

HEALTHY *Choices.*
BIG *Rewards.*



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The *Plus* Report

NEWS for HEALTH PLAN MEMBERS

FALL 2008

The “Pluses” of a Physicians Plus Health Plan

Do you have an annual health plan renewal decision coming up? We hope renewing your Physicians Plus plan is an easy choice. Some of the features that set P+ apart include:

- The best and largest provider network in the area, including Meriter and UW hospitals, Meriter Medical Clinics in Madison and Middleton, UW Health and the most independent physicians around.
- The freedom to visit most specialists in the network without a written referral.
- The best selection of resources for making healthy choices: GO-TO, GO-TO Healthy Choices and GO-TO Rx Manager; Nurse-Plus; Good Health Bonus; Plus Perks; and the Eat Healthy Rebate.

Physicians Plus delivers Healthy Choices and Big Rewards through a great provider network and by offering a healthy, helping hand. All told, it gives you the most value for your health care dollar.



Be Prepared for Flu Season

Flu season is right around the corner, and member health is our highest priority at Physicians Plus. People at high risk of serious flu complications or people who live with or care for high-risk persons should receive a flu vaccine.

Physicians Plus strongly urges vaccinations for:

- All children 6 months to 18 years old
- Anyone 50 years and older
- Pregnant women
- Anyone with a chronic condition
- Anyone in contact with infants less than 6 months
- Families, households or individuals in contact with someone in these groups
- Health care workers
- Anyone who wants protection from the flu

Flu vaccines will begin in October. Contact your primary care clinic today to schedule your flu shot. Visit www.HealthyChoicesBigRewards.com for more information.



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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Physicians Plus To Offer Health and Fitness Facility Reimbursement

Physicians Plus wants to help you live healthier. A regular exercise routine is one way to maintain a more active and healthy lifestyle. Starting January 1, 2009, Physicians Plus will offer health & fitness facility reimbursements through the Good Health Bonus program. Members with single contracts can receive up to \$100 per year, and those with family contracts can earn up to \$200 per year per family. Full program details will be available soon at HealthyChoicesBigRewards.com.

If a health & fitness facility membership isn't for you, you can still earn the annual \$100 or \$200 Good Health Bonus rebate through GO-TO Healthy Choices; a produce share purchased via the Eat Healthy Rebate; Weight Watchers; or a variety of approved classes.

You decide what works best for you!



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 describes how medical information about you may be used and disclosed and how you can get access to this information. Please review it carefully. 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 understands and respects the privacy of your medical information. Physicians Plus is required by law to maintain the privacy of "protected health information." Protected health information is information that may identify you and that relates to your past, present or future medical condition and the provision of and payment for your medical care. Physicians Plus maintains safeguards that comply with or exceed current state and federal law to ensure the privacy of your protected health information.

Physicians Plus is required to:

- Maintain the privacy of protected health information and provide you with certain rights in accordance with state and federal law;
- Give you this notice of our legal duties and privacy practices with respect to your protected health information; 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 disclose medical information about you and your dependents. This notice also describes your rights and certain obligations we have regarding the use and disclosure of your protected health information.

HOW PHYSICIANS PLUS MAY USE AND DISCLOSE PROTECTED HEALTH INFORMATION

Under law, Physicians Plus may use and disclose protected health information without your authorization in certain circumstances in order to provide you with health-related services. The following examples show how protected health information is used and disclosed by Physicians Plus for this purpose (this is not an all-inclusive list and not every type of use or disclosure in a category is listed):

Payment Physicians Plus may use and disclose protected health information for payment of your health and pharmacy claims. We may use and disclose protected health information for purposes of billing, claims management and determinations of eligibility and coverage for health benefits. For example, in order to make payment for your health care treatment, Physicians Plus will obtain and review claims for services submitted by your health care providers. We may also use and disclose protected health information to determine the medical necessity of specific treatments and for utilization review. For example, we may review your protected health information to determine whether a specific medical procedure is appropriate and consistent with your health condition.

