

My Health Matters[®]

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Discounts for Alternative Medicine

Through our partnership with OptumHealth Care Solutions, HNE members get a discount on certain complementary and alternative medicine services. Members can receive discounts at participating dietitians, nutritionists, licensed acupuncturists, massage therapists, and naturopathic doctors.

While most HNE Plans do not cover Alternative Medicine Services, the services above are offered at a discount. For more information or to find a provider, go to hne.com/HNE_Members or contact HNE Member Services.



Note: This discount is available only for groups with the chiropractic rider.

Valley Medical Group Opens New Facility

An Announcement from Valley Medical Group

Valley Medical Group is pleased to announce the opening of a new facility for our Easthampton Health Center in October 2009. This handsome 32,000 square foot building gives us room for expanded primary and behavioral health care for children, adults, and families with several new providers coming on board. In addition, we have added Physical Therapy, Radiology, and a Louis & Clark Pharmacy to better serve our patients with “one stop shopping” for their medical needs.

We have expanded service to our patients even further by welcoming Pioneer Valley Nephrology to the facility, and have ample space for future medical tenants.

The new building is located at 238 Northampton Street, Easthampton, MA. To book an appointment, or for more information, please call 413-529-9300. We look forward to seeing our established patients there and we welcome new patients.



Ensuring Your Safety

Medical Mistakes Can Happen

Healthcare professionals work hard to provide safe, quality care, but mistakes happen. Some experts believe that up to 98,000 people die each year from mistakes (medical errors). Many others may be less seriously injured.

The Joint Commission, together with the Centers for Medicare and Medicaid Services, pursue a national campaign to urge patients to take a role in preventing health care errors. Speak Up™ encourages the public to:

Speak up if you have questions or concerns.

If you still don't understand, ask again. It's your body and you have a right to know.

Pay attention to the care you get.

Always make sure you're getting the right care. Don't assume anything.

Educate yourself about your illness.

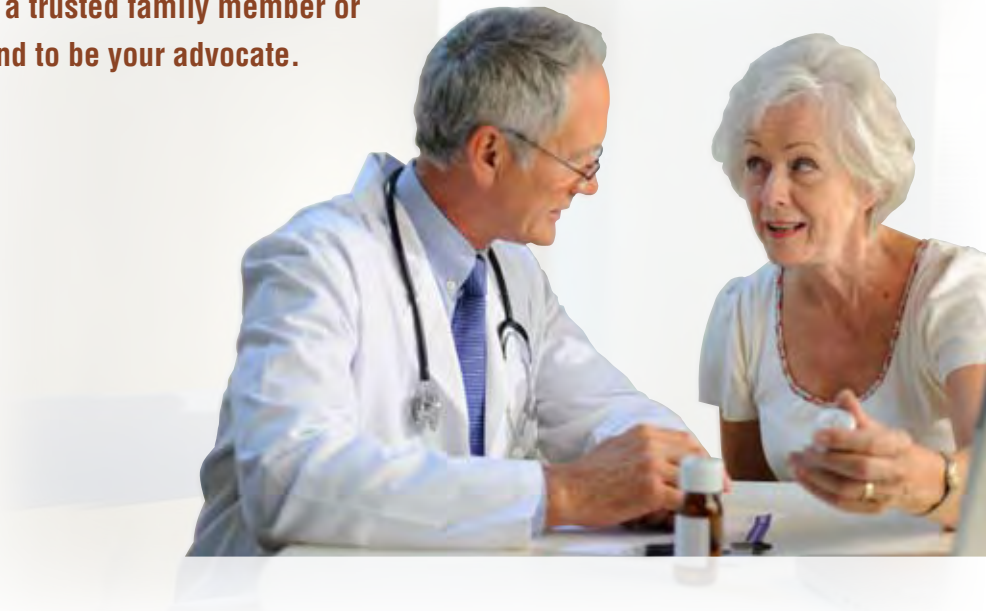
Learn about the medical tests you get and your treatment plan.

Ask a trusted family member or friend to be your advocate.

Know what medicines you take and why you take them.

Medicine errors are the most common health care mistakes.

Participate in all decisions about your treatment. You are the center of the health care team.



Free Health Classes

HNE members can take advantage of the following free health classes. Some classes also are available on DVD.

For more information, call 413-787-4000 or 800-842-4464 and the extension below the class that interests you.

