

Well!

Winter 2009-10

My Wellness Plan

Register now at tuftshealthplan.com
to access your secure online account
and get the most from your plan.

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with jazzercise!**

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Winter 2009-10

well!

Health Maintenance Organization

Thank you for choosing Tufts Health Plan. We are pleased to be your plan of choice.

The past months have been exciting for all of us, as the nation has engaged in a healthy debate about health care reform.

Whatever the outcome of the dialogue (this is being written in November), you can be sure of one thing: No one does more to keep you healthy than Tufts Health Plan.

You can count on our commitment to help you and those you care about get and stay healthy.

3 kick up your heels in 2010! globalfit now offers jazzercise

Do you have a hard time getting to the gym? Maybe it just isn't for you. GlobalFit now offers a unique dance workout with the addition of some 2,700 Jazzercise locations.

5 watch for your proof of health care coverage

If you live in Massachusetts or work for a Massachusetts-based employer, it's in the mail. And this year, the form will be available to most subscribers in their secure online account at tuftshealthplan.com.

6 take the worry out of caring for elderly loved ones

If you're like many of us, you're caring for an aging loved one—a mother, father, or other family member. Home Instead Senior Care may be able to help.

9 get the most from your coverage with my wellness plan

Tools and information in My Wellness Plan, your secure online account at tuftshealthplan.com, will help you get the most from your coverage and make smart decisions about your health.

11 health & nutrition news

Set your pace for moderate exercise, learn about the link between sleep and diabetes risk, and more from the Tufts University Health & Nutrition Letter.



Access your secure online account, My Wellness Plan. Register in minutes at tuftshealthplan.com.

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Photograph by Webb Chappell

- Our extensive network includes some of the best providers and hospitals in the world. More than 20,000 providers and 80 community and teaching hospitals make up our network. I know you'll find providers who are right for you.
- We support you when you're healthy and when you need us most. Our clinical programs focus on early detection, healthy behaviors, and preventing illness. And our state-of-the-art health management programs will

help you and your provider manage serious conditions, if the need arises. I encourage you to read more about key preventive health screenings on pages 7, 8, and 12.

- My Wellness Plan, your secure online account at tuftshealthplan.com, provides tools and health information from trusted sources—such as Healthwise® Knowledgebase and WebMDSM—to help you manage your health care coverage and live a healthy lifestyle. If you haven't already, register on our Web

site to access your account.

Registration is fast, easy, and secure. You can learn more on page 9.

- Our discounts on a broad array of products and services—from memberships in network fitness clubs, Weight Watchers®, and Curves to nutrition counseling and massage therapy—can help you achieve your health, fitness, and wellness goals, and save while you get healthy and fit.

We appreciate your continued membership, and I assure you

that all of us at Tufts Health Plan are focused on helping you be well in 2010.

James Roosevelt, Jr.
President and CEO

kick up your heels, get fit in 2010

GlobalFit Now Offers Jazzercise



Are you having a hard time getting to the gym? Maybe it just isn't for you.

Now there's another option. GlobalFit has added some 2,700 Jazzercise locations offering a unique workout program to its nationwide fitness network.

As a Tufts Health Plan member, you'll get 15 percent off the standard Jazzercise price when you enroll.

What is Jazzercise?

Jazzercise has been a dance exercise phenomenon since coming on the scene some 40 years ago.

The 60-minute dance fitness program helps you get fit and feel great through a unique fusion of jazz dance, resistance training, Pilates, yoga, hip-hop, and kickboxing.

Through the use of hand-held weights, exercise tubes, and

balls, you get a total body workout, while having fun.

A workout for all ages and sizes

The benefits of this unique workout program include increased cardiovascular endurance, strength, flexibility, and overall fitness.

People of all ages, fitness levels, and sizes enjoy Jazzercise.

Jazzercise programs include Junior Jazzercise, Jazzercise Lite, and Personal Touch.

Find a Jazzercise location now

To find a Jazzercise location, go to tuftshealthplan.com and click on Discounts on the Members tab.