Health Care Operations Physicians Plus may use and disclose protected health information for health care operations. For example, health care operations include chronic illness management activities, quality assessment activities, legal services and credentialing and review of physicians who provide care for our members. We may also use and disclose your protected health information 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 request that these materials not be sent to you. Physicians Plus may also use protected health information to

contact you regarding health promotion and disease prevention. For example, we might send reminders regarding follow-up examinations, pre-natal and post-natal screenings, counseling on nutrition and exercise, immunization reminders and recommendations regarding heart health, cancer prevention and diabetes health management and other specific health and chronic illness management programs. We may also use and disclose protected health information received at the time of enrollment for underwriting and determining premiums and addressing questions about our insurance products.

Business Associates Physicians Plus may contract with entities known as Business Associates to perform various functions and provide certain services on our behalf. In order to perform these functions or provide these services, Business Associates may receive, create, maintain, use and/or disclose protected health information, but only after they agree in writing to implement appropriate safeguards regarding protected health information. For example, we may disclose protected health information to a Business Associate to perform claims administration services, legal services or pharmacy management services, but any such entity must agree in writing to safeguard protected health information.

OTHER PERMITTED OR REQUIRED USES AND DISCLOSURES OF PROTECTED HEALTH INFORMATION

The following describe other ways in which Physicians Plus may use and disclose protected health information without authorization:

As Required By Law We may use or disclose protected health information as required by law so long as the use or disclosure complies with applicable law.

Legal Proceedings We may use or disclose protected health information in the course of any judicial or administrative proceedings. Physicians Plus may disclose protected health information in response to a court or administrative order. We may also disclose protected health information in response to a subpoena, discovery request or other lawful process, so long as such disclosure complies with applicable law.

Law Enforcement We may disclose protected health information for law enforcement purposes pursuant to process and as otherwise required by law. Physicians Plus may also disclose protected health information 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 on our premises.

Worker's Compensation We may use or disclose protected health information to comply with worker's compensation laws or similar programs.

Disclosures to Benefit Plan Sponsors/Employers Physicians Plus may disclose health-related information to employers who sponsor group health plans for various purposes. For example, we may disclose summary health information to employers in regard to obtaining premium bids or modifying or terminating a group health plan. We may also disclose enrollment and termination information to employers, including information relating to deductibles, premiums, Medicare and COBRA status. We may disclose protected health information to employers for group health plan administrative functions, such as administering a wellness or other employer-sponsored plan or program. For example, where an employer-sponsored wellness plan provides a benefit to employees who have an annual check up, we may verify the completion and date of such check up. In all such instances of disclosing health-related information to employers, we will disclose the minimum necessary information to accomplish the intended purpose of the disclosure.

Health Oversight Activities We may disclose your protected health information to a health oversight agency for activities authorized by law. These oversight activities include, for example, audits, investigations, inspections, and licensure. These activities are necessary for the government to monitor the health care system, government programs, and compliance with civil rights laws.

Research We may disclose your protected health information 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 protocols 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 Unless you object, Physicians Plus may disclose to a family member, relative, close friend or anyone you identify your protected health information that directly relates to that person's involvement in your health care or payment for your health care. For example, we may communicate with your spouse regarding payment of a bill, so long as you have not requested that such information remain confidential. In such situations, the minimum amount of information necessary to address the issue will be used or disclosed. If you are unable to agree or object to our communications with your family or friends, we will determine whether disclosure of protected health information is in your best interest, using our best professional judgment.

OTHER USES OF MEDICAL INFORMATION

Other uses and disclosures of medical information not covered by applicable laws or this notice will be made only with your written authorization. If you provide authorization for the use or disclosure of protected health information, you may revoke the authorization, in writing, at any time. If you revoke the authorization, we will no longer use or disclose your protected health information for the reasons covered by your written authorization from that time forward. However, the revocation will not apply to uses or disclosures previously made in accordance with the authorization.

YOUR RIGHTS REGARDING YOUR PROTECTED HEALTH INFORMATION

The following are your rights with respect to your protected health information. As you review these rights, please keep in mind that Physicians Plus does not maintain 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 ppicinfo@pplusic.com

Right to Inspect and Copy Protected Health Information You have the right to inspect and obtain a copy of certain protected health information that may be used to make decisions about your health care benefits. To inspect or copy your protected health information, you must submit a written request to the address above. Under law, certain types of protected health information may not be available for inspection or copying, including psychotherapy notes, information compiled in reasonable anticipation of, or use in, any civil, criminal or administrative claim or proceeding, or other information

subject to laws that prohibit access. If we deny access to certain protected health information, you may request a review of the decision by writing to the address listed above.

