


HEALTHY *Choices.*
BIG *Rewards.*



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The *Plus* Report

NEWS for HEALTH PLAN MEMBERS

FALL 2009

Choice Is the Best Kind of Insurance

If you have an annual health plan renewal decision coming up, we hope renewing your Physicians Plus plan is the easy choice. Because when it comes to health plans, P+ offers you the most choices, including:

- The area's broadest provider network, including primary care access at Meriter Medical Clinics, UW Health clinics and independent clinics like Wisconsin Heart, Associated Physicians, Wildwood and Melius, Schur & Cardwell.
- Freedom to choose a network specialist with no written referrals.
- More than 20 network hospitals, including Meriter and UW in Madison.
- GO-TO, our 24/7 online health plan management tool: change your doctor, print new ID cards, check claims and use our personal health manager, GO-TO Healthy Choices.
- A suite of wellness programs that deliver annual rewards up to \$200/family for joining a health or fitness club, buying organic produce, taking healthy living classes and more.

Options aren't a luxury. They're what make finding the right primary care physician, clinic or hospital for your family possible. Because making the right choice takes options. And that takes Physicians Plus.



Mike Mohoney, President and CEO

Scott Rabebl, Editor, scott.rabebl@pplusic.com

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. If you have any concerns or questions about specific content that may affect your health, please contact your health care provider. ©2009 Physicians Plus Insurance Corp.

Be prepared for Flu season

Fall is flu season, and this year flu season brings with it the threat of the H1N1 (swine flu) strain. Member health is our highest priority at Physicians Plus. We recommend that people at high risk of serious flu complications or people who live with or care for high-risk persons receive a flu and H1N1 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

Though getting flu vaccine is the best defense, other basic preventive measures will help you and your family fend off the flu.

Frequently washing your hands with soap and warm water or alcohol-based gels is a good way to prevent the spread of germs that can cause many illnesses, including the flu. You can get yourself and your children in the hand hygiene habit by stocking mini-bottles of alcohol-based cleansers in backpacks, purses, lockers and briefcases.

Additionally, avoid contact with sick people during flu season, make sure your stress level is in check and ensure that you and your family are getting adequate amounts of sleep to strengthen your body's resistance.

If you do come down with the flu, try to avoid public places to avoid spreading it further. If you're severely ill, try to stay away from work or school so you don't spread your illness significantly. If you're forced to go into these settings, let people know you're sick so they can take precautions.

Flu vaccines are now available. Contact your primary care clinic today to schedule your flu shot. Visit www.pplusic.com for more information.

Aspirin Use to Prevent Heart Attacks and Stroke

Did you know taking an aspirin regularly can help reduce the risk of heart attacks and stroke?

The U.S. Preventive Services Task Force recommends you talk to your doctor about taking aspirin regularly if you meet one of the following conditions:

- Have had a heart attack or stroke.
- Are a man between the ages of 45–79.
- Are a woman between the ages of 55–79.

Physicians Plus wants to help you stay healthy. In an effort to educate members about the importance of regular aspirin use and to encourage them to talk with their PCP about their cardiovascular risk factors, we are piloting an educational “Aspirin Initiative” campaign for at-risk members. The goal of the initiative is to increase the number of at-risk members who discuss aspirin use with their physicians, and to increase the number of members who take aspirin, if recommended.

Talk to your primary care provider about taking aspirin if you are in one of the groups described above. Watch your mail for more information being sent to members that are at risk for heart attacks and strokes.

For more information, contact Physicians Plus Health Improvement at (608) 282-8900 or (800) 545-5015.

Physicians Plus’ Ballpark Blast at the Duck Pond is October 24

The Mallards season might

be over, but your

family can still

have fun at the

Duck Pond this

fall. At the *Physi-*

cians Plus Ballpark

Blast at the Duck

Pond on Saturday,

Oct. 24 from 10:

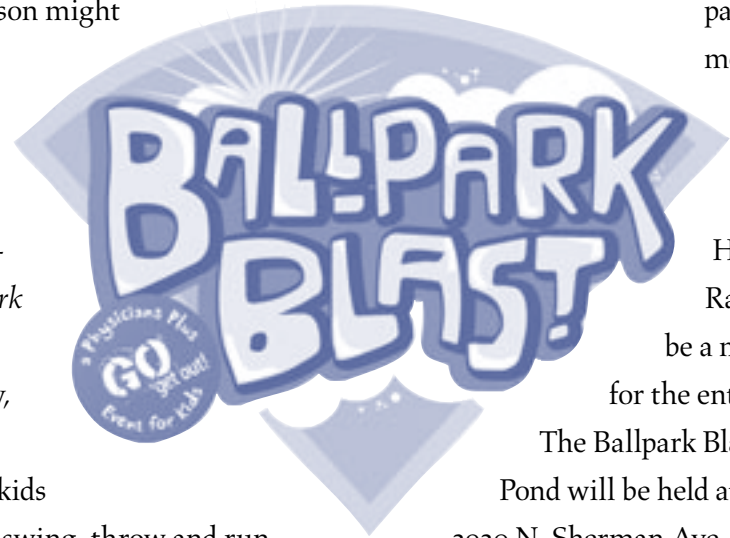
00 a.m. to Noon, kids

12 and under can swing, throw and run

like their favorite baseball players in a vari-

ety of fun and active games on the Mallards

home field. In addition, you can enjoy ball-



park concessions,

meet Maynard

the Mallard

and catch the

Physicians Plus

Healthy Snack

Racers—it will

be a morning of fun

for the entire family.

