

Quarterly Newsletter to Help Explain the Benefits Provided through the HCPC

This newsletter is designed to help you understand your benefits provided through the HCPC—how they work and how to use them. Look for this newsletter during the months of January, April, July, and October.



BAC Health Care Purchasing Coalition

October 2009

Volume 5, Number 1

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HCPC Mission Statement: The BAC Health Care Task force formed the HCPC so that BAC funds could use their collective strength to negotiate better rates and services with insurance carriers and to stabilize or reduce the rate of increase in health care costs for participants and their families without sacrificing coverage. In place since April 1, 2008, the HCPC operates in partnership with your Local Health and Welfare Fund.

NurseLineSM services are here to help. Experienced registered nurses can answer your medication questions and make sure you know how to take them safely. Call any time for trusted support and information that can help you:

- Understand how your medication works.
- Learn about potential side effects and drug interactions.
- Create a list of questions to ask your doctor about your treatment plan.
- Find out if a generic drug may work effectively for you.

Caring nurses are available 24 hours every day. Simply call **1-800-846-4678**. You also can visit **myuhc.com[®]**. Log on to find the latest health and well-being information on topics important to you.



NurseLineSM Services — Medication Questions

Are you taking a medication? Whether it's a prescription or an over-the-counter drug, knowing how to use it correctly can be as important as the medicine itself. Be sure you know about possible interactions, how it works and when to take it.



Save money by using in network laboratories

Our goal is to provide you with easy access to a quality network of laboratories. We regularly evaluate our network relationships to ensure you continue to receive the best combination of quality, convenience and affordability.

There have been changes in our laboratory network, and we want you to know that using a non-participating laboratory, could increase your health care costs, as described in your benefit plan.

Laboratory Updates:

- Effective May 15, 2008, LabOne no longer participates in our laboratory network.
- Quest Diagnostics has been a non-participating laboratory provider since January 1, 2007.
- New laboratories continue to join the network.

What this means to you:

- If you receive laboratory services from a non-participating lab, including Quest Diagnostics or LabOne, you may be charged higher out-of-network costs as described in your benefit plan.
- Non-participating laboratories may be up to seven times more expensive than network laboratories.
- Use of higher cost non-participating laboratories will decrease the amount of benefit available in your lifetime maximum benefit.

What you should do:

You should use one of the more than 1,500 participating laboratories or patient service centers in our laboratory network. You can access a current list of participating laboratories and patient service centers online at myuhc.com[®].

If you are unsure where your laboratory specimen is sent for testing, ask at your doctor or physician's office.

If your benefit plan has out-of-network benefits, services provided by a non-participating laboratory may be paid at the out-of-network benefit level. To ensure your benefits are covered at the highest level possible, you should receive services from laboratories participating in our network.

If you do not have out-of-network benefits, you may have no coverage for services provided by non-participating laboratories. Please refer to your Certificate of Coverage or Summary Plan Description for more detailed information about your specific benefit plan design.

Our goal is to provide you with convenient, affordable access to quality laboratories. If you have questions about our laboratory network, please call Customer Care at the toll-free number on your member ID card.

Certify Your College Student for Continued Coverage



Eligibility for your benefits is determined by the Local Trust Fund. In accordance with the Fund's eligibility rules, please be sure that your dependent children above the age of 19, and who are full-time students, submit the appropriate certification to the Local Trust Fund office in order to properly maintain benefits every spring and fall.

Enhancements to myuhc.com®

A series of enhancements have been made to myuhc.com®. These enhancements are designed to support UnitedHealthcare® products and services and will improve the usability of the Web site for members.

Redesign to benefits & coverage and physician & facility hub pages

It's been nearly two years since the new look and feel of myuhc.com was launched. Since then, we've reviewed customer feedback and have enhanced two major areas of the site to better serve our members.

Benefits & coverage hub page

- Incorporated quick links and edited existing links to help members navigate the site to find information such as copayments, office visits, pregnancy information, etc.



- Included preventive care examples (such as colonoscopy and mammogram exams) as well as preventive care and notification tips and instructions to the medical pages.
- Added recommended "next steps" to help members find a network provider.

Physicians & facilities hub page

- Re-worked common physician search categories and links based on those with highest utilization.
- Added common facility search categories.
- Eliminated or renamed redundant links to make them more intuitive for members.
- Simplified text and links to the UnitedHealth Premium® designation program, the Hospital Comparison Program and National Committee for Quality Assurance (NCQA).

Changes to help members better understand materials

Explanation of Benefits

Added a PDF file and text to the Claims & Accounts > Claim Summary > Claim Detail "View Understanding your EOB for further information". This is a quick and easy-to-read document designed to help members translate what is on their EOB.

Health statements

Included text, a link and the PDF icon: "Need help? View Understanding Your Health Statement for further information" in the section Claims & Accounts > View Statements.

Provider search results - Enhanced features include

- Google Maps to provider locations for member convenience.
- Provider-On-The-Go feature (released January 2009) which allows members to send a provider's contact information (physician/facility) to a text-enabled cell phone.

Your Health H1N1 (Swine) Flu

H1N1 (Swine) Flu: Disinfect Your Home

Washing your hands and keeping surfaces in your home clean and disinfected can help prevent the spread of illness and keep you and your family well. There is still much to learn about the H1N1 flu virus (swine flu). But past experience with seasonal flu, plus common sense, probably still applies.

