

IN CASE YOU DIDN'T KNOW

Key points to remember about your pharmacy benefit

- ☛ **IN ORDER TO BE COVERED, CERTAIN DRUGS REQUIRE PRIOR APPROVAL.** Before you fill a prescription, check your membership materials or visit healthnewengland.com to see if your medication requires prior approval.
- ☛ **HNE DOES NOT COVER OVER-THE-COUNTER MEDICATIONS.** This includes drugs that are available without a prescription, such as Claritin.
- ☛ **HNE DOES NOT TYPICALLY ADD BRAND NAME MEDICATIONS TO ITS LIST OF COVERED DRUGS FOR AT LEAST SIX MONTHS AFTER FDA APPROVAL.** Many new drugs do not offer advantages over those already available, but they are much more expensive. Drugs have also been taken off the market due to adverse effects.
- ☛ **MAIL ORDER MAY BE USED ONLY TO OBTAIN MAINTENANCE MEDICATIONS.** In general, a medication is classified as "maintenance" if it: 1) is used for chronic illnesses such as asthma, allergies, high blood pressure, etc.; and 2) has been obtained by prescription at least twice at a participating pharmacy. Each copayment applies to a 90-day supply or less.
- ☛ **RETAIL PHARMACIES MAY ONLY FILL PRESCRIPTIONS FOR A 30-DAY SUPPLY.** We do not reduce copayments if the medication lasts for less than 30 days. For instance, if your doctor writes a prescription for an antibiotic that you take for 10 days, you would still pay a full copayment.

MEMBERMATTERS

PROVIDING HEALTH RELATED NEWS FOR HEALTH NEW ENGLAND MEMBERS

Everything you ever wanted to know about

COPAYMENTS...

and we're glad you asked!



Why do health plans have copayments?

Copayments help keep health insurance affordable. They are a way we ask you to share health care costs and encourage you to use services wisely.

For example, you may want to use a brand name prescription drug you saw advertised on television. However, you may not know about generic drugs that are less expensive but work just as well. Most health plans charge a higher copayment for the brand name drug. This means you can still get the drug with a prescription—but you share the higher cost. At the same time, you can consider another, less expensive choice.

What do you mean that copayments make health coverage "more affordable?" I'm paying more, not less!

Because employers pay a large share of health care premiums, you don't see a portion of the premium. However, the costs are still there, and employers have been paying most of the increases. From 1993 to 2001, the average employer contribution for family coverage increased by \$1,705, while the average employee share rose by \$312, according to the Kaiser Family Foundation, an independent organization focusing on health care issues.

We strive to keep premiums affordable, thus helping employers continue to offer health care benefits and keeping health care coverage widely available.

But is it fair that I should have to pay higher copayments?

Remember, a number of factors can increase medical costs: new technology, new drugs, the aging of the population, etc. Premiums rise due to these higher expenses and other costs,

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MARCH 2003



QUESTIONS Answered

What happens if my children attend college? Are they still covered?

► In general, your dependents are covered until age 19. However, they can be covered until age 26 as long as they are enrolled as full-time students at an accredited school, such as a college, junior college, or trade school. (Your employer may change the age limit.) The student must also meet all other eligibility criteria outlined in your membership materials.

HNE follows a process to verify student dependent status. Here's how it works:

One month before a dependent turns 19, we send a letter notifying you that once dependents reach that age, they are not covered unless they are full-time students at an accredited school.

In that letter, we also tell you how to continue coverage for your child as a student dependent. All you need to do is ask the school to mail or fax a letter on school letterhead confirming that your child is enrolled as a full-time student and the expected graduation year.

At least annually (depending on your plan), we will send you a letter asking you to complete a form verifying that your child is still enrolled as a full-time student. You do not need to contact the school. As long as you complete and sign the form and return it to HNE, your child will continue to receive benefits until he or she is no longer a full-time student or reaches the plan's age limit, whichever comes first.

It is your responsibility to notify us when your child is no longer enrolled on a full-time basis.

I filled my last prescription through mail order, but now I can only get that medication at a pharmacy. Why?

► It could be that your medication is not classified as "maintenance." This term applies if your medication: 1) is used for chronic illnesses such as asthma, allergies, high blood pressure, etc.; and 2) has been obtained by prescription at least twice at a retail pharmacy. If you previously used mail order for a non-maintenance medication, ask your doctor for a prescription to be filled at a retail pharmacy. Other items that may not be purchased through mail order include: narcotics; injectables; medications that require prior approval; and medications with quantity limits. Refer to your membership materials for a complete list.

In my membership materials, there is no copayment for diagnostic tests. Why do I have to pay a copayment for a colonoscopy?

► Some services may require a copayment because they are considered outpatient surgical services, not diagnostic tests. These services could include colonoscopies, sigmoidoscopies, endoscopies, arthroscopies, needle aspirations, and biopsies.



