

HEALTHY *Choices.*
BIG *Rewards.*



Inside This Issue

| | |
|---------------------------------|--------|
| Health Management by Cell Phone | page 2 |
| COBRA Law Updated | page 2 |
| Updated Privacy Notice | page 3 |
| Formulary Changes | page 5 |
| Tablet Splitting Saves | page 6 |

The *Plus* Report

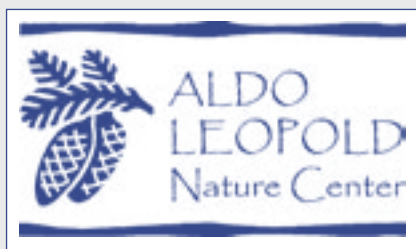
NEWS for HEALTH PLAN MEMBERS

SPRING 2009

Get Out! Spring into Nature at the Leopold Leap

Join us at the Leopold Leap for fun and prizes! It's the second event in Physicians Plus' 2009

GO Get Out! Campaign, scheduled for the Aldo Leopold Nature Center, 300 Femrite



Drive in Monona, on Saturday, May 9 from 10:00 a.m.–noon.

Kids 12 and under can hop, run, jump and play—just like their animal friends—in a variety of fun games and activities throughout one of Dane County's hidden natural gems—the Aldo Leopold Nature Center. All children registering to participate will have a chance to win great, active prizes. The Leopold Leap is part of Physicians Plus' GO Campaign, a commitment to fighting childhood obesity by providing fun incentives to get kids off the couch, outside and active.

(continued on page 2)

Physicians Plus: We Have You Covered

At Physicians Plus, our health plan goes beyond simply providing coverage; it's the reassurance that we've been around for more than 20 years and that we're here to help you live a healthier life. With an **unmatched provider network, more choices for healthy living** and the **peace-of-mind provided by a trusted partner**, P+ delivers the tools and resources you need to improve and maintain your health.

Unmatched Provider Network

The best and largest provider network in the area. P+ offers over 2,800 providers in 20 counties including Meriter and UW hospitals, Meriter Medical Clinics in Madison and Middleton and UW Health clinics.

Access to independent doctors and clinics. Choose from Wisconsin Heart, Associated Physicians, Wildwood Clinic, Melius, Schurr and Cardwell and others.

No referrals required. Visit most network specialists without a written referral.

More Choices for Healthy Living

An online personal health manager. GO-TO Healthy ChoicesSM provides anytime

(continued on page 5)



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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Heart Failure Program Now Cell Phone Compatible

It's official—cell phones can be good for the heart! If you use Physicians Plus' Heart Failure case management program, the Cardiocom Telescale® is now compatible with cellular phones.

If you're not familiar with the Heart Failure program, participants use the Telescale at home every day to measure their weight and answer questions about their health. A traditional phone line or cellular phone then sends information from the scale directly to a nurse at Physicians Plus. The nurse can contact you directly to discuss your condition. Because your doctor will also receive regular updates, they can quickly make needed changes to your care plan and medicines.

This free program can improve heart and overall health and reduce the risk of future health problems. Your health information is transmitted by an independent cellular company, and you will not incur any charges to your existing cell phone service.

The Heart Failure case management program is available to Physicians Plus members age 18 and older with class III or IV heart failure, cardiomyopathy and ejection fraction of less than 40%. Primary care providers or cardiologists may also refer members into the program. Please visit HealthyChoicesBigRewards.com and click "Manage Your Health Condition" and "Heart Failure" for more information.

Leopold Leap *(continued from page 1)*

Save the date to take the Leopold Leap! Visit HealthyChoicesBigRewards.com for more information, and save time standing in line on May 9 by printing and completing an online registration form in advance.

The Aldo Leopold Nature Center is located a short distance off Monona Drive on Femrite Drive in Monona. We hope to see you there!

COBRA Law Updated

A new law was recently passed to help make health insurance more affordable for individuals and families dealing with job loss and transition. The American Recovery and Reinvestment Act offers a 65% COBRA premium subsidy to workers who were/are involuntarily terminated between September 1, 2008 and December 31, 2009.

Under the law, an eligible member would pay 35% of their COBRA premium to their former employer, health plan or insurer (as they normally would) for a period of no more than nine months. They, in turn, would be responsible for the payment of the remaining 65%.

A person is eligible for the subsidy if they are/were involuntarily terminated between September 1, 2008 and December 31, 2009 and are eligible for COBRA. Individuals who were involuntarily terminated on or after September 1, 2008 but did not elect COBRA coverage as of February 17, 2009, may also be eligible for the subsidy.