Click on the GlobalFit link to find a location near you.

Let Jazzercise transform your life while you have lots of fun.

Kick up your heels and get fit in 2010!

coverage changes for 2010

We want to remind you of changes in Tufts Health Plan benefits for members of some Health Maintenance Organization plans when coverage renews in plan year 2010.

- **Physical therapy:** The physical therapy benefit for some Standard and all Select network plans will be limited to up to 30 visits a year based on medical necessity.
- **Occupational therapy:** Members of some Standard and all Select network plans will have an occupational therapy benefit limited to up to 30 visits a year based on medical necessity.
- **Outpatient high-tech imaging procedures:** Members of some Standard and Select network plans will pay a copayment for the following high-tech imaging procedures when they are performed in an outpatient setting: CT/CTA scans,

MRI/MRAs, PET scans, and nuclear cardiology. This copayment will not apply when the outpatient high-tech imaging procedure is required as part of an active treatment plan for a cancer diagnosis.

- **Pediatric dental care:** Some Select Network plans that currently offer preventive pediatric dental care benefits will no longer cover these services.
- **Hearing aids:** Members of all Select Network plans will no longer be covered for hearing aids. Select Network plans will, however, continue to cover the following:
 - Newborn hearing tests for infants younger than 3 months of age
 - Medically necessary hearing tests
 - When medically necessary, the implantable bone-anchored hearing device and the electronic device designed



to serve as a prosthetic replacement for the inner ear (cochlear device)

We would also like you to know that the Massachusetts Department of Public Health Hearing Aid Program for Infants and Children offers financial assistance for hearing aids to families with children who are deaf or hard of hearing. Children from birth to age 21 are eligible to apply. Financial eligibility is

dependent on many factors and an application is required to apply to the program. For more information or an application, call 1-800-882-1435.

Please remember to check your coverage periodically and before any scheduled visits by reviewing your current member benefit document or visiting My Wellness Plan, your secure online account at tuftshealthplan.com.

BREAST RECONSTRUCTION *is* COVERED



We want to remind you that under the Women's Health and Cancer Rights Act of 1998 you are covered for the following procedures in connection with mastectomy:

- Reconstruction of the breast affected by a mastectomy
- Surgery and reconstruction of the other breast, with the goal of producing a

symmetrical appearance

- Prosthesis and treatment of physical complications of all stages of mastectomy, including lymphedema

For more information about covered services, visit your secure online account, My Wellness Plan, at tuftshealthplan.com.

TAKE STOCK FOR 2010

Check Your Pharmacy Coverage Online

If you're covered by the Tufts Health Plan pharmacy benefit, now is a good time to review your prescription drug coverage.

Why check your coverage?

Because we evaluate our drug list on an ongoing basis to provide you with current, clinically appropriate choices, checking the coverage status of your prescription drugs regularly is a good idea.

We may change a drug's tier placement during the year, often when a new drug comes on the market or a generic drug becomes available.

It's also important for you to know if any of your medications require prior authorization or have a dispensing limitation.

Save by using generics

Consider saving in 2010 by using generic medications, if possible.

Begin by asking your provider if there's a generic equivalent of a medication you are currently taking that might be right for you.

As always, work with your provider to determine which prescription medications are best for you.

It's easy to check at tuftshealthplan.com

For the most up-to-date pharmacy information, always go to tuftshealthplan.com.

If you're a registered user on our Web site, you can review your pharmacy claims and order refills for prescriptions you receive through our mail-order program.

If you have not registered yet, register today for immediate access to your secure online account at tuftshealthplan.com.

It's fast, easy, and secure.

In just a few minutes, you'll find tools and information to help you make the most of your coverage and smart decisions about your health.



Member Services: 1-800-462-0224, TDD 1-800-868-5850

Monday – Thursday 8 AM – 7 PM; Friday 10 AM – 5 PM

WATCH FOR YOUR Proof of Health Care Coverage

Beginning January 1, 2009, Massachusetts has required state residents 18 and older to have health care coverage that meets a new state standard for coverage, Minimum Creditable Coverage.