My point of service plan covers services from out-of-plan providers. Why do I need to select an HNE primary care physician?

► Even if you intend to get all of your care from out-of-plan providers, there may be times when you want to receive the in-plan level of coverage. You must select a PCP from HNE's directory of plan providers to accommodate these instances:

If you need care and want to use a plan provider, the services you receive must be provided by or arranged through your plan PCP, except in an emergency.

If you want to receive specialty care at the in-plan level of coverage, you must get a referral from a plan PCP.

If you do not select a plan PCP at enrollment, we will automatically assign one. You may change to another plan PCP at any time by calling Member Services or visiting healthnewengland.com. *

BERKSHIRE COUNTY MEMBERS

NEW NUMBER FOR MENTAL HEALTH, SUBSTANCE ABUSE AUTHORIZATIONS

Beginning April 1, Berkshire County members must call a new telephone number to obtain authorization for mental health and substance abuse services.

☛ To obtain authorization, members should call HNE's Mental Health Triage Unit at 800.842.4464, ext. 5020. This does not affect the level of coverage or authorization requirements. It is simply a new contact number.

☛ If you have any questions, please call Member Services at 413.787.4004 or 800.310.2835.

THIS CHANGE DOES NOT APPLY TO MEMBERS EMPLOYED BY BAYSTATE HEALTH SYSTEM. THOSE MEMBERS SHOULD CONTINUE TO CALL THE BAYSTATE EMPLOYEE ASSISTANCE PROGRAM AT 800.282.5442.

Why join the **Member Advisory Committee?** Why not?

ALL ABOUT COPAYMENTS

Continued from page 1

such as those related to new government regulations and liability insurance. So even if you pay more dollars from your own pocket, your percentage share of the cost may actually be going down. For example, between 1990 and 1999, prescription drug costs increased, but the average health plan member's share of prescription costs decreased from 63 percent to 18 percent, according to Booz Allen Hamilton, a Virginia-based consulting firm.

What is HNE doing about copayments?

HNE tries to offer health plans to suit a wide variety of companies with different health coverage needs. For example, HNE has designed plans that cover basic primary and preventive care with lower copayments. Your employer must decide which plan best fits the needs of the company and its employees.

Why should HNE get higher copayments?

Copayments don't go to HNE. Providers keep them. However, plans with higher premiums have lower copayments, and plans with lower premiums have higher copayments. Thus, plans with higher copayments are more affordable for employers. *

We hear from members all the time—through the mail, over the phone, even in person. We know there are even more ideas out there. And we want to hear yours.



The Member Advisory Committee is our "voice of the people"—exploring ways of doing things better, faster and more efficiently, and delivering a personal touch that remains at the heart of all we do.

The committee is...	It's not...
Rewarding: Let your voice be heard on issues that affect you, your employees, and the region.	Time consuming: Benefits administrators and members meet quarterly after business hours.
Informative: Learn more about who we are and what we do in a relaxed, friendly environment.	A time to hold back: You can discuss any part of our business—from programming to access to care.
A night you don't have to cook dinner: Enjoy a light meal and get reimbursed for your time and travel.	The same old thing: This is the only committee of its kind in Western Massachusetts.

FOR MORE INFORMATION, PLEASE CONTACT ARLENE GAUDET AT 413.233.3237, 800.842.4464, EXT. 3237, OR AGAUDET@HNE.COM

MAKING THINGS HAPPEN In 2002, the Member Advisory Committee recommended 21 ways to enhance benefits, service, and member education. HNE has or will implement 13 of those ideas. Below is a sampling.

Issue	Committee Recommendations	HNE Action
Provider Network	Expand number of plan chiropractors.	In 2002, HNE increased the number of plan chiropractors to 426, a 60 percent gain.
Service	Use voice mail, voice recognition system or e-mail to support self-service (change of address and/or telephone number).	Planned for 2003.
Education	Provide benefits administrators with information to share with members.	Inside HNE, a newsletter for employers and brokers, launched in 2002.
Information	Explanation of access to affiliated providers.	Enhanced membership materials to be available in 2003.

Body Image

Mirror Mirror

Whether you think you need to lose or gain weight, you can reduce your risk of health problems by adopting a more healthful lifestyle. As you create an action plan for managing your weight, here are some things to think about:

- ◆ Look in the mirror without being critical. Is your impression of your body realistic? Instead of trying to alter your body to match an unrealistic standard you see in movies or advertisements, focus on your positive attributes and the parts of your body you admire.
- ◆ People come in all shapes and sizes. Guide away from comparisons with others. Beauty is multi-dimensional—a combination of many aspects of your individuality that are in a constant state of change. Appreciate what is unique and special about you.
- ◆ Where is your support? Surround yourself with family and friends who will support you (and perhaps join you) in your lifestyle changes. Create regular opportunities to connect with those who will help you keep you moving toward your goal.

