

# Connections

FOR GROUP MEMBERS OF  
COOPORTUNITY HEALTH

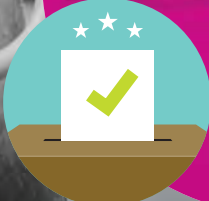
Fall/Winter 2014



## COVERED DRUG LIST CHANGES

What's changing  
Jan. 1?

PAGE 11



**PARTICIPATE.**  
Vote and  
Join Us!

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## THERE'S STILL TIME!

Earn your \$100 VISA® gift card





### 6 | TAKE AN ACTIVE ROLE

It's time to vote for three board directors



### 3 | GET THE MOST FROM YOUR BENEFITS

There's still time to earn your \$100 VISA® gift card



### 11 | USING YOUR BENEFITS

Be aware of covered drug list changes starting Jan. 1

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Routine preventive physical exams covered with no cost share

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Small changes can make a big impact on diabetes

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Learn how to share your story with fellow CO-OPers

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Check out the new *My Activity Timeline* tool when you log on to [coOpportunityhealth.com](http://coOpportunityhealth.com)



## Questions?

### CONTACT US

**Member Services:**  
1.888.324.2064  
7a - 6p (CT) | Mon-Fri

**Hearing & Speech Impaired (TTY):**  
1.888.850.4762  
7a - 6p (CT) | Mon-Fri

**Website:**  
[coOpportunityhealth.com](http://coOpportunityhealth.com)

**Connections Newsletter:**  
[Connections@coOpportunityhealth.com](mailto:Connections@coOpportunityhealth.com)

### Language Assistance

If you need assistance in a language other than English, our Member Services department is ready to help. Contact us at 1.888.324.2064.

Si necesita asistencia en un idioma que no es en Inglés, nuestro departamento de Servicios al Cliente está disponible para ayudarle. Llámenos al siguiente número, 1.888.324.2064.

Connections is published twice a year. Information in Connections is not intended to take the place of care from your healthcare provider. For individual healthcare needs, contact your provider. For costs and further details of the coverage, including exclusions, any reduction or limitations and the terms under which the policy may be continued in force, see your agent or write to us.

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CoOpportunity Health is a Qualified Health Plan issuer in the Iowa and Nebraska Health Insurance Marketplace.

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# FEEL BETTER AND SAVE MONEY

How can you get the most from your CoOpportunity Health insurance? Take advantage of the Healthy Rewards program! As a CO-OP member you're automatically enrolled in Healthy Rewards.

## EARN A \$100 VISA® GIFT CARD\*

The good news is you still have time to earn your \$100 VISA® gift card. Time may be running out. You have until the end of your plan year (determined by your employer) to earn your gift card.

- 1 Get a free routine preventive physical exam from an in-network doctor. Not every visit to the doctor is included (To learn what qualifies as a routine exam, read the *Preventive 101* article on page 4).
- 2 Complete an online health survey. It's not hard, but you'll need the information from your physical exam in hand to answer all the questions. Log on to [coOpportunityhealth.com](http://coOpportunityhealth.com) to complete.

## THREE-FOR-FREE

If you have a Silver, Gold, or Platinum non-HSA plan, here's another easy way to get the most from your CO-OP health coverage. Three-for-Free pays the doctor's fees for each covered member's first three office visits during a plan year. No kidding!

**3for**  
**FREE**

That's for **every** member of your family covered under your Silver, Gold or Platinum non-HSA plan. The more members, the more Three-for-Free can save you money. It includes office visits to any in-network or Tier 1 doctors, including primary care, specialists, outpatient behavioral health, urgent care, and convenient care/walk-in clinics. The more members in your family, the more this benefit pays you back.

## HURRY!

TIME MAY BE RUNNING SHORT.  
YOU HAVE UNTIL THE END OF YOUR  
PLAN YEAR TO EARN A HEALTHY  
REWARDS VISA CARD.