Residents whose coverage does not meet this standard may face tax penalties.

We will mail Form MA 1099-HC (1099-HC) to most Tufts Health Plan subscribers on or before January 31, 2010.

The 1099-HC documents Tufts Health Plan coverage for subscribers and the

dependents covered under their plan during 2009.

You will need the 1099-HC if you will file a Massachusetts state tax return for 2009.

Who will receive a 1099-HC?

If you live in Massachusetts or work for a Massachusetts-based employer and were covered by Tufts Health Plan at any time during 2009, we will mail one copy of the form to the plan subscriber's home address.

We ask subscribers to make additional copies for any covered dependents listed on the form who will also file a Massachusetts tax return.

Also available online

The 1099-HC will also be available to most subscribers at tuftshealthplan.com in their secure online account, My Wellness Plan.

You must be registered on our Web site to access your account. We encourage you to register, if you haven't

already. Registration is fast, easy, and secure.

If you have questions

For more information, visit our Web site, tuftshealthplan.com, and click on the Members tab, or call our Member Services Department at 1-800-408-1956.

For more information about Massachusetts tax requirements, go to the Massachusetts Department of Revenue Web site, mass.gov/dor, or speak with your tax advisor.

TAKE THE WORRY OUT OF *caring for elderly* LOVED ONES

Home Instead Senior Care can help by providing non-medical care at home.

Are you like many of us, caring for an aging loved one—a mother, father, or other family member?

You want to be there for those you love, but it can affect you, your family and relationships, and even your job.

As the senior population ages—the 85-and-older population is expected to triple between 2009 and 2050—the need for home care for seniors will only increase.

Take the worry out of caring for loved ones

Home Instead Senior Care, a nationwide service network, provides a wide range of non-medical support services aimed at helping seniors remain safely in their homes for as long as they want.

Tufts Health Plan members receive a \$100 one-time credit on charges for home care services obtained through participating Home Instead offices.

Home Instead also provides a free home-safety inspection, so important for seniors, which includes a review of the entrance, kitchen, bathrooms, and more.

Trained caregivers provide peace of mind

Carefully screened, trained, and bonded caregivers can bring safety and peace of mind to families and seniors in many ways.

Whether it's for a few hours a day, or 24 hours a day, a Home Instead caregiver may be able to provide the help your aging relative needs, while giving you a break, if you provide most of the care.

Home Instead offers a variety of services, but these may expand to include activities and support unique to you or your family member's needs:

- Personal care with eating, grooming, dressing, and bathing
- Laundry and ironing
- Medication reminders
- Making beds and changing linens
- Meal planning, preparation, and cleanup
- Dusting and light housekeeping
- Prescription pickup and errands
- Shopping for groceries and supplies
- Companionship to prevent isolation and loneliness
- Transportation to appointments

To learn more about the range of services offered by Home Instead Senior Care and to find a Home Instead location near you, go to tuftshealthplan.com and click on Discounts on the Members tab.



How to Cope with Caregiver Stress

If you're a caregiver who's feeling burned out and stressed, Home Instead has these tips to help you manage stress and avoid burnout:

- **Work out:** Be sure to exercise and enjoy something you like to do for at least 20 minutes at least three times a week. Consider learning a stress management exercise such as yoga or tai chi.
- **Meditate:** Quiet your mind. Sit still and breathe deeply when it feels as though things are moving too quickly or you're feeling overwhelmed.
- **Ask for help:** Enlist the help of other family members and friends; consider hiring professional non-medical caregivers.
- **Take a break:** Have a plan for backup help—family, friends, volunteers, or professional caregivers—so that you can take a day or a weekend off, or even get away for a real vacation. Have a support system so you can be relaxed while you're away. You need a break to renew and refresh yourself.
- **Eat healthy:** Be sure you're taking care of yourself by eating a healthy diet of fruit, vegetables, proteins, and whole grains.
- **Take care of yourself:** Be sure you care for yourself as you're caring for your loved one. See your provider when you should and be sure you're getting preventive health screenings that are right for you.
- **Pamper yourself:** Reward yourself for all that you do—whether that means a great night out on the town, a movie matinee, or a small luxury like a great manicure. You deserve it!



