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The *Plus* Report

NEWS for HEALTH PLAN MEMBERS

SPRING 2010

Physicians Plus Aspirin Use Initiative

Did you know that taking an aspirin regularly can help reduce the risk of heart attacks and stroke? The U.S. Preventive Services Task Force (USPSTF) advises that taking aspirin can be an easy and inexpensive way for men to prevent heart attacks and for women to prevent strokes. It recommends men 45–79 and women 55–79 talk to their primary care physician about risk factors for heart attacks and strokes and the benefits of taking aspirin.

This spring, Physicians Plus is conducting an Aspirin Use Initiative to educate our members who may be at-risk for various cardiovascular diseases. The campaign will include communications to employer groups, providers and members—featuring fact sheets for men, women and providers—with goals of increasing the number of at-risk members taking aspirin if recommended by their provider and increasing the number of members who discuss aspirin use with their doctors.

(continued on page 2)

Understanding Health Care Reform

As you already know, after many, many months of debate and discussion, a health care reform bill was recently approved by the U.S. government. The bill is a massive piece of legislation that will affect all of us and will be implemented incrementally over the next several years.

As intended, the uninsured stand to gain the most from passage of this bill. Over the next several years, millions will acquire health insurance through a variety of channels.

At first glance, it looks like there will be only minimal impacts on current Physicians Plus members and employers with large group (over 50 employees) policies. Small employers (50 employees or less) will see more significant impacts, including tax penalties for not offering health insurance coverage and tax incentives for those who do offer coverage.

Some first-round benefit changes include:

- Expanding coverage for dependent children until age 26 (already in place for P+ members as a state of Wisconsin mandate, effective with 2010 plan renewal);
- No pre-existing limitations for children 0–18;
- Removal of lifetime coverage limits on all policies (most policies currently include a \$2 million lifetime limit); and
- Removal of cost-sharing for preventive care.

We aren't experts yet, but we're learning details of the reform bill as quickly as possible, and we want to help you do the same. We're creating a dedicated section of our Web site to act as an information clearinghouse of sorts for what we know about the reform bill. You'll find summary information that may apply to you along with many helpful links to external agencies with more detailed supporting information.

Just visit pplusic.com and click "Making Sense of Health Care Reform." We'll update the information as we find out more, so check back often!



The Plus Report is published as a community service for the members of Physicians Plus Insurance Corporation, 22 E. Mifflin St., Suite 200, Madison, WI 53703, (608) 282-8900.

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If you have any concerns or questions about specific content that may affect your health, please contact your health care provider.

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Aspirin *(continued from page 1)*

If you are a man aged 45–79 or a woman aged 55–79, talk with your provider about whether to take aspirin to reduce the chances of a heart attack or stroke. For more information, contact Physicians Plus at (608) 282-8900 or (800) 545-5015.

Aspirin Initiative FAQ

How does aspirin help men prevent heart attacks and women prevent strokes?

Plaque is a sticky substance that sometimes builds up and blocks arteries in the neck. These arteries are supposed to take blood to the brain, but when an artery is blocked, a stroke can occur. Aspirin helps blood flow smoothly to the brain.

How much can aspirin reduce the chance of having a heart attack or stroke?

That depends on your age, your health and your lifestyle. In general, aspirin reduces the chances of a first stroke by about 17% in women and the chances of a first heart attack by about 32% in men.

Is there any harm in taking aspirin?

Taking aspirin can cause bleeding in the stomach. This can sometimes be serious. The risk increases with age. The risk also increases if used together with another anti-inflammatory medicine like ibuprofen or naproxen (Advil, Motrin, Naproxen, Aleve, etc.). While aspirin can prevent one type of stroke, it can also increase the chances of a rare, different kind of stroke.

Should you take aspirin?

It's always a good idea to talk with your doctor before taking aspirin. If you have already had a heart attack or stroke, you should take aspirin unless your doctor says not to. If your chances of a heart attack or stroke are high, the benefits of taking aspirin probably outweigh the harms.

How much aspirin should you take?

If you and your doctor decide that aspirin is right for you, then you should take either:

One low-dose aspirin (81mg) every day *or* one regular aspirin (325 mg) every other day.

Taking more aspirin is not better for you and can cause serious stomach bleeding. If you have side effects, tell your provider.