\* Note: Plans for large employer groups do not include the VISA card incentive program.





# PREVENTIVE CARE 101: NO COST AND SHARED COST: WHY DO LAB TESTS PAY DIFFERENTLY?

A routine preventive physical exam is one way to stay healthy. Plus you can get help with any problems you're having before they can get more serious. The best part is that the exam and lab tests are covered with no cost share, as long as they are preventive care.

For services to be covered 100 percent as routine preventive care, lab work cannot be done to check an existing problem or figure out why you're having a symptom. If it is, the service is typically filed as care related to an illness or injury and subject to your plan's cost-share amounts. *These examples help explain the difference:*

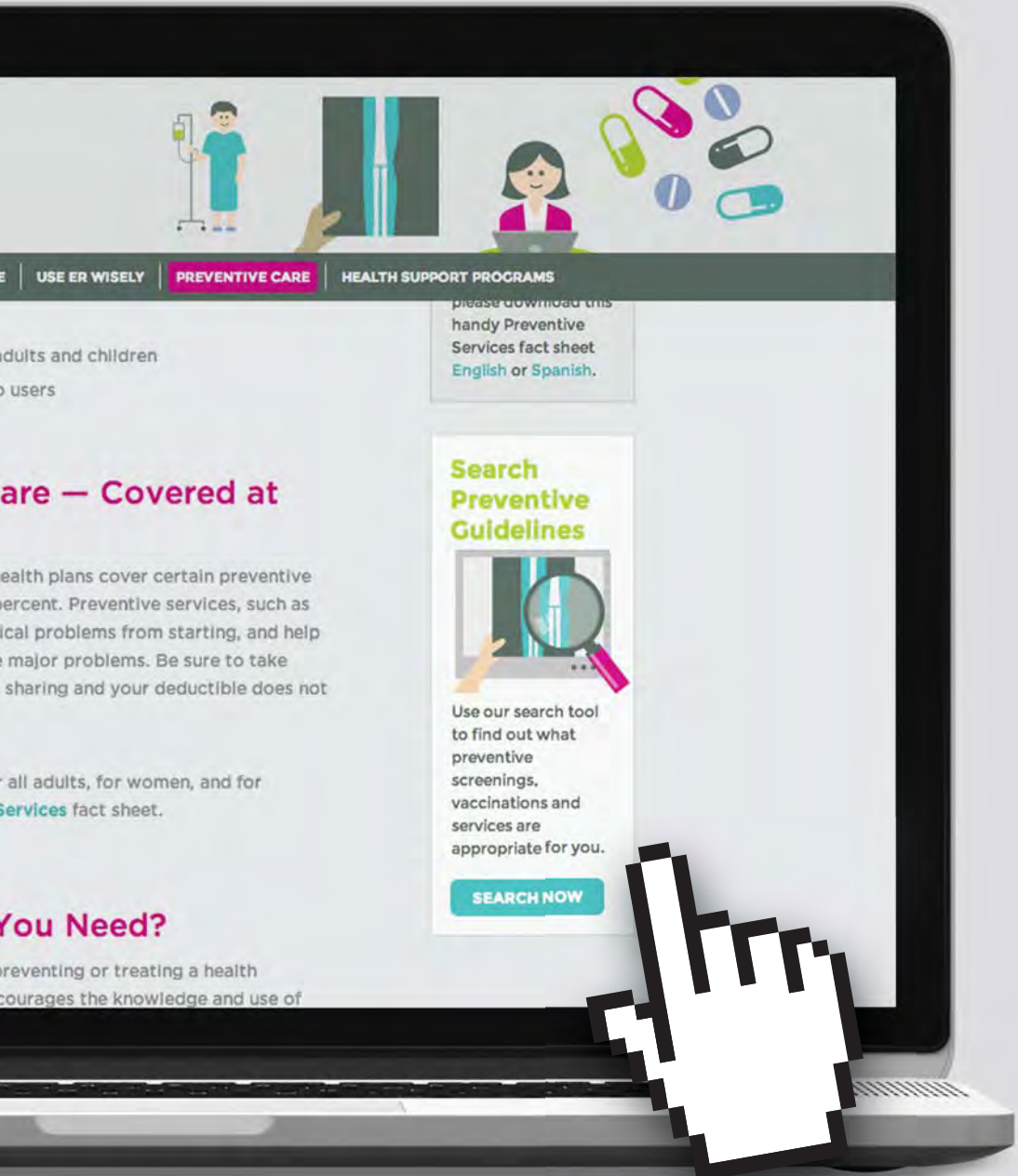
**1** You have **heart disease** and take high blood pressure and cholesterol drugs. You visit your doctor once a year to track your disease. He checks your numbers by taking blood samples. Your doctor also takes a blood sample to screen for Type 2 diabetes.