The Ballpark Blast at the Duck

Pond will be held at Warner Park,

2920 N. Sherman Ave. in Madison.

Make plans to attend the final of our four

free GO Get Out! family events for 2009. We

hope to see you there!

Physicians Plus’ Ballpark Blast at the Duck Pond will feature the following activities:

- Inflatable speed pitch game
- Inflatable Tee-Ball game
- Inflatable Bounce House
- Little Slugger obstacle course for ages 3 and under
- Race around the bases
- And much, much more



2010 Plan Changes

2010 promises to be an exciting year with many potential changes in health care. Each year, Physicians Plus announces upcoming benefit changes. Here is an overview of the changes you can expect for most policies that renew on or after January 1, 2010:

Mental Health Parity and Addiction Equity Act of 2008

In accordance with the Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act of 2008, the prior limits for Behavioral Health (BH) and Alcohol or other Drug Abuse (AODA) services will be removed. Services for BH and AODA diagnoses will be treated the same as medical diagnoses. All cost-sharing will apply to the specific services received. If you have a deductible, coinsurance and/or copay for inpatient, outpatient or office visits services, that same cost share will apply to the appropriate services received.

Autism

The Wisconsin State Budget included coverage minimums at \$50,000 for intensive level services per insured per year with a minimum of 30-35 hours of care per week for a minimum of four years and at least \$25,000 for non-intensive services per member per year. These monetary amounts will be adjusted annually beginning in 2011. Coverage will be subject to deductibles, coinsurance and copayments that generally apply to other conditions covered by the plan.

Hearing Aids and Cochlear Implants

The Wisconsin State Budget also requires coverage for one standard hearing aid per ear for member's ages 0-18 when medically necessary in addition to coverage for cochlear implants for members ages 0-18 when medically necessary (this is not new or a change for most Physicians Plus policies). Cost sharing (copays, coinsurance and deductibles) will be applied if applicable. Cochlear implants will require prior authorization.

Dependent Eligibility

The Wisconsin State Budget requires insurers to provide coverage of unmarried dependents through age 26 if they are not eligible for coverage under a group plan offered by the child's employer where the child's premium contribution would be less than the premium amount for his or her coverage as a dependent. Additionally, the Budget includes provisions to allow coverage for a dependent, regardless of age, who is returning to school after being called to active duty in the National Guard or Reserves while a full-time student.

Birth Control

The Wisconsin State Budget requires that any outpatient consultations, examinations, procedures, and medical services that are necessary to prescribe, administer, maintain, or remove contraceptives must be covered. The coverage may be subject to the exclusions, limitations, and cost-sharing provisions that generally apply to the coverage of outpatient health care services, preventative treatments, and prescription drugs and devices provided under the policy. *Note:* Not all Physicians Plus policies provide prescription drug coverage.

New Programs Added to GO-TO Healthy Choices

Do you want to eat healthier? Get more sleep? Become more active? Feel better? Whatever your goal may be, GO-TO Healthy Choices has a solution to fit your lifestyle, wants, and needs. Physicians Plus has recently added four new programs to its suite of GO-TO Healthy Choices lifestyle improvement programs. The four new programs include:

Overcoming™ Insomnia is a sleep solution founded in proven science that will teach you techniques that address your specific sleep problem. As part of the program individuals will: learn to change negative thinking that interferes with sleep; develop new habits that promote healthy and restful sleep; learn relaxation techniques to fall asleep; and develop strategies to keep stress from affecting sleep.

Overcoming Depression Over 30% of people experience some form of depression. To be proactive in your treatment, it takes a lot of honesty and courage. Overcoming™ Depression provides confidential help for any level of depression.

Overcoming™ Binge Eating uses evidence based techniques to help participants stop binge eating and compulsive eating, battle obesity, and improve their overall quality of life. Through a series of interactive exercises, participants establish a pattern of regular meals and snacks, while learning strategies to curb urges to overeat.

MOVE™ is designed to help participants re-frame personal thoughts and address specific barriers to physical therapy. Move provides each participant with a one of a kind solution to help find the motivation and confidence to take the first step, and continue taking steps toward living a longer, healthier and more active life.

Remember, members can earn a \$25 Good Health Bonus reward for taking the initial health risk assessment and another \$75 for participating in two lifestyle improvement/condition management programs!

Visit www.pplusic.com and see how GO-TO Healthy Choices can make a difference in your life.

Formulary Changes

For current formulary details, visit www.pplusic.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 Addition	Comments
Kapidex™ Dexlansoprazole	Used for acid suppression for the treatment of heart burn and ulcers.
Tier 2 Copay with Prior Authorization Required	Comments
Savella™ (Milnacipran)	Used for the management of fibromyalgia in adults.

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



**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!

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INSURANCE CORPORATION
22 EAST MIFFLIN STREET
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