Right to Amend If you believe that any of your information is incorrect or incomplete, you may ask to have that information amended. You have the right to request an amendment to medical information for as long as the information is maintained. To request an amendment, you must submit your written request, including the reasons that support your requested amendment(s). Physicians Plus will respond to your request in writing within 30 days of receipt and will provide you with further information about your rights in the event we grant 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 protected health information. The report would not include disclosures made for payment or health care operations as described in this notice. The report would also exclude disclosures made to you or family members or friends involved in your care or disclosures made according to your signed authorization. The report would include a list of persons or entities to whom information was disclosed, a brief description of the information disclosed and the purpose for the disclosure. For information about requesting an accounting of disclosures, please write to the address listed above.

Right to Request Restrictions and Confidential Communications You have the right to request certain restrictions or limitations on the use or disclosure of protected health information for treatment, payment or health care operations, or that we disclose to someone who may be involved in your care or payment for your care, like a family member or friend. If you would like additional information about your rights on requesting restrictions please contact us at the address listed above. Please note that we are not required to agree to your requested restrictions. You also have the right to request that we communicate with you about protected health information by certain means or at a certain location. We will accommodate such requests to the best of our ability. To request confidential communication changes, you must submit your request in writing to the above address. We may refuse to accommodate your request if you have not provided information as to how payment, if applicable, will be handled or do not specify 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. Even if you agree to receive this notice electronically, you may still request a paper copy of the notice. To obtain a paper copy of this notice, call or write us, or download from www.HealthyChoicesBigRewards.com.

CHANGES TO THIS NOTICE

We reserve the right to make changes to this notice. If we make substantive changes to the notice, we will redistribute within 60 days of the revision. The notice will contain the effective date in the upper right-hand corner.

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 unrelated to privacy must follow the procedures outlined in your Medical Certificate. We will not retaliate against you in any way for filing a complaint.

Effective Date: August 2008

Be Prepared for Holiday Travel Emergencies

With family trips for Thanksgiving and the winter holiday season coming up soon, please take a few minutes to brush up on what to do if you need emergency or urgent care outside the Physicians Plus service area. Know what you need to do before anything happens and put your mind at ease.

If you or a family member on your Physicians Plus policy has a serious emergency, call 911 or get to the nearest emergency department immediately. If there's a less-serious medical problem (sprain, minor cut, etc.), please call your primary care clinic or Nurse-Plus (866-PPLUSRN) for advice, if possible. If you receive any care outside the P+ service area, please call (800) 545-5015 within 48 hours and let us know your situation.

As always, remember to use Meriter or UW Hospital for emergency services in Madison. Check out pages 10–11 of your Member Handbook to review out-of-area coverage details.

Have a wonderful and safe holiday season!