» **All services are subject to your cost share except the Type 2 diabetes screening, which is considered preventive.**

**2** You have a **sore throat** on the day of your scheduled routine preventive physical. The doctor does a throat swab to see if you have strep throat. She also performs a breast and pelvic exam, takes a Pap smear, and checks your cholesterol and blood sugar levels.

» **All services pay as preventive at 100 percent except the throat culture, which is subject to your cost share because it was done to help diagnose your illness.**

**KEEP IN MIND:** To be covered at 100 percent, routine preventive services must be received from an in-network doctor or clinic. Because a doctor's or clinic's network status can change, **check our Provider Directory** and always ask them about their status before receiving care.



USE THE SEARCH TOOL TO FIND OUT WHAT ROUTINE PREVENTIVE CARE SERVICES ARE RIGHT FOR YOU. GO TO [coOpportunityhealth.com/UsingBenefits/PreventiveCare](http://coOpportunityhealth.com/UsingBenefits/PreventiveCare)



# YOU'VE GOT THE POWER

That's right. When you became a member of CoOpportunity Health, you didn't just buy health insurance. You joined a member-owned, member-powered and member-governed nonprofit health insurance CO-OP. A Consumer Operated and Oriented Plan.

CoOpportunity Health is governed by our members and exists to offer affordable, consumer-friendly and high-quality health insurance options for individuals and employer groups in Iowa and Nebraska.

## YOU NOMINATED

This past summer nominations were received for candidates to fill three positions on the CoOpportunity Health board of directors.

The Nominating Committee, appointed by the current "formation" board of directors, was responsible for reviewing nomination applications and recommending a slate of candidates for election to the board.

All candidates must be members of CoOpportunity Health, insured through an individual policy or employer group plan. Four nominees will appear on the ballot and three will be elected and join the board in January 2015.

## NOW YOU WILL ELECT

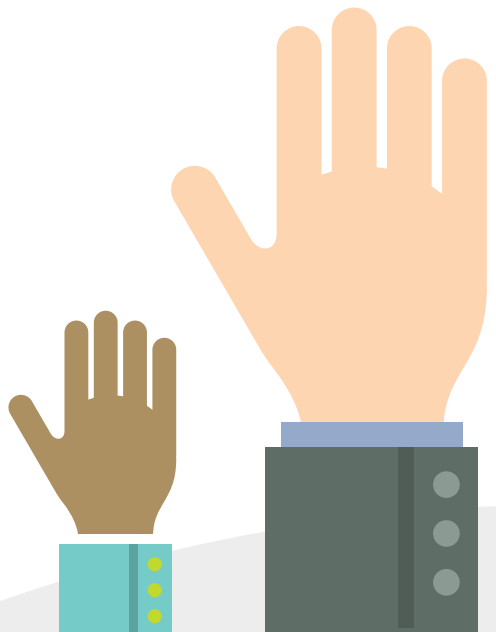
So, here's another chance to get involved. Members who are 18 years of age or older as of Oct. 1, 2014, will be asked to vote for three directors from this slate of candidates.