Meriter Corner

Innovative Hip Replacement Option Offered

Keeping on the forefront of new and improved technology, Meriter now offers a new and innovative option for hip replacement surgery. This minimally invasive hip replacement surgery allows patients to recover faster, reduces their pain, reduces risk of dislocation, offers a shorter hospital stay and allows for a more rapid return to normal activities.

Anterior Hip Replacement surgery is an innovative and exciting approach for people suffering with arthritis, hip pain, stiffness and limited movement. For traditional hip replacement procedures, patients are required to follow strict precautions that limit hip motion for the first two months after surgery—which complicates normal activities like sitting in a chair, putting on shoes or getting into a car.

The benefits of an Anterior Hip Replacement are that patients can immediately bend their hip freely and bear full weight when comfortable, resulting in a more rapid return to normal function.

This procedure is performed exclusively by James Bowers, MD. If you are suffering with hip pain, find out if this less-invasive and less-painful surgery is right for you. Get back on your feet, and back to yourself, faster than ever. Schedule an appointment at (608) 417-8500 or visit Meriter's new orthopedic clinic—which opened April 30—to find out more.



Dr. James Bowers

Meriter Named a Top 100 Hospital

Meriter Hospital was recently named one of the nation's Top 100 Hospitals by Thomson Reuters, a leading provider of information and solutions to improve the cost and quality of health care. The award recognizes hospitals that have achieved excellence in clinical outcomes, patient safety, patient satisfaction, financial performance and operational efficiency.

New Meriter Facilities Now Open

Meriter's newest facilities—Meriter Pediatric clinic, Meriter Orthopedics clinic and the Meriter Pediatric Center—are now open and accepting new patients. Visit Meriter.com/clinics for more information.

Meriter–Middleton Pediatrics

2275 Deming Way, Suite 220
Middleton, WI 53562
Phone: (608) 417-8388

Hours

Mon. & Thurs. 8 a.m.–7 p.m.
Tues., Wed. & Fri. 8 a.m.–5 p.m.
Sat. 8 a.m.–12 p.m.

Meriter–Orthopedics

2275 Deming Way, Suite 180
Middleton, WI 53562
Phone: (608) 417-8501

Meriter Pediatric Center

202 S. Park Street
Madison, WI 53715
(608) 417-8388

Hours

24 hours a day, 7 days a week

Notice of Physicians Plus Insurance Corporation Privacy and Confidentiality Practices

You do not have to act on this Notice. It is for informational purposes only. This Notice lets you know how medical information about you and your family may be used and how you can find this information. Please review this notice with care. If you have any questions about this notice, please contact the Physicians Plus Privacy Officer at (800) 545-5015 or (608) 282-8900.

Physicians Plus' Pledge Regarding Medical Information

Physicians Plus knows and respects the privacy of your medical information. Physicians Plus is required by law to maintain the privacy of "Protected Health Information (PHI)." PHI is information that may identify you and that relates to your past, present or future medical condition including care and payment for care. Physicians Plus keeps your PHI private and safe by following and going beyond state and federal law to make sure of the protection of your PHI.

Physicians Plus is required to:

- Keep PHI safe and provide you with certain rights to obey state and federal law;
- Give you this notice of our legal duties and privacy practices with respect to your PHI; and
- Abide by the terms of this notice that is currently in effect.

This notice will inform you about the ways Physicians Plus may use and release PHI about you and your dependents. It also tells you of your rights and certain rules we have about the use and disclosure of your PHI.

How Physicians Plus May Use and Release Protected Health Information (PHI)

Under law, Physicians Plus may use and give out PHI without your permission in certain cases in order to provide you with health-related services. The following examples show how PHI is used and given out by Physicians Plus for this purpose (this is not a complete list and not every type of use or reason to give out PHI is listed):

Payment Physicians Plus may use and give out PHI for payment of your health and pharmacy claims. We may use and give out PHI for purposes of billing, claims payment, to determine eligibility and coverage for health benefits. For example, in order to pay for your health care services or treatment, Physicians Plus will receive and review claims for services sent to us by your doctors. We may also use and give out PHI to see if medical treatments are necessary. For example, we may review your PHI to determine whether a specific medical procedure is needed and consistent with your health condition.