As you strive to improve your health, checking the scale every day can be misleading and discouraging. Instead, focus on your energy level, your overall fitness, and how you feel about your body—rather than on your body size and measurements.

You'll be successful if you concentrate on increasing your physical activity, making healthful dietary choices, practicing positive self-talk, and celebrating your individuality. *

THE NEXT STEP

Be "**SMART**" as you develop your plan for your personal best. A plan that is **S**pecific, **M**easurable, **A**chievable, **R**ealistic, and **T**imely will let you enjoy the process as much as the results.

—Lauve Metcalfe



wellness
Coach

Lauve Metcalfe, M.S.

Lauve Metcalfe, M.S. is the Coordinator, Intervention Programs at the Department of Physiology, University of Arizona College of Medicine in Tucson.

A major ingredient in creating a positive body image is to rethink your attitude away from "ideal" and towards "the best possible you."

Much of the difficulty in being happy with your body image stems from the constant seeking of the "ideal" self ... that polished, perfect "10" with no hair out of place, absolutely no cellulite, a flawless body, and, of course, not a problem in the world.

Envision your body and self as the person you could most realistically become. This positive image does not live far in the future, nor should it be stuck in a period in the past. It is the best possible you, the real you, the inner you, the present you that you feel happiest being.

This is not a process of reforming or rejecting who you are and trying to be someone else; it's one of transforming—of accepting yourself for who you are and living life more relaxed, self-confident, content, and complete. *

From *Reshaping Your Body, Rethinking Your Mind*, by Lauve Metcalfe, MS, copyright 2000.

Walk the Walk for Charity

Charity events such as fun runs, hikes, walk-a-thons, and swims are perfect opportunities for you to use your personal fitness and health to benefit others. Sometimes, having a new goal will motivate you to jump-start your weight management or exercise program too.

Below are a number of steps you can take ahead of time so you will feel more comfortable and have more fun!

- ◆ Select an event from an organization you respect, that involves an activity that you know you will enjoy, and that challenges your abilities.
- ◆ Train with a family member, friend, or co-worker. You can help each other stay motivated. And, the more participants, the better!
- ◆ There is a real risk of sustaining an injury and getting discouraged if you try to do too much too quickly. Training is about consistency and improvement. Track your progress and increase your workouts gradually.
- ◆ Use appropriate equipment such as supportive footwear and

clothing that is suitable for the weather.

◆ Look for organizations that sponsor events for good causes in your area, including:

Komen Race for the Cure® (Breast Cancer) www.komen.org/rac

American Cancer Society www.swimacrossamerica.org

American Lung Association: www.lungusa/asthmawalk/index02c.html

American Heart Association: www.americanheart.org/presenter.jhtml?identifier=2281

National Alliance for the Mentally Ill: www.nami.org *



April Calendar

April 2003: National Child Abuse Prevention Month.

Prevent Child Abuse America.

www.childabuse.org

April 2: Kick Butts Day.

National Center for Tobacco-Free Kids.

www.tobaccofreekids.org

April 22: Earth Day.

www.earthday.net

May 19-25: National

Running and Fitness Week. American Fitness and Running Association.

www.americanrunning.org

May 2003: National Sight

Saving Month. Prevent Blindness America.

www.preventblindness.org

ARE YOUR TEENAGERS GETTING ENOUGH CALCIUM?



Today, many average children and teens are at risk for osteoporosis because they don't consume enough calcium. According to Duane Alexander, M.D., director of the National Institute of Child Health and Human Development, "Preventing (osteoporosis) and other bone diseases begins in childhood. With low calcium intake ... today's children are certain to face a serious health problem in the future." Our children may consume less calcium

than they need because of these factors:

- Children begin to make more of their own decisions about the food they eat.
- Teens who are wary of gaining weight tend to avoid dairy products such as milk and cheese, even though they are high in calcium.
- Soft drinks and snack foods often are more readily available than more calcium-dense foods such as yogurt, milk, nuts, seeds, and vegetables.

Children and teens need adequate calcium to maintain their growing bones and to build a healthy foundation to keep their bones healthy long into adulthood. *

Resource: National Institute of Child Health and Human Development, www.nichd.nih.gov/milkmatters



Introducing the

Program

Health New England proclaimed 2001 the “Year of the Family.” In 2002, we focused on “Celebrating Women.” This year, we are expanding our focus to promote the health and well-being of children.

We are proud to introduce the **Whiz Kidz Program**, using innovative, fun ways to help kids learn and understand health and safety issues. Topics include:

- exercise and obesity.
- nutrition.
- stranger danger.
- sports safety.
- step/blended families.