### **Ballots will be mailed mid-October.**

Members can vote by mail, returning the ballot that will be provided, through a secure website, or by phone. Watch your mailbox for your ballot and instructions. Votes must be cast by midnight on Nov. 24.



YOU CAN READ ABOUT THE NOMINEES ON OUR WEBSITE AT [coOpportunityhealth.com/governance/NominationsandElections](http://coOpportunityhealth.com/governance/NominationsandElections)





# Yea!

## YEA!

## Nay!

## WE ENCOURAGE YOU TO ATTEND

Take advantage of the opportunity to attend the Annual Membership Meeting. All CoOpportunity Health members are invited. You'll hear the results of the board of director elections, learn about how the company is doing, and meet the key people running the day-to-day operations of CoOpportunity Health.



## Meeting Details

### WHEN

Thursday, Dec. 4, 2014  
11 a.m. to 1 p.m.  
Lunch will be provided

### WHERE

Metropolitan Community College  
South Omaha Campus  
Industrial Training Center, Room 120  
S. 27th Street & Q Street  
Omaha, NE 68107

### RSVP

You don't have to register for the Annual Membership Meeting, but it would be helpful for us to know how many members plan to attend. Go to [coOpportunityhealth.com/governance/AnnualMembership](http://coOpportunityhealth.com/governance/AnnualMembership) to register for the meeting.





## FOCUS ON DIABETES:

# STEPS YOU CAN TAKE

If you've been told you have prediabetes or are at risk for developing diabetes, you're actually lucky. There are things you can do now that can help you avoid or delay the disease.

**The choice belongs to you:** make simple changes now, or you could end up having to deal with a disease that is a leading cause of kidney failure, lower limb loss, and new cases of blindness.\*

**THOSE WHO DO NOT FIND TIME FOR EXERCISE WILL HAVE TO FIND TIME FOR ILLNESS.**

**—EDWARD SMITH-STANLEY (1752-1834)**

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## START SMALL

Even a small change can make a big difference when you make it a habit. Here are a few ways you can get started:

### GET MOVING

Start by taking a walk or a bike ride. Maybe it's just a few minutes at first. That's okay. Soon you'll be able to work your way up to 20 minutes. That will make a big impact on your health. Pick a time of day that works best for you so you'll find it easier to do it more often. Ideally, every day.

### EAT SMARTER

Start by adding more fresh vegetables and fruits to your diet. Really notice how much better you feel after just a few days.

### GET MORE INFO

Check out our *Get Moving* or *Eating Smart* tips for more ideas at [coOpportunityhealth.com/Member/HealthyLiving](http://coOpportunityhealth.com/Member/HealthyLiving).

### SAVE MONEY, TOO

Use your Healthy Rewards Discount Card to save money on fitness products, gym memberships, weight loss programs and more!