Health Care Operations Physicians Plus may use and give out PHI for health care operations, which include long term illness management activities, quality assessment activities, legal services and review of physicians who provide care for our members. We may also use and give out your PHI for certain internal marketing activities. For example, your name, address or e-mail address may be used to send you a newsletter (you may contact our Privacy Officer to ask that these materials not be sent to you). Physicians

Plus may also use PHI to contact you to promote healthy living and disease prevention. For example, we might send out various reminders involving: follow-up appointments; examinations; pre-natal and post-natal screenings; counseling on nutrition and exercise; immunization; recommendations regarding heart health; cancer prevention; diabetes health management; and other specific health and long term illness management programs. We may also use and give out PHI received at the time of enrollment for underwriting and finding out premiums, as well as answering questions about our insurance products.

Business Associates Physicians Plus may contract with others known as Business Associates to provide certain services on our behalf. To provide these services, Business Associates may receive, create, maintain, use and/or give out PHI, but only after they agree in writing to apply safety measures regarding PHI. For example, we may give out PHI to a Business Associate to do claims administration services, legal services or pharmacy management services, but they must agree in writing to apply safety measures to our PHI.

Other Permitted or Required Uses and Disclosures of Protected Health Information (PHI)

The following describe other ways in which Physicians Plus may use and give out PHI without authorization:

As Required By Law We may use or give out PHI as required by law so long as the use or release complies with related law(s).

Legal Proceedings - We may use or give out PHI in the course of any legal proceedings. Physicians Plus may give out PHI in response to a court or administrative order. We may also give out PHI in response to a subpoena, discovery request or other lawful process, so long as such disclosure complies with applicable law.

Law Enforcement We may give out PHI for law enforcement purposes as required by law. Physicians Plus may also give out PHI in regard to the following situations: identifying or locating suspects, fugitives, material witnesses or missing persons; in regard to suspected victims of crimes; in regard to a death that may have resulted from criminal conduct; or in regard to possible crimes at our location(s).

Worker's Compensation We may use or give out PHI to obey worker's compensation laws or similar programs.

Disclosures to Benefit Plan Sponsors/Employers Physicians Plus may give out PHI to employers who sponsor group health plans for a variety of purposes. For example, we may give out summary PHI to employers in regard to getting premium bids or changing or ending a group health plan. We may also give out enrollment and termination information to employers, including information relating to deductibles, premiums, Medicare and COBRA status. We may give out PHI to employers for group health plan administrative functions, such as administering a wellness or other employer-sponsored plan or program. For example, when an employer-sponsored wellness plan provides a benefit to employees who have a checkup each year, we may verify the completion and date of this checkup. In all such instances of giving out PHI to

employers, we will give out only as much as is needed to complete the request.

Health Oversight Activities We may give out your PHI to a health oversight agency for activities authorized by law, including audits, investigations, inspections and licensure. These activities are needed for the government to check the health care system, government programs, and compliance with civil rights laws.

Research We may give out your PHI to researchers when:

- (1) the individual identifiers have been removed; or
- (2) when an institutional review board or privacy board has (a) reviewed the research proposal; and (b) established measures to ensure the privacy of the requested information, and approves the research.

Disclosures with Your Agreement or Opportunity to Object

Individuals Involved in Your Care Physicians Plus may give out your PHI to a family member, relative, close friend or someone else you have personally identified, if that person is involved in your health care or payment for your health care. For example, we may get in touch with your spouse in regard to payment of a bill, as long as you have not requested that this PHI remain confidential. In this type of situation, we will give out only as much PHI as is needed to complete the task. If you are not able to agree or disagree to our contacting your family or friends, we will decide if giving out PHI is in your best interest, using our best professional judgment.

Other Uses of Medical Information

Other uses and giving out of PHI not covered by applicable laws or this notice will be made only with your written consent. If you authorize the use or giving out of your PHI, you may cancel it, in writing, at any time. If you cancel it, we will not use or give out your PHI for the reasons covered by your written consent from the time of your request and forward. However, cancelling it will not apply to uses or the giving out of PHI made prior to when you cancelled it in accordance with the authorization.

Your Rights Regarding Your Protected Health Information (PHI)

The following are your rights regarding your PHI. As you review these rights, please keep in mind that Physicians Plus does not keep your medical records. To make requests or ask questions about any of these rights, please write Physicians Plus at:

Physicians Plus Insurance Corporation
Attn: Privacy Officer
22 E. Mifflin Street, Suite 200
Madison, WI 53703
or ppinfo@pplusic.com

Right to Inspect and Copy Protected Health Information

(PHI) You have the right to inspect and get a copy of PHI that may be used to make decisions about your health care benefits. To inspect or copy your PHI, you must submit a written request to the address listed above. Under law, certain types of PHI are not available to inspect or copy, including psychotherapy notes, PHI put together in preparation of, or use in, any civil, criminal or administrative claim or legal proceeding, or other PHI subject to laws that deny access. If we deny access to certain PHI, you may ask for a review of the decision by writing to the address listed above.

