

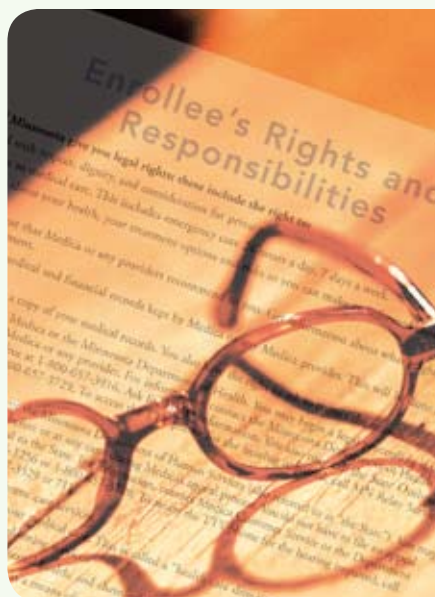


Know your benefits. Use them wisely

When you buy a new telephone, you read the owner's manual to learn how to use it. Your member packet is the "owner's manual" for your Medica health benefits. It may look different than before, but it is easy to read. It can help you understand and take advantage of your health care benefits.

Your member packet includes:

- ▶ **Your member ID cards.** Take your member ID card every time you or a covered family member goes to a doctor, clinic or hospital. This will help keep you from being billed incorrectly for your care.
- ▶ **Certificate of Coverage (COC).** The Certificate of Coverage gives you details about your benefits. It also tells you how much your copayment may be for common services.
- ▶ **Member Handbook and Provider Directory.** Use your Provider Directory to find doctors and clinics in Medica's network. The Provider Directory also includes your Member Handbook. The Member Handbook explains how to use your benefits. This is where you will find information about mental health and chemical dependency services and much more.
- ▶ **Start here.** Look for the section titled "Enrollee's Rights and Responsibilities." Be sure to read this.



If you are a new member, take time to look through your member packet. Keep your member ID card in your wallet and your other documents in a safe place. Call Medica Customer Service if you have further questions.

COLD VS. FLU: COMMON SYMPTOMS

COLD SYMPTOMS

- > Hacking cough
- > Mild aches and pains
- > Stuffy nose
- > Sneezing
- > Sore throat
- > Weakness or fatigue

FLU SYMPTOMS

- > Aches and pains (may be severe)
- > Chest discomfort and cough
- > Exhaustion
- > Headache
- > High fever
- > Weakness or fatigue

CONTENTS

Your Medica, Pages 2 & 7

- > How would you spend \$100 million?
- > Home remedies for a cough
- > Save \$1,642 a year

Your Health, Pages 3 & 4

- > Feeling great in '07
- > #1 germ-fighting tip
- > Get the lead out

Your Benefits, Pages 5 & 6

- > Veggie tale
- > Kids' asthma alert
- > Cost-saving tips

Your Resources, Page 8

- > Phone numbers
- > Did you know?

COMPARE COSTS

Estimated cost of treating an ear infection:

- > Doctor's office: **\$74**
- > Urgent care office: **\$99**
- > Emergency room: **\$335**

Non-emergency care in the ER costs up to five times more!

For common, minor problems, call your doctor or go to an urgent/convenience care center rather than the emergency room, or call Medica CallLink.®

COMMON TYPES OF FRAUD



Members

- > Forging prescriptions for drugs
- > Giving false information to a health care worker, such as an assessment of need for a personal care assistant
- > Selling or lending a Medica member ID card to a friend, family member or other person

Doctors and hospitals

- > Billing for services or supplies that were not provided
- > Billing for services that were not needed
- > Changing paperwork to get more money for a claim
- > Kickbacks, bribes and rebates
- > Providing a service that is not covered, but then charging for a service that is covered

Help us fight fraud

\$100 million per day!

That's how much health care fraud costs.* Who pays for it? All of us. Medica's Special Investigations Unit (SIU) fights fraud. You can help.

- ▶ Ask questions about your medical care, such as, "Why do I need this medicine?" or "What will the results of this test tell us about my condition?"
- ▶ Keep your member ID number and other information secret.
- ▶ Never sell or lend your Medica member ID card to anyone else to use, not even a friend or family member.
- ▶ Read your hospital and doctor bills. Report wrong or incomplete information to the doctor or hospital that sent the bill.

