

living well



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President and CEO

Health care is all about you. That's why we are always working on new ways to keep you and your family healthy and fit by providing the best care for the best value. Thank you for choosing MVP Health Care.

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HOW TO CONTACT MVP HEALTH CARE

Call the Customer Care Center at **1-800-950-3224**, Monday-Friday 8 am-8 pm and Saturday 8 am-4 pm Eastern Time. TTY users may call **1-800-662-1220**. You may also email memberservices@mvphealthcare.com or visit www.mvphealthcare.com and click on *Contact Us*.

Comments: Send an e-mail to livingwell@mvphealthcare.com or write to us at *Living Well: MVP Health Care, P.O. Box 2207, Schenectady, NY 12301-2207*. Material presented in this magazine is not intended to replace medical advice, which should be obtained from a qualified physician. In the event that any information in *Living Well* conflicts with provisions of your subscriber, group, or individual MVP Health Care contract, the provisions of your contract take precedence over *Living Well*.

To ensure your child's health and well-being, be certain to schedule regular checkups

Routine doctor visits help keep your child, 'tween or teen healthy. If there is any health problem, these checkups help the doctor detect them early before they become serious. As an MVP member, your child's checkups are a covered benefit.

Here is a guide, by age, for when your child should go for a checkup:

UNDER 1 YEAR OLD	At 2-4 weeks, then at 2, 4, 6, and 9 months
AGES 1 - 5	At 1 year, then at 15 and 18 months, and annually beginning at age 2
AGES 6 - 12	Every 1 to 2 years
AGES 13 - 17	Annually

Before a checkup, explain to your child what to expect during the doctor's examination:

- **A general screening** - to check your child's overall health. The doctor or nurse will measure height, weight, heart rate and blood pressure.
- **Eye and ear exams** - to test for sight and hearing problems that may affect learning.
- **A dental check** - to make sure teeth are healthy and strong and coming in on schedule.
- **Lab tests** - to check for conditions like lead poisoning, sickle cell anemia and tuberculosis.
- **Shots** - to protect against disease.
- **Counseling** - on healthy eating, safety and other health-related topics. Older children and teens will learn about the dangers of smoking, drugs and alcohol, and unsafe sex.

Special screening for adolescents

MVP recommends routinely screening adolescents in the primary care setting for alcohol and substance abuse, risky behaviors and depression, beginning at age 12.

Your child's physician can help identify current or potential problems that might otherwise go undetected, and provide appropriate education, treatment or referrals that might help.

This screening is one of the most important aspects of a routine well visit for your teen that can lay the foundation for a lifetime of healthy decision making. An annual visit is recommended for ages 13 to 17, even when your child is healthy.

Don't neglect your own health. Get your checkups, too!

The general guideline for an adult preventive health care checkup includes family health history, physical exam, height, weight, blood pressure, hearing and vision.

Depending on your age and if you have a pre-existing condition, your health exam schedule and extensiveness will vary.

Check with your doctor about how often you should have checkups.

Find out more about adult preventive care guidelines and schedules, visit www.mvphealthcare.com/member/live_healthy.html.



Changes to MVP's Drug Formulary and what they mean to you



MAXIMIZE YOUR PHARMACY BENEFITS

MVP offers a wealth of information, tools and resources online at www.mvphealthcare.com/pharmacy/benefits.html to help you understand and make the most of your pharmacy benefits. Download the *Pharmacy Benefits Quick Start Guide* to get our list of the most important (and really easy) things you can do to maximize your pharmacy benefit!

The prescription drug information below is intended for consumer guidance only. This information relates to the *Prescription Drug Formulary*, generally, and may not describe your particular coverage. Your *Certificate of Coverage* or *Summary Plan Description* determines your benefits, limitations and exclusions.

Your employer's plan may have limited your coverage of certain prescription drugs. In the case of some drugs, the Plan limits coverage to a specific quantity or a specific course of treatment. The Plan may also require prior authorization on some covered drugs. If you need more information about policies regarding a specific drug, consult your physician or contact the Customer Care Center.

Below are the latest additions and/or changes to the formulary/tier status:

Formulary, Tier 1

This is the **lowest copay choice and includes generic drugs.**

adapalene cream
amlodipine/benazepril
azelastine nasal spray
azelastine ophthalmic
chlorzoxazone
diazepam rectal gel
donepezil/ODT
doxycycline
enoxaparin
hydrocodone/chlorphen
levocetirizine
lansoprazole tablets
oxymorphone
propafenone XR
rivastigminetropium
zifirlukast
zolpidem CR

Formulary, Tier 2

This is the **mid-range copay choice and includes covered brand name drugs because of their overall value.**

Aricept (23mg only)
Chantix
Vimovo

Non-Formulary, Tier 3

The **highest copay choice and includes all other covered brand name drugs.** Prior authorization is required for 2 tier riders.