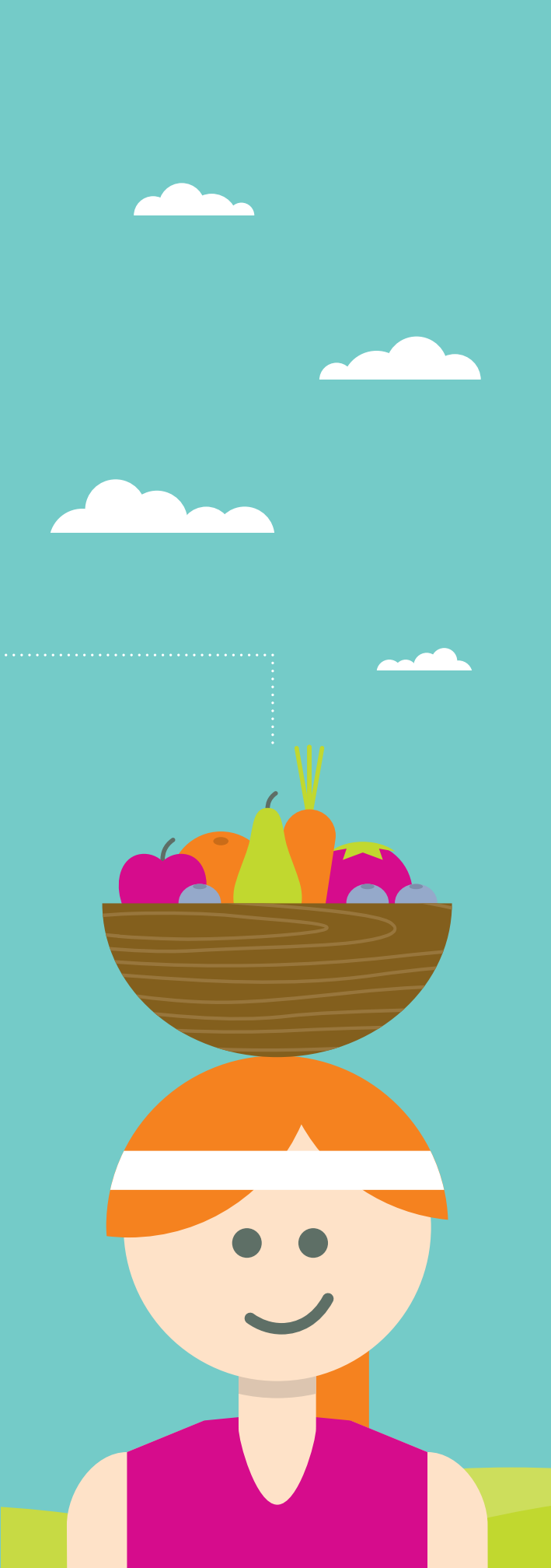
**DETAILS AT [coOpportunityhealth.com/Member/RewardsandPerks/DiscountPrograms](http://coOpportunityhealth.com/Member/RewardsandPerks/DiscountPrograms)**



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\* Centers for Disease Control and Prevention. National diabetes fact sheet: national estimates and general information on diabetes and prediabetes in the United States, 2011. Atlanta, GA: U.S. Department of Health and Human Services, Centers for Disease Control and Prevention, 2011. [http://www.cdc.gov/diabetes/pubs/pdf/ndfs\\_2011.pdf](http://www.cdc.gov/diabetes/pubs/pdf/ndfs_2011.pdf) (July 22, 2014).





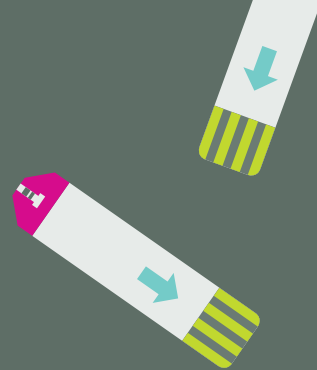
## ARE YOU LIVING WITH DIABETES?

If you have diabetes, our Personal Health Support programs can help.

- **Personal Nurse Support** helps you build skills and knowledge about your condition, follow your treatment plan, and find balance in your life. They also work with your clinical care team to make sure you're getting the care you need.
- **Nurse Navigators** help you make medical care decisions and coordinate the care you are getting.
- **Pharmacy Navigators** help anticipate, research and answer complex pharmacy questions.



FIND OUT MORE ABOUT  
PERSONAL HEALTH  
SUPPORT PROGRAMS.  
CALL **1.800.871.9243**  
MON - FRI, 8 AM TO 5 PM.





# 7 QUESTIONS TO ASK YOUR DOCTOR WHEN YOU GET A PRESCRIPTION

Use these questions to get the most from your medicine and avoid problems and costly surprises at the drugstore.

**1 Why am I taking the drug?**

Learn why you are taking the drug and what it is treating.

**2 How do I take the drug?**

Make sure you understand how to take the drug. What time of day? With or without food? How often? How much? How long?

