

November 2007

# *Benefits Headliner*

## **Optima Health Plan Still Tops in Virginia!**

Optima Health Plan has again been ranked as Virginia's top commercial health plan in the third national "America's Best Health Plans" survey by *US News & World Report* and the National Committee for Quality Assurance!

With hundreds of plans surveyed, many of them nationally known, this is another fantastic achievement for Optima.

Optima Family Care also placed 22nd among Medicaid products, which is a superb showing and the best in Virginia, as well.

The complete rankings may be found at [www.usnews.com/directories/health-plans/index\\_html](http://www.usnews.com/directories/health-plans/index_html).

## **Optima Health and HealthEquity®, Inc. To Offer Service-Oriented Health Savings Accounts**

Optima Health customers will now have access to an enhanced consumer driven product including a health savings account (HSA) and high deductible health plan (HDHP). Optima is partnering with HealthEquity®, Inc., a leader in personal health care financial services to provide Optima members with more choices to meet their health care needs and recapture control of often spiraling health care coverage costs.

"Optima is committed to providing our 340,000 statewide customers with industry leading health plan solutions. Through this partnership, the residents of Virginia will have access to a fully integrated HSA product that offers numerous advantages including availability to all claims data, simplified bill payment via phone or Web and 24/7 customer service support, in addition to health plan coverage major medical events," said Michael M. Dudley, president of Optima Health. "Plus, the benefits of creating a savings account that offers members a tax-advantaged way to pay for qualified medical expenses today as well as a tax-free way to save for future medical and retirement healthcare expenses are clear."

To learn more about HealthEquity, please visit [www.healthequity.com](http://www.healthequity.com).

## Pharmacy Changes

*for plans with pharmacy benefits administered by Optima Health*

The purpose of the following is to communicate pharmacy changes effective January 1, 2008:

<b>Drug Name</b>	<b>Purpose</b>	<b>Tier* Effective 10/1/07</b>	<b>Change Effective 1/1/08</b>	<b>Alternatives</b>
Vyvanse	Used in the treatment of Attention Deficit Hyperactivity Disorder (ADHD)	Tier 4 (currently Tier 4)	Will remain at tier 4 and require step-therapy for all <i>new</i> prescriptions filled after January 1 <sup>st</sup> . Must have tried and failed Concerta.	Adderall – Tier 1 Ritalin – Tier 1 Dexedrine – Tier 1
Adderall XR	Used in the treatment of Attention Deficit Hyperactivity Disorder (ADHD)	Tier 3 (currently Tier 3)	Will remain at tier 3 and require step-therapy for all <i>new</i> prescriptions filled after January 1 <sup>st</sup> . Must have tried and failed Concerta.	Adderall – Tier 1 Ritalin – Tier 1 Dexedrine – Tier 1
Ritalin LA	Used in the treatment of Attention Deficit Hyperactivity Disorder (ADHD)	Tier 3 (currently Tier 3)	Will remain at tier 3 and require step-therapy for all <i>new</i> prescriptions filled after January 1 <sup>st</sup> . Must have tried and failed Concerta.	Adderall – Tier 1 Ritalin – Tier 1 Dexedrine – Tier 1
Focalin XR	Used in the treatment of Attention Deficit Hyperactivity Disorder (ADHD)	Tier 3 (currently Tier 3)	Will remain at tier 3 and require step-therapy for all <i>new</i> prescriptions filled after January 1 <sup>st</sup> . Must have tried and failed Concerta.	Adderall – Tier 1 Ritalin – Tier 1 Dexedrine – Tier 1
Daytrana	Used in the treatment of Attention Deficit Hyperactivity Disorder (ADHD)	Tier 4 Currently Tier 4)	Will remain at tier 4 and require step-therapy for all <i>new</i> prescriptions filled after January 1 <sup>st</sup> . Must have tried and failed Concerta.	Adderall – Tier 1 Ritalin – Tier 1 Dexedrine – Tier 1
Metadate CD	Used in the treatment of Attention Deficit Hyperactivity Disorder (ADHD)	Tier 3 (currently Tier 3)	Will remain at tier 3 and require step-therapy for all <i>new</i> prescriptions filled after January 1 <sup>st</sup> . Must have tried and failed Concerta.	Adderall – Tier 1 Ritalin – Tier 1 Dexedrine – Tier 1

***\*FOR GROUPS WITHOUT A FOUR-TIER PHARMACY PLAN, DRUGS LISTED AS MOVING TO TIER 4 WILL REMAIN AT TIER 3.***

➤ ***TORISEL, USED IN THE TREATMENT OF ADVANCED RENAL CELL CARCINOMA, FALLS UNDER THE MEDICAL BENEFIT AND IS RESTRICTED TO THE FDA APPROVED INDICATIONS.***

➤ ***PRIOR AUTHORIZATION/STEP THERAPY FORMS WILL BE AVAILABLE THROUGH THE PROVIDER PORTAL OF OPTIMAHEALTH.COM ON JANUARY 1ST.***

***IF YOU HAVE QUESTIONS OR COMMENTS REGARDING THESE CHANGES, PLEASE CONTACT YOUR ACCOUNT REPRESENTATIVE.***

***THANK YOU!***

### Questions?

Call your Account Representative or 757-687-6030.

