please check your Medica provider directory or call Customer Service to find out if the doctor or facility is in your network. If the doctor or facility is not in your network, you or your doctor must contact Medica and obtain approval from Medica before seeing the doctor or going to the facility. Failing to get prior approval may result in your claim being denied.

This means you may have to pay higher out-of-pocket costs for any care or services you receive from the out-of-network doctor or at an out-of-network facility. <



See the light about seasonal affective disorder



For many people, winter is a time of festive holidays, quiet snowfalls and warm fires. But for millions of men and women, winter is also a time

for seasonal affective disorder (SAD), with symptoms such as depression, overeating, lack of energy, increased sleepiness and withdrawal from loved ones.

These steps may help you prevent or cope with SAD:

- ▶ **Maximize the amount of natural light in your home.** Open curtains during the day, and trim branches or shrubs in front of windows.
- ▶ **On sunny days, spend some time outdoors.** Be sure to dress warmly.
- ▶ **Exercise.** Medica Prime SolutionSM members may try the SilverSneakers[®] total fitness program or the WalkSport[™] mall-walking program. For more information, call Medica's Center for Healthy AgingSM at **952-992-2300** or **1-800-234-8755**.

If you continue to experience symptoms of SAD, talk to your doctor. <

> *Is it really an emergency?*

For the right care, know where to go

Do you know where to go for the quickest, most appropriate care of an illness or injury? Many people respond to any medical situation by going to the nearest emergency room, but that is not always your best choice.

Urgent care centers provide care for conditions that require immediate attention but are manageable with minor, prompt treatment, while the **emergency room** is for people with a more serious or life-threatening illness or injury. In the emergency room, priority is given to those who are in the most life-threatening situations.

Therefore, if you go to the emergency room for a sore throat or minor injury, people who have more serious problems will be helped first. This means you may have to wait for care. Emergency care is also an expensive type of care and may result in higher out-of-pocket costs.

For minor illnesses and injuries, contact your doctor or go to an urgent care or convenience care center in Medica's network. The doctors and nurses at these centers are experts in treating minor illnesses. You don't need an appointment, and many centers are open in the evening and on weekends and holidays. A list of locations is in your provider directory, or call the Medica CallLink[®] nurse line anytime to find the center closest to you. Locations are also listed on our Web site at www.medica.com.

Healthful hint: *Take a moment to write down your doctor's name and phone number, as well as the location and phone number of your local urgent care center. Place this information next to every phone in your home. If you have a cell phone, program your doctor's number into it. <*



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Diabetes self-care in holiday plans

Challenge: Food may be your biggest challenge. “I know I shouldn’t,” you tell yourself. “But after all, it is the holidays.”

Solution: Moderation is key. When you sit down to a special meal, choose one item you can’t resist and take a little of it. Then fill the rest of your plate with small portions of foods that are good for you. Eat a healthy snack before a big meal to discourage overeating later. Keep in mind that alcohol is high in sugar and may interfere with medications.

Most important, enjoy yourself! With proper care and planning, you can look forward to a safe and happy holiday. <

> *Reduce your CAD risk*

Exercise, healthy lifestyle go straight to the heart

What’s the leading cause of death in America? It’s not lung cancer or stroke. It’s coronary artery disease (CAD), the most common type of heart disease.

What is CAD?

Coronary arteries carry blood to your heart. Over time, the inside walls of the arteries may thicken and become clogged with a fatty substance called plaque. As blood flow to the heart decreases, you may develop chest pains (angina), abnormal heartbeat, heart attack or heart failure.

Although certain medications can help, there is no magic wand for lowering your CAD risk. The most effective preventive steps may be taking care of yourself, including:

- ❖ Don’t smoke. If you smoke, your doctor can help you quit.
- ❖ Exercise, exercise, exercise. You probably already know many reasons why you should be physically active, but none is more important than how good it is for your heart. Medica has two exercise offerings for Medica Prime SolutionSM members: the SilverSneakers[®] total fitness program (available at 24 locations) and the WalkSport[™] mall-walking program (available at four locations). For information about either one, call Medica’s Center for Healthy AgingSM at **952-992-2300** or **1-800-234-8755**. As always, consult your doctor before starting any new exercise program.
- ❖ Eat a healthy diet. Again, this is not a new recommendation, but it is essential for your heart. Limit your intake of salt and saturated fat, and enjoy plenty of fiber-rich fruits and vegetables.

Medica’s Personal Health Improvement Program (PHIP[®]) can help too. PHIP is available at no charge to eligible Medica members who suffer from a chronic illness (such as CAD or other heart disease), pain or symptoms. For more information about this valuable program, call **952-992-2224** or **1-888-365-8240**. <



Exercise and eating healthy may help lower your coronary artery disease (CAD) risk.



All about falls



The problem: Falling is a leading cause of injury among older adults. More than 11 million falls are reported among those 65 and up each year. That's about one out of every three older adults.