Right to Amend If you believe that any of your PHI is incorrect or incomplete, you may ask to have that PHI changed. You have the right to ask for an amendment to PHI for as long as the PHI is kept. To ask for an amendment, you must submit your written request, including the reasons that support your requested amendment(s), to the address listed above. Physicians Plus will answer your request in writing within 30 days of receiving it and will give you more information about your rights in the event we allow or deny your request to amend.

Right to an Accounting of Disclosures You have the right to receive a written report of certain disclosures we make of your PHI. The report would not include disclosures made for payment or health care operations as explained in this notice. The report would also exclude disclosures made to you or family members or friends involved in your care or those made according to your signed approval. The report would include a list of those to whom PHI was released, a short description of the PHI released, and the purpose for the release. To learn more about asking for a report of disclosures, please write to the address listed above.

Right to Request Restrictions and Confidential Communications You have the right to ask for certain limits on the use of PHI for treatment, payment or health care operations. You also can ask for limits on the release of PHI to someone who may be involved in your care or payment for your care, like a family member or friend. To learn more about your rights on asking for these types of limits, please contact us at the address listed above. Please note that we do not have to agree to the restrictions you ask. You also have the right to ask that we contact you about PHI by certain means or at a certain location. We will handle such requests to the best of our ability. To ask for confidential communication changes, you must submit your request in writing to the address listed above. We may refuse your request if you have not provided information as to how payment, if that applies, will be handled or do not tell us how or where you wish to be contacted.

Right to Paper Copy of This Notice You have the right to a paper copy of this notice. You may ask for a copy at any time. If you want to get this notice through e-mail, you may still ask for a paper copy of the notice. To receive a paper copy of this notice, contact us at (800) 545-5015 or (608) 282-8900 or write us at the address listed above. You can also print it from our website at www.pplusic.com.

Changes to This Notice

We reserve the right to make changes to this notice. If we make a lot of changes to the notice, we will send it to you within 60 days of the changes. The notice will contain the new effective date in the upper right-hand corner of page 1.

Complaints

If you believe your privacy rights have been violated; you may file a privacy complaint with Physicians Plus or with the Secretary of the Department of Health and Human Services. To file a privacy complaint with Physicians Plus, contact the Privacy Officer at the address listed above. Please note that all other complaints not related to privacy must follow the rules outlined in your Policy or Medical Certificate of Coverage. We will not treat you different in any way for filing a complaint.

Effective Date: September 2008

Formulary Changes

For current formulary details, visit www.pplusic.com/members and click “Pharmacy Services for P+ Members.” The Physicians Plus prescription drug formulary is the preferred list of prescription drugs developed by our Pharmacy & Therapeutics Committee and is continually updated through additions, deletions and status changes.

Formulary drugs are covered under all of our prescription drug plans. Drugs not on the formulary are covered only by our three-tier drug plan. Prior authorization (PA) medications require your prescriber to submit a PA request form to Physicians Plus. The form must be submitted before the prescription is filled at your pharmacy. If prior authorization is not obtained or is denied, members with two-tier coverage are responsible for 100% of the medication cost, and members with three-tier plans are responsible for 50% coinsurance. In addition, a change in formulary status may affect your out-of-pocket expense. Check your insurance ID card to verify which, if any, prescription drug benefit you have, or contact Member Service at (608) 282-8900 or (800) 545-5015.