Atelvia*
Alsuma*^{QL}
Beyaz*
Bromday*
Dulera*
Egrifta*
Gilenya*
Iprivask*
Jalyn*
Kapvay*
Kombiglyze XR*^D
Latuda*
Lo Loestrin FE*
Neudexta*
Pradaxa*
Rybix ODT*
Silenor*
Suprep*
Tekamlo*
Tribenzor*
Veltin*
Xgeva*
Zuplenz*

The following drugs have moved from Formulary, Tier 2 to Non-Formulary, Tier 3

Analpram
Aricept/Aricept ODT (effective 7/1/11)
Lovenox
Optivar
Pacnex

The following drugs no longer require prior authorization

Abraxane (medical)
Mirapex ER
Restasis
ActoPlus Met XR^D
Natazia
Suboxone Film
Cambia^{QL}
Neulasta
Victoza^D
Chenodal
Oravig
Zortress
Cycloset^D
Pancreaze
Zyclara
Lysteda
Pennsaid
Zymaxid
Livalo

The following drugs are covered under the medical benefit

Gamunex-C*
Glassia*
Halaven*
Jevtana*
Qutenza*
Teflaro*
Xeomin*

*Requires prior authorization

[†]Must be obtained from CuraScript

^{QL}Quantity limits apply

^DDiabetic copayment

^SStep therapy

Generic medications

Brand-name medications used to treat high cholesterol, acid reflux disease and depression all have generic alternatives available in the class. It is becoming more common for patients to ask their doctors to prescribe generic medications. Generic medications are safe, less costly and as effective as their brand name equivalent and are FDA approved. For more information on generic drugs visit the FDA online at www.fda.gov/Drugs/ResourcesForYou/Consumers/BuyingUsingMedicineSafely/UnderstandingGenericDrugs/default.htm.

IF YOU ARE TAKING ONE OF THESE BRAND-NAME DRUGS...

...ASK YOUR DOCTOR IF ONE OF THESE GENERIC MEDICATIONS WOULD BE RIGHT FOR YOU:

High cholesterol

Advicor[®], Altoprev[®], Crestor[®], Lescol[®], Lescol[®] XL, Lipitor[®], Mevacor[®], Pravachol[®], Zocor[®]

simvastatin,
lovastatin,
pravastatin

Acid reflux disease

Aciphex[®], Nexium[®], Prevacid[®], Prilosec[®], Protonix[®], Zegerid[®]

omeprazole, lansoprazole,
pantoprazole*

*Prior authorization is no longer required

Antidepressants

Celexa[®], Effexor[®]/Effexor[®] XR, Paxil[®]/Paxil[®] CR, Prozac[®], Wellbutrin[®]/SR/XL, Zoloft[®], Cymbalta[®], Lexapro[®], Remeron[®], Pristiq[®]

citalopram,
bupropion/SR/XL,
fluoxetine, paroxetine/
ext-rel, sertraline,
venlafaxine/XR, mirtazapine

Ask your doctor if a generic medication is right for you! For more information on generic drugs and other cost-saving opportunities that may be available for you, visit MVP online at www.mvphealthcare.com, click on *Members*, then *Pharmacy*. Click on *Medco Web site* and follow the Medco registration process if you are not already registered.



ANNUAL NOTICES

MVP NONPUBLIC PERSONAL FINANCIAL INFORMATION POLICY

MVP Health Plan, Inc., MVP Health Services Corp., MVP Health Insurance Company, MVP Health Plan of New Hampshire, Inc., MVP Health Insurance Company of New Hampshire, Inc., and Preferred Assurance Company, Inc. (collectively "MVP").

Your privacy is important to MVP.

MVP is committed to safeguarding your information.

We want you to understand what information we may gather and how we may share it. This Nonpublic Personal Financial Information Policy (the "Policy") explains MVP's collection, use, retention and security of nonpublic personal financial information about you. Examples of nonpublic personal financial information are: your Social Security number, your payment history, your date of birth and your status as an MVP member.

How MVP collects information

We collect nonpublic personal financial information about you from the following sources:

- your applications and other forms;
- your transactions with us, our affiliates, and others; and
- consumer reporting agencies, in some cases.

Sharing your information

We do not disclose any nonpublic personal financial information about our members or former members to anyone, except as permitted by law. We may disclose the following information to companies that perform marketing services on our behalf or to other companies with which we have joint marketing agreements:

- information we receive from you on applications or other forms, such as your name, address or status as an MVP member;
- information about your transactions with us, our affiliates or others, such as your health plan coverage, premium, and payment history.

Our former members

Even if you are no longer an MVP member, our policy will continue to apply to you.

Our security practices and information accuracy

We also take steps to safeguard member information. We restrict access to the nonpublic personal financial information of our members to those MVP employees who need to know that information in the course of their job responsibilities. We maintain physical, electronic, and procedural safeguards that comply with federal and state standards to protect member information. We also have internal controls to keep member information as accurate and complete as we can. If you believe that any information about you is not accurate, please let us know.

Other information

This policy applies to products or services that are purchased or obtained from MVP. We reserve the right to change this policy, and any of the policies described above, at any time. The examples contained within this policy are illustrations; they are not intended to be exclusive or exhaustive.