Asthma Education Class
ext. 3033

Diabetes Education & Meal Planning Workshop
ext. 3033

Grocery Store Tour on DVD
ext. 3032

Living Well Grocery Store Tour
ext. 3031

Smoking Cessation
ext. 3033



Connie Lynch and Maria Garrity of Health Programs

Flu Times Two

You'll Need More Than One Vaccine This Season

David E. Brown, PharmD, MS, BCOP, HNE Clinical Pharmacist

This year there are two types of flu, the seasonal flu and the H1N1 (Swine) flu. The H1N1 flu has received a lot of press coverage. It's a new strain of flu that has spread globally. Many in the U.S. who have been hospitalized and died as a result of H1N1 had underlying medical conditions that put them at a higher risk. These medical conditions include:

- Pregnancy
- Asthma
- Diabetes
- Kidney disease
- Heart disease

What can you do to protect yourself from getting or spreading the flu, either seasonal or H1N1?

Get Vaccinated

Seasonal Flu

- Supplies should arrive by mid-September.
- Get the shot, usually in the arm.

- Get the nasal spray (for healthy persons 2 to 49 years of age and not pregnant). HNE covers nasal spray for members 2-18.

H1N1 Flu

- Clinical trials are still ongoing and should be complete by October.
- Vaccine supplies may be available by mid-October, but there may not be enough to meet demand.
- Persons more prone to complications from H1N1 flu will be immunized first. High risk groups are:
 - ♦ Pregnant women
 - ♦ People who live with or care for children under 6 months of age
 - ♦ Health care and emergency medical personnel
 - ♦ People between the ages of 6 months through 24 years of age
 - ♦ People from ages 25 through 64 with chronic conditions or

compromised immune systems

- As H1N1 vaccine supplies meet demand, others will be vaccinated.
- You may require two shots for H1N1 vaccination. This depends on the results of the ongoing clinical trials.

Wash Your Hands Often

Use soap and water or use an alcohol-based hand sanitizer.

Cough Or Sneeze Into A Tissue Or Into Your Inner Elbow if a tissue isn't handy.

If You Are Sick, Stay Home from school or work

Stay Informed

Go to hne.com. We provide links to resources like the Centers for Disease Control and Prevention (CDC) so you can get the most up-to-date information.

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\$1 OFF ADMISSION
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Mike's Maze at Warner Farm

Mike's Maze will be open weekends and holidays, 10am- 5pm,
August 29 through Nov. 1, 2009

Mike's Maze, Warner Farm • 25 South Main Street • Sunderland, Massachusetts. • www.mikesmaze.com

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Void if copied

Healthcare Reform

The major thrust of national healthcare reform is to achieve near-universal coverage. A more affordable healthcare system is also one of the key goals. HNE supports both these goals. For 25 years, we've sought to expand access to coverage and affordable healthcare here in Western Massachusetts.






Massachusetts already has passed healthcare reform legislation. Our state has passed many of the same "reform measures" that are part of

national healthcare reform. As a result, Massachusetts-based insurers, healthcare providers, and healthcare consumers have a leg-up on these requirements. After all, we've been meeting them since at least 2006.

The table on this page describes where we are ahead of the curve for national healthcare reform.

Each year, the Commonwealth of Massachusetts compiles statistics about the programs and requirements

outlined above. If you would like to look at this information in detail, go to mass.gov and in the Search field type: "Healthcare in Massachusetts: Key Indicators."

Proposed National Requirement	Required in MA	How it works in MA
Universal coverage for children		<ul style="list-style-type: none"> ✓ Almost all children are covered in Massachusetts through: <ul style="list-style-type: none"> • Expansion of the Medicaid program • New, subsidized products offered through Commonwealth Care
No exclusions for pre-existing conditions		<ul style="list-style-type: none"> ✓ Massachusetts is a "guaranteed issue" state. That means anyone can get coverage regardless of pre-existing conditions.
Merge small group and individual markets		<ul style="list-style-type: none"> ✓ Since 2006, individuals have been offered the same products at the same price ✓ as small businesses.
Exchange where individuals and small businesses can go to buy insurance.		<ul style="list-style-type: none"> ✓ The Commonwealth Health Connector provides for standardized plan designs ✓ by different carriers.
Individual mandate with penalty for not having insurance		<ul style="list-style-type: none"> ✓ Individuals must file proof of insurance coverage with their annual tax return. A penalty is assessed to those who cannot provide proof of coverage. Today, the penalty is 50% of the premium for the least costly health plan available through the Health Connector.