Tier 1 Copay	Comments
Lansoprazole	Generic equivalent of Prevacid with a quantity limit of 1 capsule per day. Acid suppression for the treatment of heart burn and ulcers..
Tier 2 Copay	Comments
Asacol HD® (Mesalamine)	For the treatment of ulcerative colitis.
Effient™ (Prasugrel)	Prevents blood clots.
Multaq® (Dronedarone)	Promotes heart rhythm in atrial fibrillation.
Onglyza™ (Saxagliptan)	For the treatment of Type II Diabetes.
Ventolin® HFA (Albuterol HFA)	Short acting rescue inhaler for the treatment of asthma.
Tier 2 Copay with Prior Authorization Required	Comments
Banzel™ (Rufinamide)	For the treatment of epilepsy.
Fanapt™ (Iloperidone)	For the treatment of mood disorders.
Sabril® (Vigabatrin)	For the treatment of infantile spasms.
Intuniv™ (Guanfacine ER)	For the treatment of attention deficit and hyperactivity disorder (ADHD)
Noxafil® (Posaconazole)	For the treatment of serious fungal infection.
Samsca™ (Tolvaptan)	For the treatment of low sodium requiring hospitalization.
Tyvaso® (Trepstinil)	For the treatment of hypertension of the lung.
Vimpat® (Lacosamide)	For the treatment of epilepsy.
Victoza® (Liraglutide)	Injection for the treatment of Type II Diabetes.
Extavia® (interferon Beta-1b)	For the treatment of multiple sclerosis.
Metozolv ODT™ (metoclopramide)	For the treatment of stomach motility and reflux.
Removed from Formulary	Comments
Aciphex® (Rabeprazole)	Used for stomach acid suppression. Formulary alternatives are: Tier 1 Prilosec OTC, Lansoprazole and Tier 2 Kapidex, Dexilant
Pantoprazole	Used for stomach acid suppression. Formulary alternatives are: Tier 1 Prilosec OTC, Lansoprazole and Tier 2 Kapidex, Dexilant
ProAir® HFA (Albuterol HFA)	Short acting rescue inhaler for the treatment of asthma. Formulary alternative Tier 2 Ventolin HFA.
Proventil® HFA (Albuterol HFA)	Short acting rescue inhaler for the treatment of asthma. Formulary alternative Tier 2 Ventolin HFA.

Key: Tier 1 = formulary generic copay, Tier 2 = formulary brand copay

Be Prepared for Emergency and Urgent Care

As summer approaches and outside activities increase, please take a few minutes to brush up on what to do if the need for emergency or urgent care arises. Deciding what to do and where to go in a moment's notice can be critical.

Make sure you know which emergency department and urgent care center in Physicians Plus' provider network is nearest to you. If you're unsure of the level of care you need, call your doctor or NursePlus (866-PPLUSRN) for advice.

- **For HMO plan members** Review your P+ provider directory at pplusic.com for the complete list of emergency and urgent care facilities. Non-emergency care received outside the P+ network will not be covered. And remember, St. Mary's Hospital in Madison, St. Mary's Sun Prairie Emergency Center and Mercy Hospital in Janesville are not network facilities.
- **For POS and PPO plan members** Your policies cover in- and out-of-network emergency and urgent care at different benefit levels, depending on your specific plan.

POS Plan Receive in-network care from providers in the standard P+ network; all other providers are out-of-network.

PPO Plan If you're in Wisconsin or Michigan, receive in-network care from HealthEOS (Healtheos.com) network providers; if you live outside WI and MI, visit MultiPlan (Multiplan.com) providers for in-network care; all other providers are considered out-of-network.

If you or a family member has a serious emergency outside of the Physicians Plus service area, go to the nearest emergency department immediately and call Physicians Plus at (800) 545-5015 within 48 hours. If there's a less-serious medical problem (sprain, minor cut, etc.), please call your doctor or NursePlus (866-PPLUSRN) for advice, if possible. Review your Member Handbook to refresh your memory on all the ER, urgent care, and out-of-area coverage details.

Start Earning Your 2010 Good Health Bonus

If you haven't already started earning your 2010 Good Health Bonus, now is the perfect time to start. Whether it's healthy living classes, Weight Watchers, buying organic produce or a health and fitness facility reimbursement, you choose what works best for you. We provide the annual \$100 (single) or \$200 (family) Good Health Bonus reimbursement, and you decide how to earn it.


Start with our online personal health manager, GO-TO Healthy Choices, by taking the confidential health risk assessment (HRA) and earn \$25. It provides an overall health snapshot and gives you a personalized plan for making healthier lifestyle choices.

You can access GO-TO Healthy Choices through our GO-TO portal. If you don't have an account, sign-up is easy. Visit www.pplusic.com, click the GO-TO link and have your member ID card handy. It's that simple and secure! Sign up today and start earning your Good Health Bonus reward.



**Moving? Benefit
or Claim Question?
E-mail Member
Service Today!**

Are you moving? Do you have a question about your benefits, a claim or how to get the most from your Physicians Plus plan? E-mail Member Service at ppinfo@pplusic.com to change your address or get answers to your important health plan questions!

 **Physicians Plus**
22 EAST MIFFLIN STREET
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MADISON, WI 53703

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