Causes: Many falls are the result of identifiable causes. As we age, our sight, hearing, strength, coordination, balance and reflexes deteriorate. This can be a natural part of aging. It may also be the result of illnesses such as diabetes or heart disease, or a side effect of certain medications.

Dangers: The most obvious danger of falling is breaking a bone or suffering another injury. In addition, a person who falls may not be able to summon help.

Prevention: There is much you can do to lower your risk of falling or being injured if you do fall. One especially helpful idea in colder climates is to be aware of icy sidewalks and driveways. Spreading sand or salt can melt ice or provide traction for walking.

More ideas for preventing falls:

- ✓ Ask your doctor for vision and hearing tests. Also, a bone mineral density test will help determine how strong your bones are. Refer to your plan policy to see if these tests are covered.
- ✓ Use a cane or walker, especially on uneven, waxed or wet surfaces.
- ✓ Wear shoes with rubber soles and low heels. Avoid walking around your home in socks.
- ✓ Keep floors and stairways well-lighted and free of cords, household items and other hazards.
- ✓ Use night-lights in your bedroom and bathroom.
- ✓ Use handrails on stairways. If you feel unsteady, ask for help going up or down stairs.
- ✓ Have "grab bars" mounted in your bathroom, especially inside and outside of your tub.
- ✓ Place no-skid mats or strips in the bottom of your tub and in areas that may get wet, such as near your kitchen and bathroom sinks.

Being aware of your surroundings and avoiding unnecessary risks will help you keep a firm footing on your personal safety. <

Get Minnesota's first public report on health care quality

Minnesota has taken a big step to help consumers make better informed health care decisions. MN Community Measurement is the first report of its kind in the nation. It examines the state's health care quality at the medical-group level instead of just reviewing individual health plans, hospitals, clinics or doctors. It reports on six major care categories: asthma, depression treatment, children's health, diabetes care, high blood pressure treatment and women's health.

MN Community Measurement gives consumers the tools to make health care decisions and work with their doctors to maintain good health. The report paves the way for ongoing improvements to Minnesota's already highly-regarded health care system.



Be an informed health care consumer. Review the MN Community Measurement results at www.mnhealthcare.org.

> *Dental discounts available from Medica*

Tips for a healthy smile

Few things are more important to your appearance and to your health than having clean teeth. Fortunately, keeping your smile healthy takes only a few minutes each day.

- Brush your teeth twice a day, using a brush with soft bristles and a toothpaste that contains fluoride. Clean between your teeth once a day with floss or another approved cleaner.
- If you wear dentures, brush your gums, tongue and palate every morning with a brush before inserting your dentures. This will stimulate circulation and help remove plaque.
- Eat a balanced diet, and limit between-meal snacks to nutritious foods, such as fresh fruits and raw vegetables.
- Talk with your dentist about how often you should have routine checkups, as well as about any questions or concerns you have about your dental care.

Options that will leave you smiling

Medica Prime SolutionSM and Medica Select Solution[®] members are welcome to sign up for Medica Dental Discount Solution. For an annual membership fee of just \$27, you will enjoy a 15 percent discount on dental care from participating dentists. With Medica Dental Discount Solution, you have:

- No limits on the type of service you receive.
- No limit on the number of times you use the service.
- No claims forms, waiting periods, maximum savings limits or referrals. <

*For information,
call Customer
Service today.*



- > Sign-up deadline extended to February 28!

Ready for a prescription drug program with true benefits?

The Medica Prime Solution Rx Rider can give you affordable coverage for many prescription drugs. Unlike



other programs you may have heard about, the Medica Prime Solution Rx Rider has no annual maximum limit. With the Rx Rider, you will make a copayment of just \$11 for each of your generic prescription drugs in Medica's formulary. In addition, Medica will pay up to \$30 per prescription for each brand-name formulary drug.

Medica Prime Solution members who do not currently have the Rx Rider may now add it to their medical coverage. An extended open enrollment period continues through February 28, 2005.

For more information, please call Customer Service. <

Medica® Resources

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 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 SolutionsSM** health plans or referring a friend? Please call **952-992-2345** or **1-800-906-5432**.

Visit our new member Web site at www.MyMedica.com (starting January 1, 2005)

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1-800-234-8755: Medica بالمعلومات، فاتصل بالرقم ملاحظة: إذا أردت مساعدة مجانية في ترجمة هذه

Внимание: Если Вам нужна бесплатная помощь в переводе этой информации, позвоните по следующему телефону: Medica: 1-800-234-8755.

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Atención. Si desea recibir asistencia gratuita para traducir esta información, llame a Medica: 1-800-234-8755.

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Chú Ý. Nếu quý vị cần dịch thông-tin này miễn phí, xin gọi Medica: 1-800-234-8755.

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 pomoć 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.

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 HealthTM

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