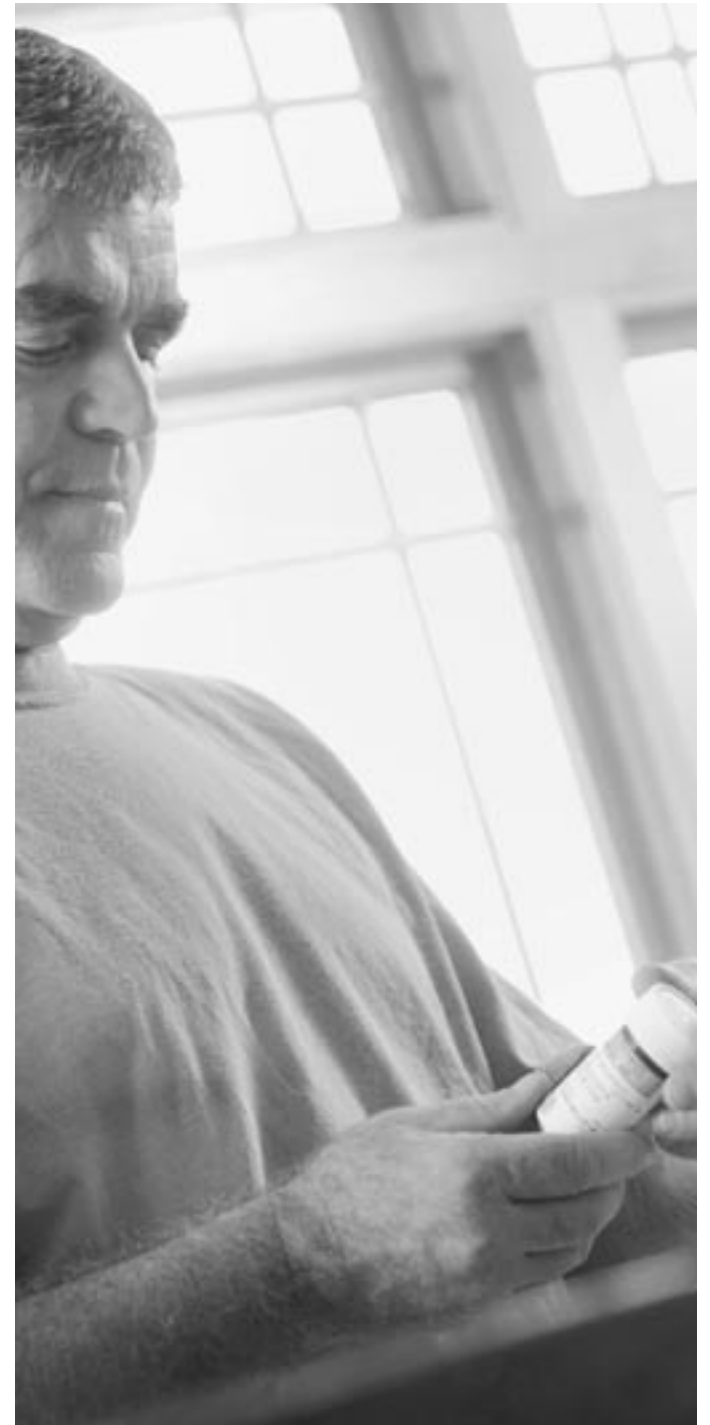
Formulary Changes

For current formulary details, visit www.HealthyChoicesBigRewards.com/members and click "Pharmacy Services." 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 2 Copay Additions	Comments
Simcor (Simvastatin/Niacin Extended Release)	Combination tablet that reduces cholesterol and triglycerides and raises HDL (good cholesterol).
Patanase (Olopatadine)	Patanase Nasal Spray used for the relief of symptoms of seasonal allergic rhinitis. In clinical trials, Patanase showed similar efficacy as Astelin nasal spray when considering Total Nasal Symptoms Scores. A higher percentage of subjects receiving Astelin reported taste alteration.
Tier 2 Formulary Change	Comments
Oxycontin & Oxycodone Extended Release	These products are restricted for use in cancer pain only. Formulary alternatives are Morphine Extended Release, Avinza, Kadian, Fentanyl Patch and Levorphanol.

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



Don't Flush Old Meds

There is a safe, environmentally friendly way to get rid of unwanted medicine in Dane County. Med-Drop, the county's drug disposal effort, will take place on Saturday, October 18 from 9 A.M.–1 P.M. at the Madison Transfer Station, at 121 E. Olin Avenue in Madison, between the Alliant Energy Center and Goodman Pool.

Residents should bring their outdated or unwanted prescription and over-the-counter medicines in the original container (personal information may be marked out on the container). Volunteers will dispose of both the medicine and the containers, protecting patient confidentiality. This is a free, drive-through, drop-off service, sponsored by the Madison Patient Safety Collaborative.

For more information, visit www.meddropdane.org.

Still Time to Earn '08 GO-TO Healthy Choices Rewards

If you haven't redeemed your Good Health Bonus yet this year, you can still earn \$100 in rewards for using GO-TO Healthy Choices—our online personal health manager included with all P+ health plans.

Take the online, confidential health risk assessment (HRA) and earn \$25. It provides an overall review of your health and gives you a personalized plan for making healthier lifestyle choices.

From there you can earn an additional \$75 by completing two lifestyle improvement or condition management programs. All reimbursements come from your annual Good Health Bonus rebate pool.

Visit www.HealthyChoicesBigRewards.com to sign up. Click the GO-TO link and have your member ID card handy. It's that easy! Sign up today and earn your Good Health Bonus before it resets on January 1!



**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@ppplus.com to
change your address or get
answers to your important
health plan questions!

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