In the first element of the series, kids meet ACE, the Asthma Control Expert, and his friend Furlis, a cat with no hair. Visit healthnewengland.com for a link to Web site featuring:

- educational information to help children understand asthma.
- excerpts from the storybook, *How ACE Became An Asthma Control Expert*.
- fun games and activities.

HNE also plans to conduct a number of health education programs in the community. We will provide more information in the coming months.

We would also like to hear from you, our members, to find out what programs you would like to see in 2003. Please complete and return the form or complete the Web site feedback form on healthnewengland.com. We look forward to hearing from you! *

Feedback Form

Name _____

Address _____

Phone (daytime) _____

Programs I would like to see in 2003:

Please clip and mail to:
 Health New England
 One Monarch Place
 Springfield, MA 01144-1500
 Attn: Health Programs Dept.

PROVIDER UPDATE

The following Primary Care Physicians have joined HNE.

Family Practice

Noraymar Torres, M.D.
 Brightwood Health Center
 380 Plainfield Street
 Springfield, MA 01199
 413.794.4458

Internal Medicine

Algernon D. Anatol, M.D.
 140 High Street
 Springfield, MA 01199
 413.794.2511

Carlos M. Flores, M.D.
 Northgate Medical
 1985 Main Street
 Springfield, MA 01103
 413.733.9955

Sarah L. Goff, M.D.
 Hilltown Community Health Center
 73 Russell Road
 Huntington, MA 01050
 413.667.3009

Alan Inglis, M.D.
 27 Lewis Avenue
 Great Barrington, MA
 01230
 413.528.8648

Mary E. King, M.D.
 300 Stafford Street
 Springfield, MA 01104
 413.736.1569

Elizabeth C. Lippitt, M.D.
 Mary Lane Medical Associates
 83 South Street
 Ware, MA 01082
 413.967.2030

Guido A. Navarra, M.D.
 Northgate Medical
 1985 Main Street
 Springfield, MA 01103
 413.733.9955

Lorenver O. Po, M.D.
 Holyoke Associates in Internal Medicine
 10 Hospital Drive
 Holyoke, MA 01040
 413.536.8924

Robin E. Powers, M.D.
 Northern Edge Medical Associates
 3455 North Main Street
 Springfield, MA 01107
 413.794.8777

Lance D. Reynolds, M.D.
 Family Medicine Associates
 75 Springfield Road
 Westfield, MA 01085
 413.562.5173

Kevin T. Snow, D.O.
 10 Hospital Drive
 Holyoke, MA 01040
 413.539.6830

Chrystal Ann Wittcopp, M.D.
 Baystate Pediatric Associates
 3300 Main Street
 Springfield, MA 01107
 413.794.0555

Pediatrics

Tracey J. Browning, M.D.
 Summer Pediatrics
 1515 Allen Street
 Springfield, MA 01118
 413.782.7646

Sarah L. Goff, M.D.
 Hilltown Community Health Center
 73 Russell Road
 Huntington, MA 01050
 413.667.3009

Chrystal Ann Wittcopp, M.D.
 Baystate Pediatric Associates
 3300 Main Street
 Springfield, MA 01107
 413.794.0555

The following providers no longer participate with HNE.

Shawn C. Charest, M.D.

Cindy S. Chu, M.D.

James A. Doering, M.D.

Norman S. Halpern, M.D.

Jane I. Huang, M.D.

Maureen Q. Layden, M.D.
Susan P. Sloan, M.D.

The following PCPs changed addresses. The new address is listed below.

Lawrence H. Bernstein, M.D.
 Western MA Physician Associates
 Chicopee Medical Center
 262 New Ludlow Road
 Chicopee, MA 01020
 413.552.3250

Jodi P. Goh, M.D.
 Hampden County Physician Associates
 294 North Main Street
 East Longmeadow, MA 01028
 413.525.1554

Don J. Lapenas, M.D.
 Hampden County Physician Associates
 294 North Main Street
 East Longmeadow, MA 01028
 413.525.1554

Sheldon N. Lyons, M.D.
 Hampden County Physician Associates
 294 North Main Street
 East Longmeadow, MA 01028
 413.525.5745

Anna F. Thurmayr, M.D.
 Hampden County Physician Associates
 2377 Boston Road
 Wilbraham, MA 01095
 413.596.9200

Keith Ruppel, M.D.
 Redwood Pediatrics and Adolescent Medicine
 15 Vreeland Avenue
 East Longmeadow, MA 01028
 413.525.4500

The following Primary Care Physician will no longer treat patients at the Ludlow office location. All patients may visit the doctor in the Springfield office.

Hugo Cuadra, M.D.
 Hampden County Physician Associates
 77 Boylston Street
 Springfield, MA 01104
 413.734.8254

The following Primary Care Physician opened an additional office location in Enfield.