**3 Are there any side effects?**

Find out what they are and what you should do if you start having side effects.

**4 How will I know if the drug is working?**

Find out what improvements you should notice and when to expect results.

**5 How will this drug work with my other drugs?**

Tell your doctor about all of the drugs you are taking including over-the-counter drugs.

**6 Is it a generic?**

Generic drugs work the same as brand-name drugs but cost you less.

**7 Are approvals needed?**

Some drugs require your doctor to get special approval from CoOpportunity Health before the prescription can be filled.

CUT OUT THIS PAGE AND TAKE IT TO YOUR NEXT DOCTOR VISIT



# AVOID SURPRISES AT THE DRUG STORE: PREPARE FOR JAN. 1 DRUG LIST CHANGES

A number of drug list changes start January 1. If your drug's coverage is changing, you will receive a letter in the mail in November. Depending on the change, you may need to talk to your doctor and explore other options.

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To check our list of changes, visit [coOpportunityhealth.com/DrugList](http://coOpportunityhealth.com/DrugList) after November 1. You will see a 2014 and a 2015 drug list. If you are filling a prescription prior to January 1, use the 2014 drug list. Use the 2015 drug list to check the 2015 status of a drug. To make it easy to see what is changing, we'll also have a list of January 2015 updates.

## What's changing January 1

### Drugs Requiring a Prior Authorization:

More than 70 additional drugs will require a prior authorization to be covered. If you're currently taking one of these drugs, talk to your doctor to see if a different covered drug is an option. Otherwise, your doctor will need to document how you meet the drug's prior authorization criteria or the drug will not be covered.

Drugs that require prior authorization have other options that are both effective and less costly.

**High-Cost Drugs:** More than 100 high-cost drugs will have the same cost share in 2015 as specialty drugs. These high-cost drugs cost roughly \$800 or more per 30-day supply.

**Please remember to ask your doctor if a generic is available whenever you receive a prescription. Some doctors may be unaware of a drug's cost, so check with your pharmacist to learn more about less costly options.**

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## SPECIALTY DRUGS HAVE SPECIAL RULES

If you have a chronic, complex health problem such as arthritis, Hepatitis C or cancer, your doctor may prescribe what is known as a specialty drug. If you need to take a specialty drug, you'll need to use *CVS Caremark Specialty Pharmacy* to fill your prescription instead of your local pharmacy.



If you need to start taking a specialty drug, your doctor can start the process for you by sending the prescription directly to CVS Caremark

Specialty Pharmacy. You'll then get a phone call from CVS Caremark Specialty Pharmacy to confirm delivery. For your convenience, you can have the drug delivered to your home.