Call Medica's 24-hour Fraud Hotline about any activity that you think may be fraud. *You do not have to give your name.*

English/Spanish fraud hotline (24 hours):
952-992-2237 or toll-free **1-866-821-1331**

Russian language fraud hotline: **952-992-3893**

Somali language fraud hotline: **952-992-3214**

Case study

Medica's SIU learned that a member was forging prescriptions for a powerful pain medication. SIU worked with the FBI and other federal officials to investigate the case. The member was convicted of nine counts of forging prescriptions and is currently serving time in prison.

**Source: National Health Care Anti-Fraud Association*



QCARE AIMS TO IMPROVE YOUR CARE

Today, only nine percent of Minnesotans with diabetes get all the care they should. By the year 2010, the state wants 80 percent of Minnesotans with diabetes to get the care they need.

Improved diabetes care is just one of the goals for a new state program called QCare, which stands for Quality Care and Rewarding Excellence. The program sets new quality care standards for people with state-supported health coverage. It pays more to doctors, clinics and hospitals that get better results in four key health care areas:

- > Diabetes > Hospital stays > Preventive care for adults and children > Heart care

Example: QCare offers links to resources, such as these tips from the National Institutes of Health Web site for lowering the risk of dangerous complications if you have diabetes:

- ▶ Follow your diabetes meal plan. If you do not have one, ask your health care team about one.
- ▶ Eat healthy foods.
- ▶ Get 30 to 60 minutes of physical activity on most days of the week.
- ▶ Stay at a healthy weight.

Learn more about QCare and see the results at www.minnesotahealthinfo.org.

Goals for 2007: Lose weight, feel great

Congratulations! You've resolved to lose weight in 2007. Here are 10 ways to make your resolutions last until swimming suit season and beyond:

1. **Learn from experience.** You've probably resolved — and failed — to lose weight before. What can you do differently this time to ensure success?
2. **Go slow.** Make gradual changes you can live with, rather than drastic changes you'll soon give up.
3. **Try a little at a time.** Rapid weight loss can be dangerous. For safe, long-term results, aim to lose no more than two pounds a week.
4. **Avoid fad diets.** Any plan that sounds too good to be true probably is. Instead ...
5. **Get back to basics.** A balanced diet and regular exercise are the best ways to lose weight. Look better and feel better!
6. **Think big — and small.** Keep your long-term goal in sight, but build in shorter milestones so you stay motivated.
7. **Go beyond the "what."** Look at *what* you eat and *how much*. Eating smaller portions is more effective than "dieting." Limit processed foods, fast foods and sodas.
8. **Seek support.** Losing weight is tough. Talk to your doctor before you get started, and ask a friend or support group to help you along the way.
9. **Choose smart rewards.** If you lose 20 pounds, celebrate by rewarding yourself — but not with a sundae.
10. **Plan the next step.** Losing weight is one thing. Keeping it off is another. Think ahead to your weight maintenance phase and find fun ways to track your progress.



#1 GERM-FIGHTING TIP

Door handles, pens, clothing — germs are everywhere. The #1 way to protect yourself is to wash your hands with soap and warm water for at least 15 seconds. Or use an alcohol-based hand sanitizer with moisturizer.

Wash your hands:

- > Anytime they look dirty
- > After coughing or sneezing into your hands
- > After handling a pet
- > After using the restroom
- > Before and after handling food
- > Before eating

Your health plan is one of America's best!

Medica's Medicaid HMO plan is ranked 15th best among all Medicaid health plans in the nation. The *National Committee for Quality Assurance (NCQA)* and *U.S. News & World Report* rank the nation's health plans every year.

Rankings are based on factors such as:

- > How good your health care is
- > How you feel about your health care experience
- > How satisfied you are with your health care

Learn more at

www.usnews.com/healthplans.

The site includes free information about your Medica health plan.

The word on pandemic flu: Be prepared, not panicked

If you had to protect your family from bird flu, it would be a lot like protecting them from seasonal flu.

Fight germs:

- ▶ Cover your mouth and nose when you cough or sneeze.
- ▶ Do not share drinking glasses or eating utensils.
- ▶ Keep doorknobs, phones and other "high-touch" surfaces clean.
- ▶ Limit contact with people who are sick.
- ▶ Stay home if you have a cough, fever, sore throat, runny nose or other symptoms.
- ▶ Wash your hands often with soap and warm water.

Stay up to date:

- ▶ www.cdc.gov (The Centers for Disease Control and Prevention)
- ▶ www.medica.com follow the links to *Member Resources>Online Health Information>Health Forums*

No computer at home? Get online at the public library!

HAVE A BLAST STAYING HEALTHY



Have a cold? Don't ask your doctor for an antibiotic. It won't help! Viruses cause colds. Antibiotics do not fight viruses; they fight bacteria. Misusing antibiotics makes bacteria stronger.