Joan S. Fine, M.D.
 Pioneer Valley Pediatrics
 115 Elm Street
 Enfield, CT 06082
 860.745.3336

Health Education Classes

Health New England

Health New England wants to keep you healthy! Find what interests you and take advantage of our educational and self-help programs. Pre-registration is required for most classes. For more information, visit healthnewengland.com.

Adult Asthma Education. In this two-hour class, learn how to control and avoid asthma triggers, recognize asthma symptoms, measure peak flow, and much more. Free to HNE members who have been diagnosed with asthma; you may bring a guest. Classes are held from 6:30 – 8:30 p.m. at the Best Western Sovereign Hotel, West Springfield. To register, call HNE at 413.787.4000 or 800.842.4464, ext. 3553.

Diabetes Education and Meal Planning. A nurse/diabetes educator and dietician/nutritionist teach this exciting new workshop for HNE members who have been diagnosed with diabetes. Learn about daily diabetes management, preventing complications such as high and low blood sugar, and important tests for people with diabetes. Also, learn ways to make better food choices and still enjoy your meal plan. Free to HNE members who have been diagnosed with diabetes; you may bring a guest. To register, call 413.787.4000 or 800.842.4464 ext. 3553 or 3381.

Living Well Program. A six-week program teaching self-management techniques that help relieve symptoms and control chronic illness. Meets weekly; fee is \$35 for materials. To register, or to obtain dates for next series, call 413.787.4000 or 800.842.4464, ext. 3300.

Living Well Grocery Store Tour. An exciting new offer to HNE members who have diabetes, high cholesterol, or coronary heart disease. Walk through your local grocery store with a registered dietician who will help you read food labels, count carbohydrates, determine portion sizes, fat and cholesterol content, and much more! Only 20 people per tour. To register, call 413.787.4000 or 800.842.4464 ext. 3300.

Smoking Cessation. Reimbursement up to \$50 to attend a smoking cessation program. For HNE members who have asthma, diabetes, cardiovascular diseases, and/or who are pregnant. For more information, call 413.787.4000 or 800.842.4464, ext. 3391.

AREA HOSPITALS also offer instruction and education on a wide range of topics. For more information, please call the individual hospitals directly.

CPR Certification

BAYSTATE MEDICAL CENTER
413.794.9441

Community Heartsaver CPR
CPR-Healthcare Provider

BERKSHIRE MEDICAL CENTER
800.377.4325

CPR Certification Program

FAIRVIEW HOSPITAL
413.229.0010

CPR Certification Program
CPR Renewal

MARY LANE HOSPITAL
800.377.4325

CPR Certification Program

NOBLE HOSPITAL
413.572.5172

CPR Classes

Diabetes

BERKSHIRE MEDICAL CENTER
413.447.2000

Free Diabetes Clinic

COOLEY DICKINSON HOSPITAL
413.582.2400

Managing Your Diabetes
Families of Children with
Diabetes

HOLYOKE HOSPITAL
413.534.2789

Diabetes Self-Management

MARY LANE HOSPITAL
413.967.6211

Blood Glucose Screenings

MERCY MEDICAL CENTER
413.748.7000

Diabetes Basics

General Health

BAYSTATE MEDICAL CENTER
413.794.2255 OR
800.377.HEALTH

Cholesterol Screenings

FAIRVIEW HOSPITAL WELLNESS CENTER
413.528.0790

Blood Pressure Screenings

FRANKLIN MEDICAL CENTER
800.377.HEALTH EXT. 4325

Basic First Aid

HOLYOKE HOSPITAL
413.534.2789

Blood Pressure Screenings

MARY LANE HOSPITAL
413.967.6211

Health Screenings

Pre/Postnatal

BAYSTATE MEDICAL CENTER
800.377.HEALTH

Preparation for Childbirth
Vaginal Birth after Cesarean

COOLEY DICKINSON HOSPITAL
413.582.2736

Becoming a Family
Breastfeeding Clinic

FAIRVIEW HOSPITAL
413.528.0790

Breastfeeding Clinic
(Postpartum)
Prepared Childbirth (Basic)

MARY LANE HOSPITAL
413.967.6211

Childbirth Classes

NOBLE HOSPITAL
413.562.3522

Exercise and Pregnancy

Parenting

COOLEY DICKINSON HOSPITAL
413.582.2736

Beyond Birth: Parenting Your
Newborn
Gentle Baby Touch— Infant
Massage

FRANKLIN MEDICAL CENTER
413.774.4444

Parenting Teenagers Effectively

MERCY MEDICAL CENTER
413.748.7295

Sibling Class
Infant Massage
Adoption Workshops

Smoking Cessation

COOLEY DICKINSON HOSPITAL
413.582.2519

Quit Now/Tobacco Treatment
Program
Last Smoke

FAIRVIEW HOSPITAL
413.528.8600 EXT. 3140

Better Breathers Pulmonary
Rehab Program

**MASSACHUSETTS SMOKERS
QUIT LINE: 800.TRY.TO.STOP
OR 800.897.8678**

NOBLE HOSPITAL
413.568.1318

Smoking Cessation

Support Groups

BAYSTATE MEDICAL CENTER
800.377.HEALTH

Better Breathers Support Group
Menopause Support Group
Osteoporosis Support Group