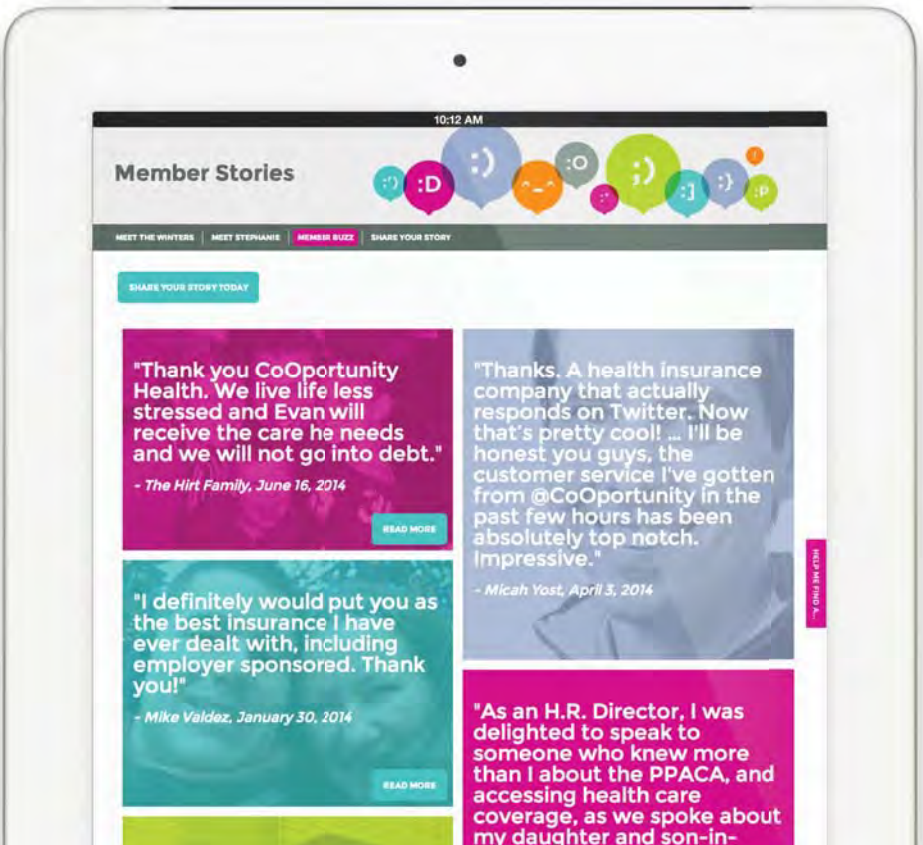
# CONNECT & SHARE

If you haven't visited the *Connect & Share* section of our website lately, then you're missing a lot! We recently updated the section so members can connect with us and with each other, too. In *Member Buzz* you can read what your fellow CO-OPers are telling us about their experiences using their CoOpportunity Health benefits, talking with our Member Services representatives, navigating through the public Member section of our website and more.

**Tell us what's going on with you.** *Are you enjoying new peace of mind like the Hirt family? Have you earned your Healthy Rewards \$100 VISA® gift card like Jill Morton-Von Stein? Then take a few minutes to Share Your Story. And don't forget to upload a picture or video with your story. We want to hear from you, too!*

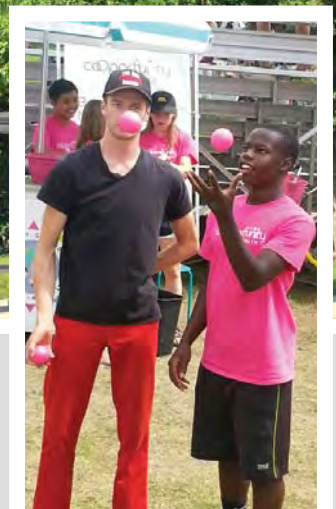
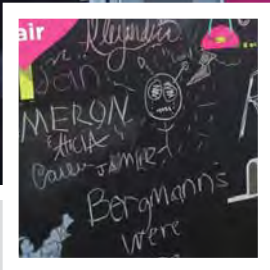


GO TO [coOpportunityhealth.com/ShareYourStory](http://coOpportunityhealth.com/ShareYourStory)



CoOpportunity Health rolled out the red carpet for our members visiting the 2014 Iowa State Fair. We had special activities and goodies just for members. Thank you to all who visited us!

# Iowa State Fair







NEW!

# ORGANIZE YOUR MEDICAL INFORMATION ALL IN ONE PLACE

Keeping track of doctors' names, phone numbers, appointments, and medicines can be overwhelming. Take advantage of CoOpportunity Health's new online tool on the home page of the secure Member website — called *My Activity Timeline* — to help you stay organized. Remember, it only takes a few minutes to register for the website. Once you do, you can:

- Keep all of your doctors, clinics and drugstore addresses and phone numbers in one place
- Keep track of upcoming appointments
- See how much it might cost for office visits and medical procedures
- View your family's insurance claims information (children 12 and under)
- Manage your contact information, including emergency contacts and email addresses
- Read and respond to secure emails from Member Services

LOG ON



**My Activity Timeline** Today, August 4

Activity shown back to 2014... [See more claims](#)