Fight Breast Cancer with Timely Mammograms

Preventive screenings are key to good health.

Studies by the Centers for Disease Control and Prevention show that timely mammography screening is important in the early detection and effective treatment of breast cancer.

Who should be screened and when?

The Massachusetts Health Quality Partners (MHQP)—a coalition of doctors, hospitals, health plans, consumers, and others who work together to promote quality health care—recommends the following guidelines for breast cancer screening.

- **Ages 18 to 39:** Have an annual breast exam by your provider, and discuss any personal risk factors you may have for breast cancer and whether mammography screening is right for you. Give yourself a monthly breast exam. Be sure to ask your provider to teach you how to perform it correctly, and discuss when during the month is best.
- **Ages 40 to 49:** Continue to have an annual breast exam by your provider and a monthly self-exam. Have a mammogram annually, if you and your provider believe it's right for you.
- **Ages 50 to 64:** Have an annual breast exam by your provider and examine your breasts each month. Have a mammogram yearly.
- **Ages 65 to 69:** Have an annual breast exam by your provider and continue to examine your breasts each month. Have an annual mammogram.

- **Age 70 and older:** Have an annual breast exam by your provider, examine your breasts each month, and have an annual mammogram if you and your provider believe it's right for you.

To learn more about the MHQP's preventive care recommendations, visit tuftshealthplan.com/members. Just click on Health Programs in the left navigation.

Referrals and coverage

As a Health Maintenance Organization member, you do not need a referral from your primary care provider for a mammography screening, but you must obtain your screening from a provider in your Tufts Health Plan network (Standard or Select) to be covered.

If you have questions about your coverage, please review your benefit document or call a member specialist at the number on your Tufts Health Plan ID card.

Visit My Wellness Plan

For health reminders and screening guidelines, as well as information on breast health, visit your secure online account, My Wellness Plan, at tuftshealthplan.com.

To access your secure online account, you must be a registered user on our Web site. Register today, if you haven't already. It's fast, easy, and secure.

DO YOU NEED A FLU SHOT?

This year's flu season is unusual because there are two types of flu in circulation—seasonal flu and the H1N1 (swine) flu.

To stay informed about seasonal flu and the H1N1 flu, be sure to visit the Centers for Disease Control and Prevention Web site, cdc.gov.

For information about Tufts Health Plan coverage for the H1N1 flu shot, visit tuftshealthplan.com, and click on "H1N1 (Swine) Flu Update" under News & Information.



HEALTH REMINDER

Pap Tests Help Detect Cervical Cancer Early

Tufts Health Plan is committed to helping you stay healthy, so we encourage you to have regular preventive screenings.

If you are a woman 18 years of age and older, we want you to know that the Pap test is an effective way to detect cervical cancer early.

Guidelines for cervical cancer screening

The Massachusetts Health Quality Partners (MHQP), a coalition of doctors, hospitals, health plans, consumers, and others, recommends the following preventive care guidelines for cervical cancer screening for women ages 18 to 65 and older:

- **By age 21:** Have an initial Pap test, earlier if you are sexually active.

- **Under age 30:** Have an annual Pap test.
- **Ages 30 to 65 years and older:** Most women should have a Pap test every one to three years, depending on their risk factors.

To learn more about MHQP's preventive care guidelines, visit tuftshealthplan.com/members and click on the Health Programs tab in the left navigation.

Questions about coverage

If you have questions concerning your coverage, please review your benefit document, or call a member specialist at the number on your Tufts Health Plan ID card.

For important health reminders and screening guidelines, visit your secure online account at tuftshealthplan.com.





my wellness plan

Your Online Resource for Getting the Most from Your Plan

Have you logged in to your secure online account at tuftshealthplan.com?

If you haven't, why not make it a New Year's resolution?

Get the most from your plan

Your secure online account gives you easy access to a range of information aimed at helping you make the most of your health care coverage and smart decisions about your health.