Germs are the most often spread when a sick person coughs or sneezes. Droplets from an infected family member can move through the air and land on surfaces in the home. The virus is thought to be able to live on surfaces for up to 2 to 8 hours. If you touch the surface within that time frame, then touch your eyes, nose or mouth before washing your hands, you could get sick.

The Centers for Disease Control and Prevention (CDC) recommends washing your hands with soap and water, or using hand sanitizer, after touching surfaces that may be infected with the virus.

Keep surfaces clean. Pay special attention to bedside tables, bathroom and kitchen surfaces, toys, phones, computer keyboards and doorknobs. Wipe them down with a household disinfectant. Follow the directions on the product label.

Chlorine bleach, hydrogen peroxide, detergents, soaps, antiseptics and alcohol are all effective against human influenza viruses if used properly. Again, follow all label instructions carefully. The

CDC believes these products should also work against H1N1 or swine flu virus.

Keep trash cans handy. To prevent the spread of virus, throw away tissues and other disposable items (such as paper cups or plates) right away. Keep trash cans available throughout your home. Always wash your hands after you touch a used tissue or empty the garbage.

Keep linens clean. Don't share bed sheets or towels if anyone in your home is sick. You don't have to wash linens separately. Just use your usual household laundry soap and tumble dry on a hot setting.

Avoid "hugging" dirty laundry as you collect it and put it in the washer. Wash your hands right away after handling dirty laundry. Consider using paper towels to dry your hands after washing. Or, give each member of your household a separate towel (label towels or choose a unique color for each person).

Cleaning dishes and utensils. Don't share dishes or eating utensils before they are washed. These items can be washed in the dishwasher or by hand with dish soap and water. If you use paper plates or cups, throw them away after a single use.

Keep your home well ventilated. If weather permits, open windows in bathrooms, bedrooms and kitchen.

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H1N1 (Swine)Flu

Worries: 10 Ways to Calm Your Nerves

The number of sick people is climbing, and a vaccine is not ready yet. The swine (H1N1) flu has some people on edge. But don't let the "what ifs" take over. Keep your nerves in check by following these 10 tips:

1. **Stay informed.** Many people are talking about H1N1 flu. But some of this information is misinformation. Make sure you get the facts about H1N1 flu from reliable sources. The Centers for Disease Control and Prevention (CDC) is updating their H1N1 flu Web site daily. Go to www.cdc.gov/h1n1flu for the most current information. Or, check back often at www.myoptumhealth.com.
2. **But don't stay glued to your television or computer.** Take a break from the news if it's making you feel more anxious or depressed. Fill your time with activities that make you happy and take your mind off your worries.
3. **Keep things in perspective.** According to the CDC, most cases of H1N1 flu have been relatively mild in the U.S. And the virus is responding to treatment. Call your doctor if you have flu-like symptoms. If you are diagnosed with H1N1 flu, chances are you'll fully recover.
4. **Have healthy habits.** Good health protects you from certain illnesses. Live a healthy lifestyle by:
 - Getting enough sleep.
 - Exercising regularly. Check with your doctor before you increase your activity level.
 - Eating nutritious foods.
 - Drinking plenty of water.
 - Manage your stress.
5. **Be Prepared.** Being ready for a crisis may reduce your anxiety:
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- Stock up on food, water and other supplies. Store enough non-perishable food, water and other household items that will last two weeks if possible. Keep supplies on hand that you may need in case of illness. This includes
 - prescription and over-the-counter medication and medical supplies
 - Consider what would happen if you could not go into the office or if your child's school temporarily closed. Ask your employer if working from home would be an option. Check to see if your child could bring home school work.
6. **Talk to your kids.** There's a good chance they're nervous, too. You can help ease their worried minds. Answer all of their questions about the outbreak honestly. If their school closes, keep other parts of their routine as normal as possible. They learn how to handle stress by watching you. Cope well and they will follow your lead.
 7. **Stay Connected.** Keep up your normal social routine. Doing so may be a welcome distraction. Share your concerns with your friends and family. They may be able to offer you advice and support. If you cannot leave your house, keep your social networks intact through phone and e-mail.
 8. **Have faith in the experts.** U.S. and world public health officials have been preparing for a possible flu pandemic for years. They have the ability and resources to deal with a worldwide outbreak. They're working hard to stop the spread of the H1N1 flu and reduce the severity of the virus.
 9. **Be resilient.** Resilience is your ability to cope with hard times and stress. Remember how you got through a difficult situation in the past, and use those skills to help you now.
 10. **Get Help.** If you feel extremely anxious or if your fears are interfering with your life, seek help. Your primary doctor may be able to refer you to a mental health professional.

Jenilee Matz, M.P.H., Staff Writer, my OptumHealth

**Recent and Upcoming Hospital Additions to
United Healthcare Group Network**

<i>Hospital/System Name</i>	<i>Location</i>	<i>Effective Date</i>
McLeod Medical Center	Darling, SC	09-01-2009
McLeod Regional Medical Center	Florence, SC	09-01-2009
Our Community Hospital	Scotland Neck, NC	09-30-2009
Pungo District Hospital	Belhaven, NC	10-14-2009
Rochelle Community Hospital	Rochelle, IL	09-01-2009
Siskin Hospital for Phys Rehab	Chattanooga, TN	09-01-2009
Mariners Hospital	Tavernier, FL	08-15-2009
Wyandot Memorial Hospital	Upper Sandusky, OH	08-01-2009



Reminder: You are responsible for verifying their Physician/Provider participation within your UnitedHealthcare plan in order to receive the highest level of benefits in network