BERKSHIRE MEDICAL CENTER
413.447.2000

Diabetes Support Group

COOLEY DICKINSON HOSPITAL
413.582.2000

Breast Cancer Support Group
Chronic Illness Support Group
Prostate Cancer Support Group

FAIRVIEW HOSPITAL
413.528.0790

Chronic Mental Illness Support
Group
Diabetes Support Group

FRANKLIN MEDICAL CENTER
413.773.2570

Breast Cancer Support Group
Breastfeeding Support Group
Cancer Support Group

MARY LANE HOSPITAL
413.967.6211

Better Breathers Support Group
Cancer Support Group
Stop Smoking Support Group

MERCY MEDICAL CENTER
413.748.9704

Anger Management Support
Group
Bereavement Support Group
Cancer Support Group

NOBLE HOSPITAL
413.568.2811

Caregivers Support Group
Diabetes Support Group
Stroke Support Group

Weight Management

FAIRVIEW HOSPITAL
413.528.8600 EXT. 3061

Weight Management

Managing the Benefits and Risks of Medications

We use medications to make us feel better and help us get well, but it is important to remember that **all** medications, both over the counter and prescription, have risks as well as benefits.

Medications can relieve symptoms of illness, (e.g., easing the pain of a migraine), or treat an underlying illness (e.g., lowering cholesterol or blood pressure). But they can also affect the body in unwanted or unexpected ways, such as feelings of nausea or tiredness. In rare cases, these effects can be more severe, such as kidney or liver damage.

Evaluating risks vs. benefits

The Food and Drug Administration evaluates all new medications to see if the potential benefits outweigh the risk of side effects. When the benefits outweigh the risks, the FDA approves these drugs for use. Prescription medications are those which the FDA has approved as safe for use when prescribed by a doctor and dispensed by a pharmacist, both highly trained in the potential benefits and risks of the medications.

Over-the-counter medications are those which the FDA has deemed safe for consumer use. It is important to remember that while these products are relatively safe, proper usage is still important. Reading the product label is the most important part of safe OTC medication use.

New OTC label

Recently, you may have noticed a new OTC medication label format. The FDA issued a regulation to make sure all OTC medication labels list information in the same order and style and use simple “plain English” language. To promote safe and proper use of medications, the National Council on Patient Education and Information recently launched a new Web site, “Be MedWise.” Visit bemedwise.com for information and resources, such as the tips on this page. ✨

Drug Facts	
Active ingredient (in each tablet) Chlorpheniramine maleate 2 mg	Purpose Antihistamine
Uses temporarily relieves these symptoms due to hay fever or other upper respiratory allergies: ■ sneezing ■ runny nose ■ itchy, watery eyes ■ itchy throat	
Warnings Ask a doctor before use if you have ■ glaucoma ■ a breathing problem such as emphysema or chronic bronchitis ■ trouble urinating due to an enlarged prostate gland	
Ask a doctor or pharmacist before use if you are taking tranquilizers or sedatives	
When using this product ■ you may get drowsy ■ avoid alcoholic drinks ■ alcohol, sedatives, and tranquilizers may increase drowsiness ■ be careful when driving a motor vehicle or operating machinery ■ excitability may occur, especially in children	
If pregnant or breast-feeding , ask a health professional before use. Keep out of reach of children. In case of overdose, get medical help or contact a Poison Control Center right away.	
Directions	
adults and children 12 years and over	take 2 tablets every 4 to 6 hours; not more than 12 tablets in 24 hours
children 6 years or under 12 years	take 1 tablet every 4 to 6 hours; not more than 6 tablets in 24 hours
children under 6 years	ask a doctor
Other information store at 20-25° C (68-77° F) ■ protect from excessive moisture	
Inactive ingredients D&C yellow no. 10, lactose, magnesium stearate, microcrystalline cellulose, pregelatinized starch	



Ten Ways to be MedWise

Always start by reading the label—all of it.

▶ Reading the label will help you decide if you have selected the right product for your symptoms, understand the dosing instructions, and are aware of any warning that may apply to you.

Look for an OTC medicine that will treat only the symptoms you have.

▶ The formulations of OTC drugs are very specific and should not be mixed and matched.