In your secure online account, you can:

- View and print explanations of benefits (EOBs)
- Access Form MA 1099-HC (Most subscribers will be able to do this.)
- Review copayment amounts
- Learn the status of claims we have received for your care
- Review referrals and authorizations
- Refill prescriptions, if you are covered by our pharmacy benefit
- Order ID cards
- And more!

Have You Registered @ tuftshealthplan.com?

When you register at tuftshealthplan.com, you gain immediate access to My Wellness Plan, your secure online account.

Registration is fast, easy, and secure.

So don't delay. In just a few minutes, you'll find tools and information to help you make the most of your coverage and smart decisions about your health.

A secure account personalized for you

When you log in to your secure online account, you'll notice that your home page has been personalized with your account information, and it has transaction tools that can help you manage your plan.

From every page, four tabs along the top will guide you directly to key sections of your account:

- **My Coverage** provides access to benefit information in one convenient place, so you can check covered services, copayment information, the deductible or out-of-pocket maximum your plan may have and how much you have accumulated toward them, the status of referrals, authorizations, or preregistrations, and more.
- **Take Charge of My Health** houses an array of interactive tools, and health and wellness resources—from WebMD Hospital AdvisorSM and Health Topics A-Z to health trackers and a treatment cost estimator. In this section, you can also personalize your site by displaying up to six online health centers, gateways to comprehensive health information about topics you care about from sources you can trust.
- **Find a Doctor** helps you find network providers.
- **Changes & Requests** is where you go to update your personal information, order a member ID card, print a form, and much more.

Visit your secure online account now

There's so much more in your secure online account at tuftshealthplan.com.

Log in and check it out right away.

Tap in to the tools and information you need to make the most of your health care coverage and smart decisions about your health in 2010.

You Could Win a \$500 Visa Gift Card!

See page 12 to learn how you could win a \$500 Visa gift card when you register at tuftshealthplan.com.



Know Your Plan

When Do You Need a Referral?

Perhaps your primary care provider (PCP) has indicated you should follow up on a health issue with a specialist.

Or you have a medical condition that you believe a specialist should evaluate.

Do you need a referral?

Referrals are needed

If you are a Health Maintenance Organization (HMO) member seeking care from a specialist, your network PCP must assess your medical needs. If necessary, he or she will refer you to a specialist within your Tufts Health Plan network—Standard or Select.

In most cases, the specialist will practice in the same provider unit as your PCP.

A provider unit is made up of doctors and other health care providers who practice together in the same community, often in the same office setting, and who often admit patients to the same hospital.

This helps provide you with coordinated care.

Review your benefit document

Always review your benefit document for a full description of your plan's covered services, as well as benefit limitations and exclusions.

Go to your secure online account

Check the status of referrals quickly and easily in My Wellness Plan, your secure online account at tuftshealthplan.com.

When You *Don't* Need a Referral

You do not need referrals for certain covered services.

As an HMO member, you do not need a PCP referral for emergency care you receive in an emergency room or in a provider's office.

In addition, the following do not require a referral when covered services are

provided by an obstetrician, gynecologist, certified nurse midwife, or family practitioner within your Tufts Health Plan network:

- Maternity care
- Medically necessary evaluations and related health care services for acute or emergency gynecologic conditions
- Routine annual gynecologic examinations and any medically necessary obstetric/gynecologic follow-up care resulting from the exam
- Mammography screening, when obtained from a provider in your Tufts Health Plan network



Plenty of Sleep Reduces Your Diabetes Risk

Lack of shuteye may boost your risk of type 2 diabetes.

SUNY-University at Buffalo researchers report that study subjects who averaged less than six hours of sleep a night were four and a half times more likely to develop abnormal blood sugar readings than those sleeping longer.

Analyzing data from a large, six-year study, scientists identified 91 people with impaired fasting glucose—a precursor of diabetes—and compared them to 273 subjects whose glucose levels remained normal.

Those sleeping less than six hours a night were far more likely to have developed impaired fasting glucose, even after adjusting for known diabetes risk factors.

