

In this Issue

1 Investing in employee health can pay off

Geisinger Health Plan receives accreditations from NCQA

3 New mail order pharmacy vendor

Health care coverage for students returning from active duty

Provider network update

4 A new PPO from Geisinger Quality Options, Inc.

Investing in employee health can payoff

As health insurance costs continue to rise, many companies are looking at ways to lower premiums long term. Wellness programs, as many companies are learning, provide an excellent opportunity to increase employees' health awareness and improve overall employee health.

By focusing on wellness, Procter and Gamble has effectively kept their health insurance costs under control. For the last six years, the company has earned "Benchmark" status for health care by having the lowest health insurance costs per person, among all Procter and Gamble facilities across the country.

Bill Shaw, the Health Care Benefits System Owner for the Mehoopany plant in Wyoming County, shared some of the

ongoing wellness initiatives at his site.

In-house healthcare

This plant operates a fully-staffed Health Services Department with four full-time COHN (certified occupational health nurse) RNs and a plant physician who visits twice a week. Every employee is required to have screenings done annually, including EKGs, pulmonary function testing, eye tests, hearing tests and blood tests.

The Health Services Department also oversees the premium incentive program offered to all employees. This premium credit program has been very successful, according to Shaw. The program, which has 98% participation, allows employees to earn discounts on their individual insurance premiums by

improving their overall health.

Employees can receive a:

- \$10.00 deduction depending on blood screen results
- \$7.50 deduction for having a Body Mass Index (BMI) below 28%
- \$5.00 deduction for having a healthy blood pressure
- \$7.50 deduction for not using any tobacco products

Employee involvement is key

The Mehoopany plant has also had its own full-time wellness coordinator since 1991. Phyllis Symuleski, the current wellness coordinator, offers a different wellness program with a new contest every week. These contests educate employees, while encouraging interest in their own wellbeing. One of the programs Symuleski offered was

continued on page 2

Geisinger Health Plan receives accreditations from NCQA

The National Committee for Quality Assurance (NCQA) has announced that Geisinger Health Plan has received their highest level of accreditation for three separate health plans.

Geisinger Health Plan's commercial HMO has once again attained "Excellent" Accreditation. Geisinger Health Plan has maintained NCQA's highest level of accreditation since 1993. In addition, GHP was recognized with a "Quality Plus" distinction from NCQA for care manage-

ment and health improvement. Quality Plus was introduced as a voluntary program and is designed to identify organizations that adopt innovative practices which promote quality care. The Quality Plus standards emphasize wellness and prevention, management of chronic illnesses, complex case management, physician

and hospital performance measurement and other promising strategies for improving health care quality.

For the first time, two additional products were reviewed by NCQA. Geisinger Health Plan Gold Classic and Select, which are Medicare Advantage plans, also received an "Excellent" Accreditation from NCQA. GHP's Coordinated

continued on page 4



Investing in employee health can pay off

continued from page 1

“What are you doing to stay healthy during football season?,” which challenged employees to tell about their healthy habits for a chance to win a themed gift basket. Another contest, “Find your way to healthy living,” gave employees the opportunity to win a flashlight by completing a crossword puzzle.

Shaw said about 20 to 30 percent of the employees usually participate in these programs and the total cost to the site is usually about \$100 to \$200 a month.

“If you can get one person to make a lifestyle change,” Shaw said, “it’s well worth the money.”

The plant also offers an on-site fitness center free to all employees, open 24 hours a day, seven days a week with six certified fitness trainers. About 20 percent of the employees take advantage of the fitness center although it’s often only the regular exercisers who use it, Shaw said. He pointed out that it can be hard for employees who work a 12-hour shift to find time to come early or stay late to work out.

Even though only a small percentage of the employees use the center, Shaw is optimistic about the site’s efforts.

“They may not all change, but getting one person to change is going to help us long term,” he said.

To encourage more employees to use the fitness center, the site has an ongoing competition against three other Procter and Gamble plants. A traveling plaque goes to whichever site has the most accumulated “points” that year (including treadmill miles, bike miles, and weight repetitions).

In addition to using the fitness center, employees can walk or run outside on the walking trails around the site’s property.