Know what to avoid while taking an OTC medicine.

▶ Like prescription medicines, some OTC drugs can cause side effects or reactions. Read the label to see what to avoid while you are taking an OTC drug.

When in doubt, ask before you buy or use an OTC medicine.

▶ Taking an OTC medicine safely is too important for guesswork. If you have questions, ask your pharmacist or doctor.

Take the medicine EXACTLY as stated on the label.

▶ When it comes to OTC medicines, more is not better! Taking too much of a nonprescription medicine can be harmful. Only take the recommended amount and at the exact intervals stated on the label.

Use extra caution when taking more than one OTC drug product at a time.

▶ Many OTC medicines contain the same active ingredients, which means you may be getting more than the recommended dose without even knowing it. Always compare active ingredients before taking more than one OTC medicine at the same time.

Continued on page 9

Ten Ways to be MedWise

Continued from page 8

Don't combine prescription medicines and OTC drugs without talking to your doctor first.

► Sometimes combining drugs can cause adverse reactions or one drug can interfere with the other drug's effectiveness. To play it safe, always ask your doctor or pharmacist.

Make sure that each of your doctors has a list of all the medicines you are taking.

► This includes not only prescription medicines but also any OTC drugs and dietary supplements that you may be taking.

Always give infants and children OTC medicines that are especially formulated for their age and weight.

► Unless labeled otherwise, adult-strength products should not be given to children; doing so could result in accidental overdosing. To be safe, don't cut adult tablets in half or estimate a child's dose of an adult-strength liquid product.

Don't use OTC medicines after their expiration date.

► Dispose of all medicines promptly after their expiration date and be careful not to throw them away where children or pets may find them. ✱

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Women's Health & Cancer Rights Act of 1998

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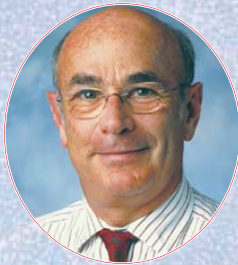
If your plan provides coverage for mastectomies, and if you are receiving benefits under the plan in connection with a mastectomy, you have the right to receive coverage of:

- Reconstruction of the breast on which the mastectomy was performed.
- Surgery and reconstruction of the other breast to produce a symmetrical appearance.
- Prostheses and treatment of physical complications at

all stages of the mastectomy, including lymphedemas.

Coverage is provided based on what you and your attending physician determine to be appropriate for you. If your plan requires deductibles, coinsurance, or copayments for other benefits under the plan, these requirements may apply to the above procedures to the same extent that they apply to other benefits. ✱

Ask Dr. Ebert



About the Atkins Diet

Question: I have gained weight over the past several years and have been trying different diets. They work for a while, but then I gain the weight back. Should I try the Atkins diet? What would you recommend for weight loss?

Answer: The Atkins diet, a protein diet that severely limits carbohydrates, works somewhat and is likely to have some benefit. That may be because the diet eliminates alcohol completely, and calories from alcoholic beverages add up. Also, removing carbohydrates from daily meals limits what you can eat and the amount of calories you consume.

It is important to mention that there are a number of variants of this diet. These include high protein drinks, which, coupled with the Atkins diet, have caused many adverse health effects. Use caution when following diets that exclude a food group or basic nutrient. You should also speak with your doctor about losing weight safely.

Most diets are likely to have some benefit as long as you stick with it. Most important, track how many calories you intake and how many you burn through activity and exercise. Even if you follow the Atkins diet, you will probably not lose weight if you consume too many calories.

Calorie intake is only part of the equation. Exercise is important to any weight loss program and as an integral part of your life. Doctors recommend you exercise aerobically three to five times per week for 20 to 30 minutes. Walking, cycling, swimming, and dancing are examples of aerobic activities.

One last thought: When starting an exercise program, start slowly. You may want to take a three-step approach: 1) begin walking five to 10 minutes daily or three days per week; 2) gradually work up to five days weekly; 3) add another five minutes each day. You are more likely to succeed if you choose an activity you enjoy and have a partner. ✱

Choosing the Right Doctor

Your doctor is your partner in health. Select a qualified doctor ahead of time with whom you can communicate and share decisions. You'll get better medical care, help avoid unnecessary medical procedures, lower your out-of-pocket expenses, and stay healthier.



Find a primary care physician (PCP) who will be responsible for your general health needs. Your PCP may refer you to a specialist for a more serious medical problem, but will still be involved in your total care plan. Look for a PCP who:

- Gains your respect and trust.
- Has good communication skills.

A board-certified physician has passed a national standardized examination of competency in his or her medical specialty and may provide more appropriate care.

- Has a reasonable waiting time for appointments (for example, less than five days).
- Has a friendly, responsive office staff.
- Can be contacted by telephone.