Our HIPAA Privacy Notice

You can view or download a copy of MVP's *HIPAA Privacy Notice* by visiting www.mvphealthcare.com and clicking *Privacy Notice* at the bottom of the home page, or by calling the Customer Care Center.

HOW TO OBTAIN THE MVP HEALTH PLAN, INC. PARTICIPATING HEALTH CARE PROVIDER LISTING

To receive your health care provider listing, mail a request to:

MVP Health Care, Attn: HMO Listing,
P.O. Box 2207, Schenectady, N.Y. 12301-2207.
Or you may call the Customer Care Center at **1-800-950-3224**.

WOMEN'S HEALTH AND CANCER RIGHTS ACT OF 1998 ANNUAL NOTICE

As required by the Women's Health and Cancer Rights Act of 1998, MVP provides benefits for mastectomy-related services, including reconstruction and surgery to achieve symmetry between the breasts, prostheses and treatment of complications resulting from a mastectomy, including lymphedema. To obtain a detailed description of the mastectomy-related benefits, please call the Customer Care Center at **1-800-950-3224**.

IMPORTANT MVP POLICIES

You can view or download important information for members from the MVP Web site. Visit www.mvphealthcare.com/member, click on *Compliance* at the bottom of the screen and then select *HIPAA Privacy Policy*. To find annual notices, click *Member* from the *Required Annual Notices* menu.

Examples of MVP's *Annual Notices* include:

- *Rights and Responsibilities of MVP Members*
- *Transition of Care*
- *MVP Emergency Care Policy*
- *Information on Member Complaints, Appeals, and Grievances*

If you do not have Internet access, please call the Customer Care Center to request a paper copy of these notices.

Physician and Hospital Quality Information on the MVP Web Site



On the MVP Web site, you can view information about our participating providers' performance that can assist you in making personal health care decisions.

MVP produces reports that measure and compare doctors using National Committee on Quality Assurance (NCQA) standards for quality of care and patient satisfaction. These reports also are used by MVP's Pay for Performance Program, which offers doctors financial incentives for superior performance in quality of care and patient satisfaction. A panel of physicians reviews MVP network physicians regularly to ensure that they continue to meet MVP's standards.

On our Web site, members and health care providers can find specific performance information about family practice, internal medicine and pediatric groups located anywhere in the MVP service area. Go to www.mvphealthcare.com/member and click *Primary Care Metrics* in the *Find and Compare* section.

The measures used are endorsed by national sources such as the National Quality Forum (NQF) and the American Medical Association (AMA). For more information on the measures and the methodologies used, please call **1-800-777-4793, ext. 2602**.



220 Alexander Street
Rochester, NY 14607

Healthy Lifestyle Makeover

One small step at a time!

- 1 EXERCISE WHEN YOU CAN**
If you don't have time for a 30-minute workout five days a week, try breaking up your activity into ten-minute blocks throughout the day.
- 2 AT WORK**
Take a quick "move" break every hour or so. Stretch or take a short hallway or stairwell walk to restore your energy and focus.
- 3 YOU CAN QUIT SMOKING!**
Write down why you want to quit and look at your reasons often. Focusing on your "why" will help you succeed!
- 4 PRACTICE DEEP BREATHING**
To relieve stress, inhale slowly through your nose, hold your breath for a few seconds, then exhale through your mouth.
- 5 COOL IT!**
Cooling down after exercise brings your heart rate back to normal and lowers your body temperature so you feel relaxed and refreshed.
- 6 COOK BIG THIS WEEKEND!**
Make a large, healthy entrée and store as smaller portions for weeknights when you'd usually hit the drive-thru.



Nurse Advice Line

Expert advice on non-emergency health conditions is just a phone call away, even on weekends.

The 24/7 Nurse Advice Line is not meant to replace a trip to the doctor's office.

Instead, the 24/7 Nurse Advice Line is designed to:

- **GET YOU INFORMATION** about an illness, medical condition or injury when your doctor is not available.
- **HELP YOU TO UNDERSTAND** your treatment options.
- **PROVIDE GUIDANCE** in preparing for doctor visits.
- **ANSWER** your "what to do if" health questions.
- **HELP YOU FIND INFORMATION** and resources about prevention and wellness, treatments, chronic conditions, and other health topics and concerns.

Easy access to answers and 24/7

To access the 24/7 Nurse Advice Line, call **1-800-204-4712**, 24 hours a day, 7 days a week.

MVP QUALITY IMPROVEMENT PROGRAM

MVP is dedicated to providing members with quality health care and services. Our Quality Improvement (QI) program sets standards for the care and services provided to our members by MVP and participating providers.

MVP reports its progress toward achieving QI program goals in an annual Quality Improvement Evaluation. You are welcome to participate in the development, implementation, or evaluation of the QI system, and/or comment on MVP's QI process.

If you are interested in participating, or would like a summary of the QI program description and the *Executive Summary of the Annual Evaluation*, please call the QI department at **1-800-777-4793, ext. 2602**.