The site is continuously trying to expand their wellness initiatives. Right now, the plant is working on plans to add a wellness library with computers that employees can use to access information and literature on wellness topics.

Starting a wellness program

Implementing a successful wellness program can sometimes be a process of trial and error. Not every program the site has tried has worked, Shaw said. They attempted a one-year pilot program to offer blood tests to all dependents. However, Shaw said the company had difficulty getting people to return for successive appointments when needed.

Even after a good wellness initiative has been started, a company won’t see large cost savings immediately. It can sometimes take five to 10 years to see significant changes, Shaw said. He credits much of the site’s overall



Bill Shaw

*Procter and Gamble, Mahoopany
Health Care Benefits System Owner*

success in keeping insurance costs down to their partnership with GHP.

Shaw said that one of the best things a company can do is to have a partnership and to take advantage of the partnership.

He said that the site’s relationship with GHP gives him the opportunity to attend regular meetings where he can review data with GHP to see why costs are increasing. It also provides a forum to brainstorm and discuss new ideas.

The Mehoopany plant, the largest Procter and Gamble plant in North America with around 2,300 employees and over 1,000 retirees, offers a self-funded TPA plan administered through Geisinger Indemnity Insurance Company, an affiliate of Geisinger Health Plan (GHP).

Geisinger Health Plan’s wellness services

There are many things you can do to improve the health of your workforce. Geisinger Health Plan (GHP) currently offers two programs and can work with you to begin a wellness initiative tailored for your company.

A pedometer-based walking program is offered free to all employer groups. This program encourages participants to be more active by setting and achieving personal walking goals. Employees are given a pedometer, walking program guide and log sheets. They can win small rewards for meeting specific goals.

GHP can also work directly with an employer to create a customized wellness program that fits their company’s needs. Available to all employer groups with 50 or more employees, the program is designed to motivate employees to nourish their body and mind by adopting a healthier lifestyle. The customized program can include topics such as diabetes, nutrition, heart health, tobacco cessation, cancer awareness and child safety. As part of this program, GHP offers “Measure Up” sessions consisting of on-site screenings, activities such as a health risk assessment and informational seminars, payroll stuffers and electronic communications.

If you are interested in starting a wellness program for your employees, or learning more about what GHP can offer employer groups, call GHP’s wellness specialist at (570) 271-7874 Monday through Friday from 8 a.m. to 5 p.m.

New mail order pharmacy vendor

As of January 1, 2007, Medco by Mail is now providing prescription mail-order service to Geisinger Health Plan members. Medco is an industry leader, providing mail order services to more than 6 million people.

If you or your employees have any questions about this process, please contact our Pharmacy Service Team at (800) 988-4861. Our staff can also provide you with additional mail order forms or envelopes to have on hand for your employees.

Health care coverage for students returning from active duty

When a full-time student who is also a member of the Pennsylvania National Guard or Reserves is called to active duty, the soldier no longer qualifies for health insurance under his or her parents' coverage due to military health insurance coverage provided to the soldier. However, upon release from active duty (and corresponding military health coverage) and return to school full time, the soldier/student has often lost his or her eligibility for coverage under their parents' health insurance program. This can occur if the soldier/student exceeded the full-time student age limit while on active duty.

A recent Pennsylvania law called Act 83 addresses this problem for returning Guard and Reserve soldiers, whose education has been interrupted by military duty. Specifically, Act 83 extends eligibility for coverage for a period of time equal to the time the soldier was on active duty (other than active duty training) if the soldier re-enrolls as a full-time student and remains a full-time student during that extended period. Act 83 also provides that this extended eligibility period will not terminate because of the individual's age.

To be eligible for this extended coverage, an individual must:

- be a member of the Pennsylvania National Guard or a Reserve Component of the Armed Forces of the United States;
- be ordered to active federal duty or

state active duty (other than active duty for training) for 30 or more consecutive days;

- be eligible for coverage under a parent's health insurance program as a full-time student dependent (15 or more credit hours or equivalent at an approved institution of higher learning) at the time he or she is ordered for active duty; and
- re-enroll as a full time student for the first term or semester beginning 60 or more days after release from active duty.