Involuntary termination includes: termination of job; layoffs; and even performance-related terminations (except in cases involving gross misconduct). Employees who resign, quit, or voluntarily reduce their hours may be eligible for COBRA, but are not eligible for the premium subsidy. Income restrictions also apply.

The subsidy will terminate under the following occurrences: nine months after it began; when the individual's COBRA eligibility ends; if the individual becomes eligible for another group health plan (it is the employee's responsibility to notify his or her employer of eligibility status within 60 days); or the employee becomes eligible for Medicare.

In order to maintain COBRA coverage once the subsidy terminates, an eligible individual must pay the full cost of that coverage for the remainder of the COBRA period. Additionally, we understand that the state legislature is drafting legislation clarifying how the new COBRA subsidy affects Wisconsin Continuation coverage eligibility.

If you have any questions regarding this subsidy, please contact your previous employer.



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.HealthyChoicesBigRewards.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.

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 1 Copay Additions | Comments |
|--|--|
| Balsalazide (generic Colazal) | Generic product used for the treatment of active mild to moderate ulcerative colitis. |
| Tier 2 Copay Additions | Comments |
| Venlafaxine ER | Used for the treatment of depression and social anxiety disorder. |
| Vyvanse (lisdexamfetamine dimesylate) | Used for the treatment of attention deficit hyperactivity disorder (ADHD). |
| Astepro Nasal Spray (azelastine) | Nasal antihistamine used for seasonal allergic rhinitis. |
| PrandiMet (repaglinide and metformin) | Combination tablet that reduces blood sugar in patients with Type II diabetes. |
| Trilipix (fenofibric acid) | Used in combination with other cholesterol lowering agents to reduce triglycerides and raise good cholesterol. |
| Tier 2 Copay with Prior Authorization Required | Comments |
| Relistor (methylnaltrexone) | Injectable therapy used for narcotic induced constipation in patients with advanced illness requiring palliative care. |
| Alvesco (ciclesonide) | Inhalation aerosol used to prevent asthma attacks in adults and children 12 and older. |
| Promacta (eltrombopag) | Oral therapy used for blood disorder related to chronic low platelet count. |
| Xanazine (tetra benzine) | Used for the treatment of movement disorders associated with Huntington's disease. |
| Nplate (romiplostim) | Injectable therapy used for blood disorder related to chronic low platelet count. |

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

We Have You Covered

(continued from page 1)

online access to health assessment, lifestyle improvement and condition management programs.

Choose your Good Health Bonus reward. You can receive your \$100 reward (\$200 for family contracts) through any of the following programs:

- Purchase an organic produce share through our Eat Healthy Rebate
- Join a health or fitness facility
- Manage your weight and nutrition through Weight Watchers
- Take health and wellness classes from area providers

Peace of Mind

24/7 access to your health plan. GO-TO, our personal health manager, gives you the tools to update personal information, print ID cards, change doctors and more—all from the convenience of your computer. Connecting is easy, secure and confidential.

Manage your Rx. GO-TO Rx ManagerSM lets you review your prescription history, compare drug costs and more (not available for State members).

Your privacy is protected. Physicians Plus does not use Social Security numbers to identify members; we assign randomly generated member numbers.

Physicians Plus was born in 1986 when a handful of doctors imagined a business driven by the providers who deliver the care—not by distant executives or publicly traded stock. We're still locally owned and remain true to providing you with the best doctors, a commitment to health and wellness and the knowledge that you can count on us.



Tablet Splitting Can Save You Money

Physicians Plus wants to help you reduce unnecessary pharmacy expenses. By participating in Physicians Plus' tablet-splitting program, you can cut your drug copay/coinsurance in half!

The program is exactly what it sounds like. Your doctor prescribes a tablet strength that is double your usual dose; you split the tablet in half, and take one-half a tablet. You'll be surprised just how much you can save through this simple process.

You don't even have to worry about how you will split the tablets. They are easy to break using a tablet splitter that Physicians Plus will provide to you free of charge.

How Do I Get Started Tablet Splitting?

1. Call your doctor and request to tablet split your medication. *(Note: Not all drugs are appropriate for tablet splitting.)*
2. Ask your doctor to write a new prescription for a double strength version of your medication with directions to take one-half tablet rather than one tablet.
3. Contact Physicians Plus Pharmacy Services to obtain a *free* tablet splitter:
 - Call (608) 260-7803 or 1-800-545-5015, ext. 7803
 - Email a request to: pharmacyinfo@pplusic.com.

Tablet Splitting Savings Example

If you take Abilify 5 mg tablets (#30) and pay a Tier 2 copay of \$35, you could split an Abilify 10 mg tablet (#15) in half every day and save \$17.50 each month — a savings of approximately \$210 per year!



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

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