Jun 27 Jul 10 Jul 25

**Your office visit** - Jun 27, 2014

Dr. Jonathan Doe  
The Clinic

Your cost: **\$0.00**  
from 3 claims

2014 Today

**This feature is new! Learn more** →



## GETS TIPS FOR BETTER HEALTH ON OUR WEBSITE

Being healthy feels better and can save you time and money, too. Go to [coOpportunityhealth.com/Member/HealthyLiving](http://coOpportunityhealth.com/Member/HealthyLiving) to explore information on:

- Reaching and keeping a healthy weight (BMI)
- Quitting smoking and tobacco use
- Getting more physical activity
- Eating healthier
- Managing stress better
- Avoiding problem drinking
- Identifying signs of depression

## CHANGES TO YOUR ADDRESS AND/OR FAMILY SIZE?

Change is going to happen and we know that. If you have had a change of address or phone number, or any other type of change, you should let your employer know so the information they send us is accurate and correct.

## PROVIDER DIRECTORY: BE SURE TO CHECK CHANGES

To help our members know what doctors and hospitals currently participate in your CoOpportunity Health plan, and which will be part of your coverage for 2015, be sure to access the correct searchable directory.

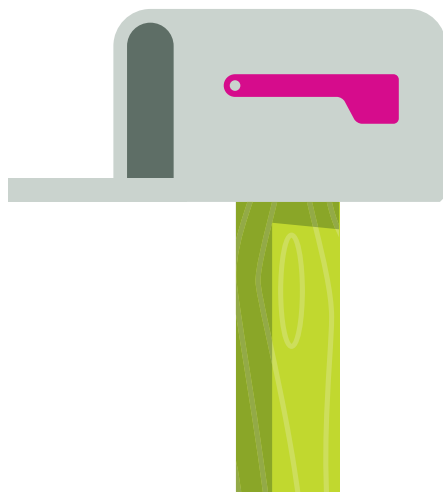
### For Care in 2014

Please use the 2014 online Provider Directory during the months of October through December 2014.

### For Care in 2015

Please use the 2015 online Provider Directory to check and see if your providers are contracted with us for the 2015 calendar year. The 2015 directories will be available in mid-October.

**Remember:** Depending on your coverage, seeing a doctor, clinic or hospital that is not contracted with us could result in either higher out-of-pocket costs or being charged the full amount of the bill without any insurance coverage.

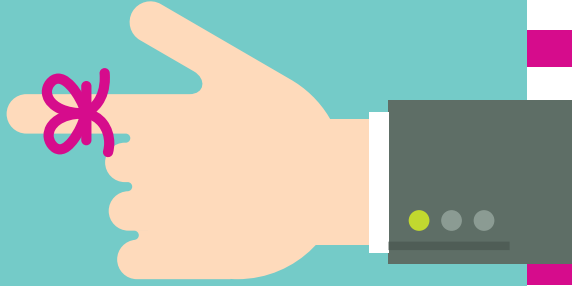






DETAILS AT [coOpportunityhealth.com/governance/AnnualMembership](http://coOpportunityhealth.com/governance/AnnualMembership)

*Remember!*



## VOTE

IN THE BOARD ELECTIONS

By mail, online  
or by phone.  
Watch your mailbox  
for your ballot  
mid-October.



## REGISTER

FOR THE ANNUAL MEMBERSHIP MEETING

Check the  
CoOpportunity  
Health website  
mid-October for  
registration details.



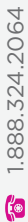
## ATTEND

THE MEMBERSHIP MEETING  
IN OMAHA

Dec. 4, 2014  
11 a.m. to 1 p.m.  
Metropolitan  
Community College  
South Omaha Campus  
Omaha, Neb.



**coOpportunity**  
HEALTH®



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[coOpportunityhealth.com/members](http://coOpportunityhealth.com/members)



Connect with us  
M-00359 (10/14)

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