QUIT SMOKING *For Life!*

Sign up for the *Freedom From Smoking*® program.

Learn how to overcome your tobacco addiction... so you can start enjoying the benefits of better health.

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- Fun, interactive learning environment
- Participant workbook and other informative materials provided

Covers these important topics:

- Medicines that can help you stop smoking
- Lifestyle changes that make quitting easier
- Preparing for Quit Day
- Managing stress
- Avoiding weight gain
- Developing a new self-image
- Staying smoke-free for good



For more information call:
413-233-3034



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Buy ONE adult admission and receive ONE child's admission free.

Good from September 30, 2009 - November 30, 2009. Please present original coupon at Museum Admissions Desk upon arrival. Not redeemable for cash or merchandise. COUPON CODE: HNEECM

Museum hours:

Tuesday - Friday: 10 am - 4 pm
Saturday: 10 am - 5 pm, Sunday: 12 pm - 5 pm
Closed Mondays*, Independence Day, Thanksgiving, Christmas Eve, Christmas, and New Year's Day

*Open Mondays in July and August and Massachusetts School vacation weeks.

For more information, please contact: The Eric Carle Museum of Picture Book Art
125 West Bay Road • Amherst, MA 01002 • 413-658-1100
www.carlemuseum.org

COUPON COUPON COUPON COUPON COUPON COUPON COUPON COUPON

Generics Cost Less

As an HNE member, your next trip to the pharmacy could cost you less than \$5.00. If your drug costs less than your copay, the cost of the drug is all you pay. There are nearly 300 drugs on our formulary that cost less than \$10.00. Even better, close to half of those cost you \$4.00 or less, depending on your pharmacy.

But are generic drugs as good as the brand-name? The short answer – yes. According to the U.S. Food and Drug Administration, (FDA),

a generic drug must be identical to the brand drug in:

- Dosage, safety, strength, and how it is taken
- Quality, performance, and intended use
- Amount of the active ingredients that gets into the patient's bloodstream in a certain amount of time, called bioavailability
- Purity and stability
- Active ingredient (inactive ingredients may be different)

So why don't the generics look identical to the brand? The FDA does not allow generic drugs to look exactly like the brand-name drug. The main differences between generic and brand-name medicines are the price, appearance, and, possibly, the taste.

How do I know if my drug is available in a generic? Talk to your doctor. While not all prescription medications are available as generics, the list is always growing.

Where can I get more information? For information about HNE's pharmacy benefits, including the HNE formulary, go to hne.com or call Member Services at 413-787-4004 or 800-310-2835.

Try This Healthy Recipe!



Apple Coffee Cake

5 C tart apples, cored, peeled, chopped	1/4 C vegetable oil
1 C sugar	2 tsp vanilla
1 C dark raisins	1 egg, beaten
1/2 C pecans, chopped	2 C all-purpose flour, sifted
1 C skim milk	1 tsp baking soda
	2 tsp ground cinnamon

1. Preheat oven to 350 °F.
2. Lightly oil 13- by 9- by 2-inch pan.
3. In large mixing bowl, combine apples with sugar, raisins, and pecans. Mix well and let stand for 30 minutes.
4. Stir in oil, vanilla, and egg. Sift together flour, soda, and cinnamon, and stir into apple mixture about a third at a time - just enough to moisten dry ingredients.
5. Turn batter into pan. Bake for 35 - 40 minutes.

Yield: 20 servings
Serving size: 1, 3 1/2-inch by 2 1/2-inch piece

Calories: 196 • Total fat: 8 g
Saturated fat: 1 g
Cholesterol: 11 mg • Sodium: 67 mg

This recipe courtesy of "Keep the Beat Heart Healthy Recipes," National Institute of Health. NIM Pub.No. 03-2921.

Photo by: Lisa Ubersax Teffi



2009 Preventive Care Guidelines

For Healthy Adults

Preventive Care is important. It can help detect conditions early. That way, they can be treated before they become worse. At HNE, we want to help you get preventive care. That's why there is no copayment for preventative care services. The shaded areas show the age range in which the service is needed.