## **Making It Easier. Making It Better.**

We want you to know that we are striving everyday to make our health plan even better and build our reputation as easy to do business with. Here is the latest way we are *"Making It Easier. Making It Better."*

Keep visiting [www.optimahealth.com](http://www.optimahealth.com) for the latest additions to the *"Making It Easier. Making It Better."* section!



Making it  
*Easier.*  
.....  
Making it Better.

### **Prescription Mail Order Change**

Earlier this year, PharmaCare Direct and Caremark merged under the CVS Caremark corporate name and are now consolidating services and facilities. PharmaCare Direct's mail order facility closed as of September 30th, 2007.

Mail order services and service calls for Optima Health members are being handled through Caremark facilities by representatives specifically trained on Optima Health plans and products. Mail and calls will be forwarded for one year.

Bringing together PharmaCare Direct and Caremark pharmacy benefit management services has many benefits such as the enhanced systems and services that puts them ahead of industry demands and delivers innovative programs to clients and plan participants. Caremark is committed to making necessary changes to maintain or increase quality while ensuring us that there will be little to no disruption in service.

If you have questions regarding this change, please contact your Account Representative.

### **Optima Health Launches Medicare Campaign**

Optima Health has launched its open enrollment campaign for the Medicare Annual Enrollment Period for Medicare Advantage Plans which begins on November 15, 2007. This year, Optima Health is offering four comprehensive plan choices, including two new \$0 premium options.

Optima's Medicare Advantage Plans include options to combine Medicare health coverage and prescription drug coverage in one simple, affordable plan. They also offer benefits in addition to basic Medicare benefits, such as preventative care, vision, dental, and hearing aid discounts, wellness programs and disease management.

With so many choices available to Medicare enrollees, Optima is committed to educating seniors and ensuring that they understand their options. Optima has scheduled more than 85 free Medicare informational meetings throughout the Peninsula, Southside and Richmond areas. Seniors, their family members and friends, are invited to attend any of the meetings to learn more about available options, benefit changes, decision deadlines, and prescription drug programs. Optima Health's Medicare service area includes the Charlottesville, Hampton Roads, Richmond and Winchester areas.

To learn more, visit [www.optimahealth.com/medicare](http://www.optimahealth.com/medicare).

## Optima Health Has Gone Referral-less!!

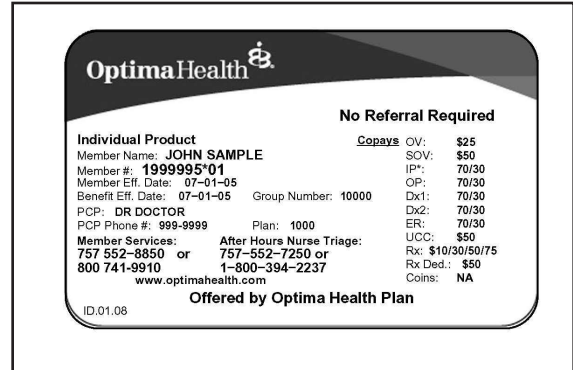
Optima Health has exciting news for our Health Maintenance Organization (HMO) and Point-of-Service (POS) plan members! Effective January 1, 2008, referrals to see a participating specialist are no longer required!

Members must still coordinate their care through a primary care physician; however for specialist care, a referral isn't needed as long as the chosen specialist participates in the Optima Health network.

New Optima ID cards will be mailed beginning in January. The cards will have the words **"No Referral Required"** displayed prominently to make it clear to members and physicians that the plan is now referral-less.

Members have also been instructed to check [www.optimahealth.com](http://www.optimahealth.com) to verify network participation before self-referring.

Existing members will not experience a benefit change in conjunction with this enhancement.



The new cards are clearly marked  
**"No Referral Required".**

## Important Information regarding TRICARE

Effective January 1, 2008, group health plan sponsors cannot offer TRICARE2-eligible employees a financial or other incentive not to enroll in a group health plan that would provide primary coverage. This new ban on incentives is aimed at preventing employers from shifting health costs to the Department of Defense (DoD). In a Report to Congress released in May 2007, the DoD provides important guidance on how it will interpret this new prohibition. In this Report, the DoD also states that it expects to publish an interim final ruling soon.

The law applies to employers with 20 or more employees, including state and local governments. It also applies to both insured and self-insured group health plans. TRICARE-eligible employees include both employees and dependents. For the latest updates regarding Tricare, visit [www.tricare.mil](http://www.tricare.mil)

## Associations Still Growing!

Virginia Forest Products and Central Virginia Pest Management are two more recent additions to the Association program through Optima Health!

Remember, any groups that have 2 - 99 employees with dues-paying members, qualify for the value added benefits of our Association program upon their effective date or their renewal date.

For more information about Optima's Association program, please call Associations Senior Account Executive, Suzanne Stewart at 804-510-7433.

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