Anytime your doctor does prescribe an antibiotic, your treatment will be more effective if you:

- > Follow your doctor's orders for taking your medicine.
- > Do not take another person's medicine.
- > Don't stop taking medicine just because you feel better. Take it until it's gone or your doctor tells you to stop.

Learn more with **Bacteria Blaster**, an arcade-style game from the Minnesota Antibiotic Resistance Collaborative. Visit www.minnesotaarc.org to play.

Protect your child's future; earn a Target® GiftCard

It may be time for your child to have a blood lead test. ***This is a very important test for your child's health!***

Lead is a metal found in old paint, some toys, keys and other items. A child who gets lead into his or her body can suffer serious, lifelong health problems. There are usually no signs of lead poisoning until it's **too late**. A blood lead test can find the



problem early so it can be treated before your child gets too sick.

Your child needs a blood lead test at ages 12 months and 24 months.

This test is:

- ▶ Fast
- ▶ Almost painless (just a finger stick)
- ▶ Can be done at your clinic or doctor's office

You may also receive a \$30 Target GiftCard if your child is 9-30 months old.

You should have received information in the mail if your child needs a blood lead test. If you did not receive information but believe your child needs this test, call Medica Customer Service.

Fact: Children often get lead poisoning from eating paint chips, chewing on painted surfaces or breathing dust that contains lead. Clean up paint chips right away. If you rent your home, call your landlord to report chipped or peeling paint. Have your child tested for lead poisoning.

NEWS TO MAKE YOUR BODY HAPPY



Brain work:

A lot of different activities may be best for keeping your mind sharp. A team of experts at a recent American Society on Aging forum noted that long-term brain fitness requires a variety of activities. So read, work puzzles, do word games and play an instrument.



Busy kids:

All work and no play may not be good for kids. So says a report from the American Academy of Pediatrics. The researchers found that "free and unstructured play is healthy and essential" for child development. A lack of free time can lead to stress, anxiety and even depression.



Dogs:

Dogs really are our best friends. Results of a study in the *Journal of the American Medical Association* found that 80 percent of dog walkers get at least 10 minutes of walking exercise each day. More than 40 percent of dog walkers walked 30 minutes or more per day. Remember to use a leash and a pick-up bag.

Easy ways to eat more fruits and veggies — (no, French fries do not count)

Eating more fruits and vegetables can lower your risk for heart disease, high blood pressure and certain cancers. So how many servings should you eat? That depends on your age, gender and activity level, but you may need at least five daily servings. Fortunately, it's easy to get more greens, yellows, blues, oranges and reds into your diet. As we get older, many of us also need to be sure we eat enough protein — fish, eggs and meats.

Try these tasteful tips:

Breakfast

- ▶ Chop onions, spinach and tomatoes into omelettes.
- ▶ Dress up cold cereal with sliced fruits.
- ▶ Excite boring yogurt with fruits.
- ▶ Mix fresh or frozen fruit or raisins into pancake batter.
- ▶ Scoop out a half a grapefruit.



Lunch

- ▶ Layer tomatoes, onions and lettuce on sandwiches.
- ▶ Liven up salads with broccoli, cauliflower and tomatoes.
- ▶ Sip hearty vegetable soup on cold afternoons.
- ▶ Skip the candy bar and reach for an apple or orange.
- ▶ Stir canned black beans and corn into prepared salsa.



Dinner

- ▶ Add peas and celery to pasta dishes.
- ▶ Bake or mash sweet potatoes for a starch with star power.
- ▶ Garnish plates with orange slices.
- ▶ Make pizzas with mushrooms, tomatoes and other fresh veggies.
- ▶ Steam green beans, carrots or squash as a colorful side dish.



COST-SAVING TIPS



Hate staying in the hospital?

If possible, avoid a hospital stay by having your surgery done on an outpatient basis. When you do need to go into the hospital, ask your doctor about the most cost-effective location to have your pre-surgery tests done. It could save you a day or two away from home.

Get your shots

Vaccinations are a great bargain. They can help prevent dangerous and expensive health problems. Talk to your doctor about shots you and your child may need.

Avoid unpleasant surprises

Before you go to the doctor, find out if the care you need is covered by your plan. Medica Customer Service is always just a phone call away.

BUZZWORDS



Drug formulary:

Medica's list of preferred generic and brand-name prescription drugs. Using formulary drugs gives you access to safe, effective medicines at the lowest price.