Age		18	25	30	35	40	45	50	55	60	65	70*	75 and up	
SCREENINGS	For men AND women:													
	Blood pressure	Have your blood pressure checked at least every 2 years. A healthy blood pressure is less than 120/80. People with high blood pressure should be tested for diabetes.												
	Body Mass Index (BMI)	Find out your BMI. If your BMI is over 25, talk to your doctor about your health risks and if you should be screened for diabetes.												
	Tobacco use	If you smoke or use tobacco, talk to your doctor about quitting.												
	Colon cancer													You should be screened for colon cancer. If you have a family history or other risk factors, you should be screened earlier. You and your doctor can discuss the different screening options.
	Other screenings	Depending on your age, sex, and other factors, your doctor may advise additional screening exams or tests for other kinds of cancer.												
	For women:													
	Age		18	25	30	35	40	45	50	55	60	65	70*	75 and up
	Cholesterol	Talk to your doctor to learn if earlier screening is recommended for you.						Women at average risk for heart disease should check their cholesterol at least every 5 years.						
	Mammography					Have a mammogram every 1 to 2 years.						After age 70, discuss with your doctor.		
Breast exam by physician		Every 3 years until 40, then annually.												
Pap test	Discuss with your doctor how often you should have this test. You should have a Pap test every 1 to 3 years unless you've had a hysterectomy.													
Chlamydia	Periodic	← Women age 25 or younger (or with risk factors) should be screened.												
Osteoporosis													Screening usually begins at age 65. Some women need to start earlier.	

(Continued on next page)

The shaded areas show the age range in which the service is needed.

Age		18	25	30	35	40	45	50	55	60	65	70	75 and up
SCREENINGS													
<i>For men:</i>													
Cholesterol	Ask your doctor if earlier screening is recommended for you.			Men without cardiac risk factors should have their cholesterol checked at least every 5 years beginning at age 35.									
Prostate cancer screening discussion								Discuss the risk and benefits of prostate screening with your doctor annually.					
Abdominal aortic aneurysm ultrasound				If you smoke or have ever smoked, ask your doctor if this test is right for you.						Once			
<i>For men AND women:</i>													
Age		18	25	30	35	40	45	50	55	60	65	70	75 and up
VACCINE													
Tetanus-diphtheria-pertussis (Td or Tdap) booster	You should get a Td or Tdap booster every 10 years.												
Pneumococcal vaccine										Most people need just one dose. Some need a repeat dose after 5 years.			
Influenza vaccine	Some people need flu vaccines at earlier ages.							Annually					
Shingles vaccine									Once				
COUNSELING													
Improving health	<ul style="list-style-type: none"> • If you engage in harmful behaviors such as alcohol/drug abuse, unsafe sex, domestic violence, or behaviors that put you or others at risk for infection or injury, your doctor can provide important recommendations. • Discuss your needs for dental, vision, and hearing care with your doctor. • Discuss breast or testicular self-exams with your doctor. • You can improve your health if you work with your doctor to understand healthful nutrition and exercise, the importance of using seat belts and motorcycle helmets, and the need to use sunscreen and UV protective eye wear. • If you have children, protect them from firearms and tobacco smoke exposure, and learn to use car seats correctly. 												
Preventive medications	<ul style="list-style-type: none"> • Women of childbearing age should ask their doctors about taking folic acid. • If you are 50 or older, or have risk factors for heart disease, ask your doctor about daily aspirin therapy. 												

These guidelines are adapted from the recommendations of national organizations. (ahrq.gov/clinic/pocketgd.htm, www.aafp.org, and www.aap.org.) They apply only to adults at average risk for disease. Adults at higher risk may need additional care; consult your physician. Some actions may be recommended, but not be covered as a benefit in your specific health benefit plan. To learn if a service is covered, call HNE Member Services at 413-787-4004 or 800-310-2835, Monday-Friday, 8 a.m.-5 p.m. Reviewed and approved by the HNE Clinical Care Assessment Committee: September 8, 2009

2009 Preventive Care Guidelines

For Healthy Children

The shaded areas show the age range in which the service is needed.