In order to qualify for this extension, the eligible member must submit forms approved by the Pennsylvania Department of Military and Veteran's Affairs:

- notifying the insurer that the eligible member has been placed on active duty;
- notifying the insurer that the eligible member is no longer on active duty; and
- showing that the student has re-enrolled as a full-time student for the first term or semester starting 60 or more days after his or her release from active duty.

Please note that these forms can be obtained by visiting the Web site of the Department of Military and Veterans Affairs at www.dmva.state.pa.us.

Act 83 will not apply to a policy that has been terminated. Coverage will not apply to injuries incurred in the line of duty.

Provider network update

Conemaugh Health System

Conemaugh Health System has joined Geisinger Health Plan's network of participating hospitals and providers. The agreement includes Memorial Medical Center, Meyersdale Medical Center, Miners Medical Center, Windber Medical Center, and Crichton Center for Advanced Rehabilitation. In addition, more than 300 physicians have joined the Health Plan's network.

The new terms went into effect February 1 and will be effective for two years. The contract applies to all Geisinger Health Plan's product lines.

"Conemaugh Health System provides patients with compassionate, efficient health care," says Michael Morucci, GHP's vice president of marketing and sales. "We are happy to offer Conemaugh Health System as a health care choice for our members. This new contract will allow our members to receive services close to home."

The Conemaugh Health System (CHS) is the largest health care provider in West Central Pennsylvania, with a culture based on innovation, customer service and quality. CHS offers a continuum of care, from highly specialized services such as a Level 1 Regional Resource Trauma Center and a Level III neonatal intensive care unit to award-winning community wellness and clinical care. CHS offers seven physician residencies and strong research affiliations with government and academic partners. The System has also provided leadership in regional economic and community development, including the launch of the InforMedx Group, the Greater Johnstown Technology Park and a neighborhood revitalization project in the 8th Ward section of Johnstown.

Geisinger Health Plan receives accreditations from NCQA

continued from page 1

Care PPO plan received the top accreditation for PPOs with a "Full" Accreditation.

"NCQA's highest accreditations status is reserved for the best health plans in the nation. It is only awarded to those plans that meet or exceed NCQA's rigorous requirements for consumer protection and quality improvement and deliver excellent clinical care," states Margaret E. O'Kane, NCQA President. "It also shows that the organization looks after its members' interests."

"Accreditation is independent confirmation that Geisinger Health Plan continues

to provide its members with some of the best care and coverage in this nation," says Duane Davis, M.D., the Health Plan's vice president and chief medical officer.



our solid network of physicians and their staffs play an integral role in this achievement by delivering the best quality of care to our members and we are extremely thankful to them."

The National Committee for Quality Assurance (NCQA) is a private, not-for-profit organization dedicated to assessing and reporting on the quality of managed care plans.

A new PPO from Geisinger Quality Options, Inc.

Geisinger Indemnity Insurance Company is discontinuing its Selectus PPO plan. If your group currently has the Selectus PPO plan, we will offer you a new plan, upon renewal. This new plan, offered through Geisinger Quality Options, Inc., is called Geisinger Choice and has essentially the same benefits and provider network as our current Selectus PPO plan.

Shortly after the date your group selects the Geisinger Choice PPO plan, your employees will receive in the mail, a member identification card, Subscription Certificate and Schedule Page with the benefits information and new plan name. They will also receive a letter

detailing this information and instructing them to discard any Selectus materials they have at that time.

If your employees have any questions about the new Geisinger Choice plan, they can call the customer service team at the number on the back of their ID card. Our phone number will not change.

Geisinger Indemnity Insurance Company will continue to honor its obligation under your current Selectus PPO plan until the date that the contract expires.

If you have any questions about this change, please contact your Health Plan representative.

Send us your e-mail

You can forward your comments or suggestions about this newsletter to:

**businessupdate
@thehealthplan.com**

or mail them to:

Geisinger Health Plan
Marketing & Sales
100 North Academy Avenue
Danville, PA 17822-3040

Stephanie D. Law, Specialist
Health Plan Marketing

HPM/S50 sdl:April07 dev 4/07



100 North Academy Avenue
Danville, PA 17822-3040

NON-PROFIT ORG
US POSTAGE
PAID
GEISINGER
DANVILLE, PA