Brand-name drug:

A prescription drug sold under a name that the manufacturer assigns. Brand-name drugs usually cost more — much more — than generics.

Generic drug:

A copy of a brand-name drug. Prescription generics are identical to their brand-name equivalents in strength, dosage form and methods of administration. But they usually cost less.

RADIOLOGY BRIEF



Need an MRI, CT or PET scan? If so, you may be affected by a Medica policy that began January 1, 2007. For most Medica members, the doctor requesting such scans must first consult with a national radiology specialist to ensure that the scan follows current treatment guidelines (this does *not* apply to ER, urgent care, or inpatient settings). Your doctor needs to take this step ahead of time so that you don't experience a delay in getting your scan done. By getting only necessary services, you get the highest-quality and safest treatment possible.

It is your doctor who makes the final decision about what scan is best for you. Also, your benefits haven't changed: You will continue to be responsible for any copayments or coinsurance.

To get the highest benefit level, receive radiology services from a Medica network provider. For a list of providers in the network:

- ▶ Check your member documents
- ▶ View the Provider Directory at www.medica.com
- ▶ Call Medica Customer Service



Luke D. Loon's Kids' Stuff

Winter is the coolest season

Kids need to be active year-round. Playing in the snow and building snowmen can help kids get exercise. That means you need to keep safety in mind.

- ▶ Dress kids in layers. Clothing made with a synthetic insulating material offers good protection. A hat is a "must." Mittens are better than gloves for keeping fingers warm.
- ▶ Have a contest to see who can make the best snow angel.
- ▶ Map out a maze in the snow and challenge your friends to find their way through it.

Winter warning: Protect your child from asthma attacks

Millions of children and teens have asthma. If your child is one of them, winter is a time to be extra careful. Make sure your child gets a flu shot. And keep in mind that cold, dry air can trigger dangerous symptoms. Take steps to protect your child:

Strategic steps

Step 1: Keep an asthma diary for your child. Make note of weather that may play a role in causing symptoms.

Step 2: Show the diary to your child's doctor. Talk about the role weather may play in causing asthma symptoms.

Step 3: Update your child's asthma action plan at home and at school.

Be sure to include:

- ▶ The impact that cold weather may have on your child
- ▶ The steps that should be taken if symptoms occur
- ▶ Seasonal changes to your child's medication needs



Day-to-day steps

Step 1: You only have to restrict time outdoors if the weather triggers asthma attacks in your child.

Step 2: Wrap a scarf around your child's mouth and nose. Make sure your child knows to keep the scarf on.

Step 3: Always have your child's asthma medicine close by. Talk to your child's doctor about other asthma management tips during cold weather.

Or visit these online resources:

- ▶ www.aaaai.org (American Academy of Allergy, Asthma and Immunology)
- ▶ www.lungusa.org (American Lung Association)
- ▶ www.aafa.org (Asthma and Allergy Foundation of America)

Can't stop smoking? Oh, yes you can!

Read what these Medica members have to say:

"If I can quit ... after smoking for 40 years, anyone can." – R.P., Hibbing

"At first, I didn't know if I could do it, but I did and it's amazing ... Wow, to actually take the last patch off and say, I'm an ex-smoker: That's music to my ears." – B.R., Maplewood

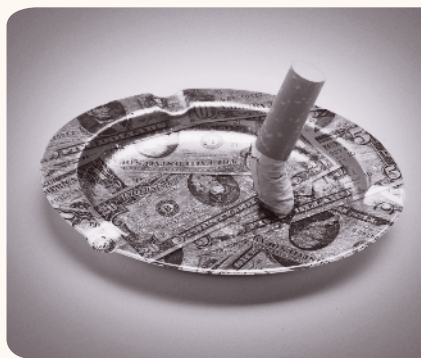
"(You) made a difference in my quitting process ... You helped me look at what I'd accomplished in a positive light!" – G.E., Savage

Quitting smoking today will make you feel better and look better. It will also leave more money in your wallet. A pack of cigarettes costs about \$4.50. If you smoke one pack a day, you're spending:

- ▶ \$31.50 a week
- ▶ \$135 a month
- ▶ **\$1,642.50 a year**

That doesn't count the higher costs when you have to see your doctor for smoking-related illnesses.

Feel your New Year's resolution slipping away? Call Customer Service to find out how Medica can help you quit smoking. You'll never regret it.



QUITTING TOBACCO WAS JUST MADE EASIER!