	Age	Birth	2 months	4 months	6 months	12 months	18 months	2 years	3 years	4 years	5 years	6 years	8 years	11 years	12 years	14 years	18 years	
SCREENINGS	Newborn Screening																	
	Head size	At each doctor visit.																
	Height, growth chart, development, obesity	Beginning at age 2 – check Body Mass Index (BMI) and discuss with child’s doctor ways to ensure a healthy weight.																
	Blood pressure									Annually								
	Anemia screening					Obtain test once at 12 months, then ask child’s doctor if child needs additional testing.												
	Urinalysis														Once between 11 and 17 years.			
	Lead screening								Ask child’s doctor if additional testing is needed.									
	Tuberculosis					Child’s doctor will evaluate if child should be tested for TB.												
	Chlamydia (female)														Sexually active females should be screened.			
	Hearing		2 months to 4 years: Ask child’s doctor if testing needed.							Check at 4, 5, 6, 8, and 10 years.								
	Vision/Eyes								Check vision at 3, 4, 5, 6, 8, 10, 12, 15, and 18 years.									
	Autism screening																	
	Dental	Consider a checkup when first tooth appears. By age 2, yearly dental examinations are recommended.																

(Continued on next page)

The immunization schedule above and on the next page are only a guide to basic immunizations. Additional or “catch-up” immunizations may be needed, even if not listed here. Discuss with your child’s doctor at each visit. Full schedules are available at: www.mass.gov/Eeohhs2/docs/dph/cdc/immunization/guidelines_childhood.pdf and www.mass.gov/Eeohhs2/docs/dph/cdc/immunization/guidelines_adult.pdf.

HNE has adapted these guidelines from the recommendations of the U.S. Preventive Services Task Force, Centers for Disease Control and Prevention, American College of Physicians, American Academy of Family Physicians, American Academy of Pediatrics, and the Massachusetts Department of Public Health. Some actions may be recommended, but not be covered as a benefit in your specific health benefit plan. To learn if a service is covered, call HNE Member Services at 413-787-4004 or 800-310-2835, Monday-Friday, 8 a.m.-5 p.m. Reviewed and approved by the HNE Clinical Care Assessment Committee: September 8, 2009

The shaded areas show the age range in which the service is needed.

VACCINES - www.cdc.gov/vaccines	Age	Birth	2 months	4 months	6 months	12 months	18 months	2 years	3 years	4 years	5 years	6 years	8 years	11 years	12 years	14 years	18 years	
	Hepatitis B									Catch-up options are available if doses are missed. See note on previous page.								
	Rotavirus																	
	Polio (IPV)																	
	Haemophilus influenzae type B (Hib)					Third dose not needed if Comvax or Pedvax-Hib. Discuss with doctor if fourth dose is needed.												
	Diphtheria, tetanus, pertussis (DTaP)																See note on previous page.	
	Pneumonia (Prevnar™)															See note on previous page.		
	Measles, mumps, rubella														See note on previous page.			
	Varicella (chicken pox)														See note on previous page.			
	Hepatitis A															See note on previous page.		
	Meningococcal														MCV4			
	Human Papillomavirus														HPV x 3			
	Influenza				Annually. See note on previous page.													
HEALTH	Age	Birth	2 months	4 months	6 months	12 months	18 months	2 years	3 years	4 years	5 years	6 years	8 years	11 years	12 years	14 years	18 years	
	Tobacco use	Parents should prevent children's exposure to second-hand smoke.								Discuss with child's doctor how to help prevent smoking and tobacco use.								
	Anticipatory guidance	Discuss proper sleep positioning with doctor.				When appropriate, discuss with child's doctor how you can help prevent alcohol and drug use, unsafe sex, firearm injury, household accidents, and unprotected exposure to sunlight.												
										Child's doctor should advise you on nutrition, physical activity, seat belt and car seat use, and family planning when age appropriate.								
														Talk with child's doctor about the use of folic acid for females of childbearing age.				

Thinking of Retirement?

You Can Stay With HNE!

Retirement is an exciting time. Many people travel, take up a new hobby, or simply spend more time with family. If you or your family members are thinking of retirement, you can now stay with HNE.

We offer a variety of Medicare Advantage Plans to eligible Medicare beneficiaries residing in Hampden, Hampshire, and Franklin counties of Massachusetts.

HNE's Medicare Advantage Plans provide the same great local, personal, and accountable service you are used to.

HNE makes it easy to understand your health insurance options at retirement. An HNE Medicare Advantage Advisor can help walk you through the different types of coverage available. To learn more, call us for more information.

To obtain more information, call HNE at 413-787-0010, toll free at 877-443-3314, or TTY 800-439-2370, 8 a.m. - 8 p.m., 7 days a week.

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