Presenting the findings at the Conference on Cardiovascular Disease Epidemiology and Prevention, Lisa B. Rafalson, Ph.D., commented: “This study supports growing evidence of the association of inadequate sleep with adverse health effects.”

Materials on page 11 are published with permission from Tufts University Health & Nutrition Letter’s May and August 2009 issues. For more nutrition information and to subscribe, visit healthletter.tufts.edu, or call 1-800-274-7581.

Cook Carrots WHOLE to Retain NUTRIENTS

British scientists have found that carrots cooked whole contain 25 percent more of a possible anti-cancer compound, falcarinol, than those cooked after being chopped.

At a conference, Newcastle University researchers reported, “Chopping up your carrots increases the surface area, so more of the nutrients leach out into the water while they are cooked. By cooking them whole and chopping

them up afterwards, you are locking in both taste and nutrients.”

Carrots chopped up before cooking similarly lost more vitamin C than those cooked whole. The scientists also conducted a blind taste test with almost 100 people, 80 percent of whom preferred the flavor of carrots cooked whole.

The whole-cooked carrots, scientists explained, retain more of their natural sugars—and their sweet taste.



Set Your Pace 100 STEPS A MINUTE for Moderate Exercise

Recommendations say you should aim for a 30-minute “dose” of moderate-intensity exercise, such as walking, five times a week.

But how fast do you need to walk to achieve “moderate” intensity?

San Diego State University researchers measured the cardiac-exertion effects of walking at various rates on 97 healthy adults, who were tested on a treadmill.

The goal was defined as three metabolic equivalents (METs), a measurement of the body’s oxygen demand that approximates moderate exercise.

For men, step counts associated with walking at three METs were between 92 and 102 steps per minute; for women, the range was between 91 and 115 steps per minute.

Combining a pedometer with a wristwatch can make sure you’re walking fast enough to get a good workout, the researchers advised.

At an average pace of at least 100 steps a minute, a brisk walk totaling about 3,000 steps in a half-hour would be a good start on a meaningful exercise regimen, said lead investigator Simon J. Marshall, Ph.D.



**You Could
 WIN A \$500
 Visa Gift Card**

Just register on our secure member Web site at tuftshealthplan.com/well, if you haven't already, any time between January 1, 2010, and February 28, 2010.

You'll be automatically entered in a random drawing to win a \$500 Visa gift card.

In your secure online account, you'll have immediate access to a wealth of information about your Tufts Health Plan coverage. You'll be able to:

- Review copayment amounts
- Determine how a claim for your care has been processed

- Check the status of referrals and authorizations

- And much more

In your secure online account, you'll also be able to use an array of online tools and health and wellness resources that will help you make smart decisions about your health.

Go to tuftshealthplan.com/well anytime between January 1, 2010, and February 28, 2010, and register to win!



TUFTS  Health Plan

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HMO

**Know Your Numbers
 A1C Test Helps You Stay Healthy**

If you have diabetes, you know that staying healthy means keeping your blood sugar level under control.

You also know that the A1C test is an important tool you and your doctor use to measure your average blood sugar control over the previous two or three months.

What is your A1C target goal?

The American Diabetes Association recommends that people with diabetes achieve and maintain an A1C level of less than 7.0%.

This helps prevent complications of diabetes, which include damage to eyes and kidneys, and cardiovascular problems, such as heart attack, stroke, and poor circulation in lower extremities.

The closer your A1C level is to that of people who do not have diabetes, the lower your likelihood of experiencing complications from diabetes.

How often to test

Your doctor decides how often you need the A1C test based on your blood sugar control.

It's important to remember that the A1C doesn't replace daily self-monitoring, which is so important to blood sugar control.

Tracking your A1C test results and working with your doctor to achieve and maintain your target goal for blood sugar control will help you better manage your diabetes and prevent complications.

Visit My Wellness Plan

Your secure online account at tuftshealthplan.com offers registered users health and information tools—such as our Glucose Tracker and Health Topics A-Z—to help you manage your condition. Register now!