- Ready to quit? Call "Quit for Life" at Free & Clear,[®] Medica's tobacco cessation program at **1-866-786-8454**. There is no cost to members.
- Have questions on tobacco cessation benefits available through Medica? Customer Service can help. If you call and have questions about Quit for Life, our representatives can directly connect you to "Quit for Life" at Free & Clear. Call Customer Service and get connected.

ASK THE PHARMACIST



Q: I read that over-the-counter (OTC) cough medicines may not work. Is that true?

A: A study by the American College of Chest Physicians determined that OTC cough medicines do not treat the underlying cause of a cough and may not relieve symptoms. For a cough caused by an upper respiratory tract infection, try an OTC antihistamine with decongestant.

Here are some other cough and cold relief home remedies:

- ▶ Boost your immune system with exercise and a balanced diet.
- ▶ Drink warm liquids, such as chicken soup or warm water with lemon.
- ▶ Gargle with warm saltwater to soothe a sore throat.
- ▶ Manage stress to keep it to a minimum.
- ▶ Use saline nasal spray to clear a stuffy nose.
- ▶ Wash your hands often.

For a cough that lasts more than three weeks, call your doctor.

Fast tip: Always read over-the-counter medicine labels. Doses or warnings may have changed since the last time you bought the product.

GET HELP FOR SERIOUS ILLNESSES

If you or a family member has a serious illness, it can be very stressful. To help you, Medica's complex case management service is ready to assist with the impact of a transplant or a chronic illness, such as diabetes or heart disease. Our nurse case managers will help you:

- Access Medica programs that may benefit you
- Find your way through today's complex health care system
- Follow the care plan your doctor gave you
- Learn to use complicated medical equipment

This service is only for people who have complex, long-term health problems. It is offered at no charge to qualified Medica members. Call Customer Service to learn more.

Customer Service

Metro: **952-992-2322** – Regional: **1-800-373-8335**
 TTY lines: **952-992-2357** (metro), **1-800-234-8819** (regional)

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**.

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**.

Disease Management

For help with diabetes or childhood asthma, call Medica CorChoicesSM at **952-992-8460** or **1-888-365-8240**.

Delta Dental

Metro: **651-406-5916** – Regional: **1-800-459-8574**
 TTY lines: **651-406-5915** or **1-800-916-9514**

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**.

Visit us on the Internet at www.medica.com

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DID YOU KNOW?



> **10 million**

Number of germs on an average desktop (See page 3)

Source: GOJO Industries

> **Six percent**

Estimated percentage of all children who have had at least one asthma attack in the past 12 months (See page 6)

Source: www.childstats.gov

> **\$1,642.50**

Cost of cigarettes per year for a pack-a-day smoker (See page 7)

Based on \$4.50 per pack cost

Ogow: Haddii aad dooneyso in lagaa kaalmeeyo tarjamadda macluumaadkani, wac Medica: 952-992-2260.

1-800-373-8335: Medica ملاحظة: إذا أردت مساعدة مجانية في ترجمة هذه المعلومات، فاتصل بالرقم

Внимание: Если Вам нужна бесплатная помощь в переводе этой информации, позвоните по следующему телефону: Medica: 952-992-2294.

ລະບົບ: ຖ້າທ່ານຕ້ອງການ ການຊ່ວຍເຫຼືອໃນການແປອັດຕະໂນມັດກ່າວໄປສູ່, ຈົ່ງໂທຫາ Medica: 1-800-373-8335.

Atención: Si desea recibir asistencia gratuita para traducir esta información, llame a Medica: 952-992-2297.

ព្រំណត់សំគាល់: បើអ្នកចង់បានជំនួយបកប្រែឥតគិតថ្លៃ សូមទូរស័ព្ទទៅ Medica: 1-800-373-8335.

Chú Ý: Nếu quý vị cần dịch thông-tin này miễn phí, xin gọi Medica: 952-992-2295.

Ceeb toom. Yog koj xav tau kev pab txhais cov xov no rau koj dawb, hu Medica: 952-992-2296.

Pažnja. Ako vam je potrebna besplatna pomoc za prevod ove informacije, nazovite Medica: 1-800-373-8335.

Hubaddhu. Yo akka odeeffannoon kun sii hiikamu gargaarsa tolaa fecta ta'e, bilbila kana bilbili Medica: 1-800-373-8335.

Attention. If you want free help translating this information, call 1-800-373-8335.

This information is available to people with disabilities by calling 952-992-2322 (voice), or 1-800-373-8335 (toll free), or 952-992-2357, or 1-800-234-8819 (TTY), or 711, or through the Minnesota Relay at 1-877-627-3848 (speech to speech relay service).

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