Ask friends, family members, and co-workers to suggest doctors. Finally, ask the pros. Contact your local medical society, teaching hospital, or your preferred hospital. If you need a specialist, ask your PCP for at least two recommendations. ✨

Resource: Well Informed: Your guide to health and vitality, Charlottesville, VA: WorkCare Press. 2001

Is Your Child Feeling Blue?

It could be depression.

Depression is a brain disorder that can affect anyone, of any age—even teens and young children can become depressed. Clinical depression is different than the sadness one may feel when coping with the death of a loved one; it is more than just having a bad day; and it is not a sign of a weak character. According to the National Mental Health Association, signs of depression in children and teens include:

- ⌘ Feelings of sadness, emptiness, guilt, and withdrawal from friends.
- ⌘ Difficulty thinking, concentrating, making decisions, completing schoolwork, or keeping up grades in school.
- ⌘ Headaches, stomachaches, low energy, sleeping too much or too little, and weight and appetite changes.
- ⌘ Not wanting to go to school, drinking or using drugs, cutting classes or skipping school, and abandoning sports or hobbies.
- ⌘ Thoughts of suicide, death, or other morbid subjects.

Fortunately, depression is a treatable illness. If you think a child in your care may be depressed, note how long the behaviors have been going on, how often they occur, how severe they seem, and take any mention of suicide very seriously. Then talk to your primary care physician for an evaluation. ✨

Resource: National Mental Health Association, www.nmha.org/children

May 6 is Childhood Depression Awareness Day 2003

Pearly Whites

A child should visit the dentist as soon as the first tooth appears or no later than his or her first birthday, then about every six months after that, depending on the dentist's recommendation. Children often are relaxed and curious about dental visits. If you have your own fears about the dentist's office, try not to pass on those feelings to your child. ✨

Resources: Academy of General Dentistry, www.agd.org
American Academy of Pediatric Dentistry, www.aapd.org

Blisters usually are a sign that you're doing something you're not used to doing, or you're doing it the wrong way. In fact, any time you apply unusual amounts of friction to your skin, you're likely to get a blister.

Unless you stop doing whatever it was that caused the blister, it could escalate into an infection that may have to be treated by your doctor. So try to prevent blisters, or care for your blisters with HomeCare™. *

What can I do for Blisters?

Symptoms & Signs:

- ❖ Reddish, painful, swollen area of skin with a fluid-filled bubble of skin near the center. (If the skin bubble is torn away, the blister has opened and fluid has drained.)

Consult Your Doctor If:

- ❖ Redness, swelling, or pain increases.
- ❖ Fluid from a blister has an odor or is thick or colored (normal blister fluid looks like water).

HomeCare™ Try This:

If physician referral is not recommended at this time try:

CLEAN

Clean open blisters gently with soap and water.

MEDICATION

Apply an antibiotic ointment to a cleaned open blister before you put a bandage on it.

COVER

Cover an unopened blister to protect it.
Cover an open blister (after you've cleaned it) with a non-stick bandage. Change the bandage twice daily.

ACTIVITY

Avoid activity that further irritates a blister.

NOTE

Generally, avoid opening a blister.

PREVENTION

Buy shoes that fit. Wear soft, breathable socks. Wear work gloves when needed. Apply cornstarch or talcum powder before putting on socks or work gloves.

This article is intended to increase awareness of health and medical care issues. None of the information in this text is intended to be a substitute for appropriate physician diagnosis and medical care.

Ask the Doctor



Q. *I have been diagnosed with Diabetes. Now what?*

A. *The first step in learning about your condition is understanding your problem and what it means for you. You can get the information you need by asking the right questions.*

Good Questions!

Here are few good questions to ask your doctor:

1. How often should I test my blood sugar? How will I learn to test it myself?
2. What is a normal blood sugar level? What will happen if my blood sugar is too high or too low?
3. Why is foot care so important? What should I do if I get cuts and sores?
4. How often should I get my eyes examined? How can diabetes affect my eyes? Should I see other medical specialists?
5. Why is it important to watch my diet and exercise? Where can I learn more about managing diet and exercise?
6. Where can I find resources and groups to get more information and support about diabetes? *



Clip these questions and take them with you to your next appointment.

Bulletin Board

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Healthy Alternatives	Access to a wide variety of complementary health programs through American Specialty Health Networks. Search for participating acupuncturists, chiropractors, and fitness centers.
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Commitment to Our Members	The latest report on HNE's 2001 clinical and member service improvement initiatives.

MEMBER MATTERS

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How can we help you?

For information on your plan:

- Call Member Services at 413.787.4004 or 800.310.2835
- Visit us in person at: One Monarch Place, Springfield, MA.

For questions or comments on Member Matters:

- Contact Andy Janicik, editor, ajanicik@hne.com, 413.233.3205

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